



NLC India Limited

('Navratna' - Government of India Enterprise)

Registered Office : No.135, EVR Periyar High Road, Kilpauk, Chennai-600 010.

Corporate Office : Block-1, Neyveli-607 801, Cuddalore District, Tamil Nadu.

CIN : L93090TN1956GOI003507, Website: www.nlcindia.com

email: investors@nlcindia.in Phone: 04142-212397, Fax: 04142-252645 & 252646



Lr.No.Secy/2021

Dt.05.03.2021

To The National Stock Exchange of India Ltd Plot No. C/1, G Block Bandra-Kurla Complex Bandra (E), Mumbai-400 051. Scrip Code : NLCINDIA	To The BSE Ltd Phiroze JeeJeebhoy Towers Dalal Street Mumbai-400 001. Scrip Code : 513683
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Dear Sirs,

Sub: Newspaper advertisement pertaining to Notice of loss of share certificate

In terms of Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations,2015, we are enclosing herewith a copy of the newspaper advertisement pertaining to Notice of loss of share certificate published in today's Business Standard Newspaper.

This is for your information and record.

Thanking you,

Yours faithfully,
for NLC India Limited

Company Secretary

PSBs shine on bumper FY21

Low valuations, expected improvement in financials drive interest among analysts

HAMSINI KARTHIK
Mumbai, 4 March

For about 13 years, foreign brokerages had halted sectoral coverage of stocks of public sector banks (PSBs). That has undergone a sea change, with Morgan Stanley's March 3 report listing their analysts' order of preference for PSB stocks.

The reason for this change is three back-to-back quarters of good results in financial year 2020-21 (FY21).

"State-owned banks' balance sheets have improved, and bad loan formation should moderate going forward," the analysts note, and this is the key reason for reviewing their stance on PSBs.

While State Bank of India (SBI) remains their preferred pick, Bank of Baroda (BoB) and Punjab National Bank (PNB) have been upgraded from 'underweight' to 'equal-weight'. The brokerage maintains its 'underweight' recommendation on Bank of India and Canara Bank.

In recent times, other market experts, too, have recommended PSBs because of the improvement in their business.

For investors, the question is whether this signals a strong comeback in sentiments for PSB stocks or if it is just a one-time revisit of stance.

Among PSBs, SBI's share price has gained over 40 per cent over the past year, and returns are comfortably in the green even on a 2-3-year horizon. However, this isn't the case for its smaller peers. In other words, unlike for private banks, it's tough to draw a secular trend for PSB stocks as far as rerating is concerned.

Though PSB stocks have appreci-



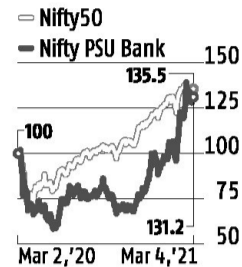
CREDIT COST ESTIMATES

(bps)	FY18	FY19	FY20	FY21E	FY22E	FY23E
BoB	364	282	306	270	173	134
BoI	404	461	445	173	139	110
Canara Bank	393	310	249	232	181	172
PNB	663	599	309	265	180	137
SBI	363	272	191	143	127	114
PSB average	398	330	249	198	148	127

Bps: Basis points; E: Estimates

Source: Morgan Stanley

Close contest



ated by 30-40 per cent in the past three months, Sridhar Sivaram, investment director of Enam Holdings, says sustainability of the rally is tough to predict at this juncture. "While there is a broad case made out for the PSBs, it's not a structural narrative yet; it's more a case of recovery," he explains.

The average credit cost of PSBs in FY18 peaked at about 400 basis points (bps).

In the December quarter (Q3) of FY21, the number lowered to about

220 bps and Morgan Stanley expects a further 20 bps easing by the end of FY21 to 198 bps. By FY23, the expectation is that the average credit cost for PSBs will reduce to 127 bps, a level last seen in FY12. Analysts say a 1 per cent (100 bps) reduction in provisioning cost could boost net profit by 3-4 per cent.

In addition to the potential improvement in earnings, PSBs are trading at less than 0.7x book value,

which makes a strong case for considering them as tactical buys. According to Sivaram, with every bank having massively provided for its legacy issues, "there isn't much trouble left, except for those that could crop up because of Covid".

The Covid-related pressure could be higher on agri loans, small and medium business loans, and possibly mortgages. Slippages from corporate book, which accounts for over half of PSBs' loan assets, is seen as quite negligible.

Yet, despite the optimistic outlook on earnings, if the Street lacks strong conviction on PSBs, it is for the want of structural reforms such as a marked improvement in underwriting practices or corporate governance standards.

Analysts at Morgan Stanley note that the margin of safety or the potential bad loan absorption capability, given the availability of capital or provisioning buffer, is softer for PSBs than for their private peers. "Margin of safety at PSBs (excluding SBI) is lower at -1 to 5 per cent; 6 per cent for SBI and over 10 per cent at private banks," the analysts note.

So far, barring Canara Bank, other PSBs haven't had much success while shopping for equity. If PSBs prove their ability to raise capital independent of the government's infusion, it would give a big boost to sentiment.

The Street will closely monitor the success of BoB and Indian Bank's fundraising this month, given both enjoy reasonable preference among domestic brokerages, to gauge if investors are indeed willing to put their money on the PSB turnaround story.

Iron retail book offering sees subscription of 98%

The retail portion of the Iron International offer for sale (OFS) has garnered 98 per cent subscription. The unsubscribed portion will be allotted to non-retail investors, as demand by this segment had exceeded supply. On an overall basis, the OFS saw 1.45x subscription. Through the share sale, the

government seeks to mop up ₹675 crore. Shares of Iron closed at ₹91.25 on Thursday. The floor price for the OFS was set at ₹88 per share. Most bids came at close to ₹90 per share. After the share sale, the government's stake in Iron will drop to 73.18 per cent, from the 89.18 per cent at present. SUNDAR SETHURAMAN

MTAR Tech subscribed nearly 10x on penultimate day

Hyderabad-based precision engineering firm MTAR Technologies had recorded nearly 10x subscription to its IPO, as on the penultimate day. The 7.3-million-share offering has seen bids for close to 69 million shares. Most of the bids so far have come from retail investors.

MTAR's ₹596-crore listing comprises a fresh fundraise of ₹123 crore, and secondary share sale worth ₹473 crore. At the upper end of the IPO price band of ₹574-575 a share, MTAR will have a market cap of ₹1,770 crore on a post-issue basis. SUNDAR SETHURAMAN

Put up extra collateral if demanded by lender

If LTV ratio on your loan exceeds the regulatory cap, lender can sell pledged gold to recover dues

BINDISHA SARANG

Gold closed at ₹44,663 per 10 grams on Thursday, down 20.1 per cent from the peak of ₹55,901 scaled on August 7, 2020. While this is good news for those looking to buy the yellow metal, it's an entirely different story for those who have taken a gold loan. They need to understand the consequences of falling prices and act promptly.

A large number of people took gold loans during the past year to meet financial emergencies. Adhil Shetty, chief executive officer (CEO), BankBazaar, says, "Gold loans are easy to get as they are secured loans."

Owing to buoyant prices, borrowers were able to get a higher amount as loan. Also, the Reserve Bank of India (RBI) increased the loan-to-value (LTV) ratio from 75 per cent to 90 per cent. V Swaminathan, CEO, Andromeda and Annapaisa, says, "The RBI would have thought that people would be able to leverage a commonly held asset to arrange for liquidity during the pandemic." However, with gold prices falling, borrowers will now face a new challenge.

NBFC borrowers on safe ground

A lower LTV turns out to be a blessing in times when prices are correcting. George Muthoot, director, Muthoot Pappachan Group says, "We offer only 75 per cent LTV. We also limit the tenure to one year." He adds that despite the price decline, the LTV for his customers would have gone up to 80 or 85 per cent at most.

While the RBI had allowed banks to offer up to 90 per cent LTV, gold-focused non-banking financial companies had to maintain an LTV of 75 per cent. So, if you have taken a loan from an NBFC, you would still have some margin left.

Can you transfer a gold loan?

Most lenders do not allow balance transfers of gold loans. "If you have an existing gold loan that's very expensive, you would have to raise funds to close this loan, and then shift to a less expensive loan from another lender," says Shetty.

A few lenders do offer this facility

"The transfer can be done by showing the pledge card of the original loan to the new

RATES ARE ATTRACTIVE ON THIS SECURITISED LOAN

Bank	Interest rate/annum (%)
Punjab & Sind Bank	7.0
Bank of India	7.4
State Bank of India	7.5
Canara Bank	7.7
Union Bank	8.2
Karnataka Bank	8.4
Indian Bank	8.5
UCO Bank	8.5
Federal Bank	8.5
Punjab National Bank	8.8

Source: BankBazaar

lender who will do a fresh evaluation of the collateral, execute the paperwork, and effect the transfer," says Swaminathan.

What should you do now?

Any correction in gold prices leads to an increase in the LTV ratio of a disbursed gold loan.

Ajay Mishra, head of gold loans, PaisaBazaar, says, "In case the LTV ratio exceeds the regulatory cap, the lender might ask the gold loan borrower to pay the exceeded LTV component — by either depositing cash or cheque, or by pledging more gold as collateral with the lender."

Monitor gold prices and watch out for any communication from your lender in this regard. If a message comes, first try to negotiate for

a breather. Three types of gold loans are given: normal EMI repayment, interest-only repayment (principal repaid at the end of tenure), and bullet repayment (where entire principal plus interest is repaid at the end of the tenure). Lenders may be more willing to offer a breather in the first two options and less in the third.

If you are not able to get a breather, arrange for additional funds.

Failure to do so can lead to the loss of your precious asset as the lender has the right to sell your gold to recover dues. Try to take another secured loan like loan against fixed deposit or top-up home loan. As a last resort, take an unsecured loan like personal loan, which is costlier.



IDBI BANK
Reg office- IDBI Tower, WTC Complex, Cuffe Parade, Mumbai-400005
CIN: L85190MH2004G01148838

Sale of Financial Assets
IDBI Bank Ltd invites bids for sale of financial asset of (i) Retail Portfolio (Housing Loan & Mortgage Loan/Loan Against Property) & (ii) MEP Cotton Ltd, to the eligible ARCs/Banks/NBFCs/FIs on "As Is Where Is and As is what is basis and without recourse". For details please visit Bank's website www.idbibank.in. Click on Link Announcements- Notices & Tenders. For further details, you may contact at assignment@idbi.co.in. The Bank reserves the right not to go ahead with the proposed sale at any stage without assigning any reason. Bank reserves the right to accept or reject any bids.
Dy. General Manager
Corporate Office
Place- Mumbai
Date- 05.03.2021
NPA Management Group

NLC India Limited
"Navratna" - Government of India Enterprise
Regd. Office No. 135, EVR Penyar High Road Kilpauk, Chennai-600 010.
Corp. Office - Block-1, Neyveli-607 801, Cuddalore District, Tamil Nadu.
CIN : L93090TN1956G01003507, Website: www.nlcindia.com

NOTICE OF LOSS OF SHARE CERTIFICATES
Notice is hereby given that the following Share Certificates issued by the Company are stated to have been lost/destroyed (with or without transfer details) and the registered bondholders thereof have applied to the Company for the issue of Duplicate Share Certificates.

REGD. FOLIO	CERT. NO(S)	DIST. NO(S)	NAME OF SHAREHOLDERS
27454	430071-430072	14604-47301-14604-47302	MANNANDEEP

The public is hereby warned against purchasing or dealing in any way with the above Share Certificates. Any person who has any claim in respect of the said Share Certificates should lodge such claim with the Company at its registered office at the address given above within 15 days of publication of this notice, after which no claim will be entertained and the Company will proceed to issue duplicate Share Certificates in favour of the registered holders.

Chennai
Date: 05.03.2021
For NLC INDIA LIMITED
Company Secretary

PUBLIC SECTOR IS YOURS : HELP IT TO HELP YOU

Indian Overseas Bank
General Administration Department, Central Office 763, Anna Sala, Chennai-2 Ph:044-28524212, www.ioib.in

SELECTION OF CONTRACTORS FOR WATERPROOFING AND STRUCTURAL REPAIR WORKS AT IOB, CENTRAL OFFICE, CHENNAI

Tenders are invited in prescribed format from qualified & experienced Contractors for Waterproofing and Structural repair works at IOB, Central Office, Chennai. The tenders can be downloaded from <https://iobtenders.auctonline.net/EPROC/> or www.ioib.in.

EMD & Application Fee	Rs. 37,000/- & Rs. 500 by means of NEFT A/C
Pre-bid meeting	11.03.2021 @ 11.00 hrs
Last date for submission	25.03.2021 upto 14.30 hrs

Bank reserves the right to accept or reject any applications without assigning any reason whatsoever
Date: 05.03.2021
General Manager

NSE
National Stock Exchange of India Ltd.
'Exchange Plaza', Bandra-Kurla Complex, Bandra (E), Mumbai-400 051

NOTICE
Notice is hereby given that the following trading member of the National Stock Exchange of India Ltd. (Exchange) has requested for the surrender of its trading membership of the Exchange:

Sl. No.	Name of the Trading Member	SEBI Regn. No.	Last Date for filing complaints
1.	I Ventures Capital Private Limited	INZ000271536	May 05, 2021

The constituents of the above-mentioned trading member are hereby advised to lodge complaints immediately, if any, against the above mentioned trading member on or before the last date for filing complaints as mentioned above and no such complaints filed beyond this period will be entertained by the Exchange against the above mentioned trading member and it shall be deemed that no such complaints exist against the above mentioned trading member or such complaints, if any, shall be deemed to have been waived. The complaints filed against the above mentioned trading member will be dealt with in accordance with the Rules, Bye-laws and Regulations of the Exchange / NSE Clearing Limited. The complaints can be filed online at www.nseindia.com>Domestic Investors>Complaints>Register an E-complaint. Alternatively, the complaint forms can be downloaded from www.nseindia.com>Domestic Investors>Complaints>Register a complaint offline>Complaints against Trading Members or may be obtained from the Exchange office at Mumbai and also at the Regional Offices.

For National Stock Exchange of India Ltd.
Sd/-
Place: Mumbai
Date: March 05, 2021
Chief Manager -
Membership Compliance

Nifty50

TENDER CARE
NMDC achieves best ever Production and Sales in February

NMDC has witnessed a spectacular growth during the month of February 2021 both in production and sales performance over the CPLY. Iron ore production for the month of February 2021 stands at 3.86 MT as against the 3.24 MT of ore mined in the corresponding month in February 2020, and registered a growth of 19% over the same. Sales during the period of February 2021 increased by 12% at 3.25 MT as against the 2.91 MT done in the month of February 2020. The Bailadila Projects at Chhattisgarh has produced 3.15 MT in February 2021 as compared to last year's production of 2.93 MT in the month of February, and registered a growth of 8% in production. The total sales of iron ore from Bailadila projects in the month of February 2021 is 2.62 MT against 2.42 MT in February 2020, which is 8% higher than the previous year. Speaking about the production and sales numbers of February 2021, Sumit Deb, CMD, NMDC, commented, "These production and sales figures definitely display NMDC's strong character to bounce back in spite of operational challenges. This achievement is possible only due to the hard-work and commitment demonstrated by the employees. We foresee a gradual rise in numbers and will continue to set new records." NMDC has recently restarted the operations at Donimalai mines. The mines have a capacity to produce a minimum of 0.5 MT of iron ore per month and the overall performance of the company will be further enhanced with the resumption of operations in Donimalai.

Advertorial

New MD & CEO of Central Bank of India visits Hyderabad

All the staff members of Central Bank of India, Hyderabad Region wholeheartedly welcomed Matam Venkata Rao, new MD & CEO of the Bank by taking pledge on 02.03.2021 to work hard to achieve all the business targets under the leadership and guidance of new MD & CEO. In this connection, at Regional Office, Koti, Hyderabad also staff members took pledge on the theme of "Forever Centralite" wherein D. S. Rathour, Senior Regional Manager, Hyderabad Region appealed all the staff members to focus on business development, recovery of SMAs and NPAs. Rathour thanked all the staff members of Hyderabad Region for their active participation in the pledge at all the branches.

DCI celebrates Maritime India Summit 2021

Maritime India Summit 2021 is being organised by the Ministry of Ports, Shipping and Waterways, Govt. of India from 2nd to 4th March, 2021. DCI witnessed the inaugural session by the Prime Minister of India through virtual platform on 2nd Mar'21 at its Head Office, Visakhapatnam. In commemoration of the occasion, DCI has arranged Technical session by Dr. K. Venkatasubbaiah, Sr. Professor, Andhra University for the students from various Technical Institutes, followed by lecture on Dredging Operations by DCI. Around 75 students from various engineering colleges have attended the technical session. DCI officers have also shared their valuable inputs for career progression of students. Dr. G. Prema Kajal, ACP, Disha, Women's Police Station, Vizag was also invited to grace the occasion. She has given a presentation on 'Women Empowerment'. As a part of Investment Promotion Activities, DCI has signed an MOU with M/s. Vizag Seaport Private Limited, Visakhapatnam for the work of "Maintenance Dredging at Berths of Vizag Seaport Private Limited" for five years at an estimated work value of Rs.10.0 Cr.

Mahabaleshwara M.S, MD & CEO, Karnataka Bank taking COVID-19 vaccine

Mahabaleshwara M.S, MD & CEO of Karnataka Bank is seen receiving the first dose of COVID-19 vaccine at Wenlock District Hospital, Mangaluru in the presence of Dr. Ramachandra Bairy, District Health Officer and Dr. Sadashiva Shanbhag. Also present on the occasion was Srinivas Deshpande, Assistant General Manager, Karnataka Bank.

Singareni CMD N.Sridhar's Review Meeting with GMs of all areas

Singareni C & MD N. Sridhar gave instructions to GMs of all areas that in March of this financial year and April the next month, 2 lakh tonnes of coal production has to be achieved and at the same time follow all quality standards as well as safety. He held a review meeting with Directors at Kothagudem and GMs of all areas through video conference on Wednesday (March 3rd) at Hyderabad Singareni Bhavan. He said that it is difficult to sell coal if required quality is not maintained in the present competitive market and hence quality standards have to be maintained. Similarly, there should be no compromise on safety without any constraints on cost. Measures are to be taken from now itself to face the challenges due to the upcoming rainy season. All areas are to be ready to achieve a record 700 lakh tonnes of production in the coming financial year and also cover the losses due to Covid. Demand for Singareni coal is increasing as Industries are recovering after Covid. No mines are to be closed in the coming year; coal production will increase gradually from new mines. Hence, all conditions are favourable for at least 700 lakh tonnes of coal production and transport. All areas are to be ready to achieve targets from this April itself. He requested all the GMs to be good leaders and he is open to accept any proposal which is good for the Company. Hence, all GMs should come forward with unique proposals to achieve targets and solve problems.

FORM G
INVITATION FOR EXPRESSION OF INTEREST
(Under Regulation 36A (1) of the Insolvency and Bankruptcy (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

Relevant Particulars

1. Name of the corporate debtor	GOODDAY VENTURES INDIA PRIVATE LIMITED
2. Date of Incorporation of Corporate Debtor	05/02/2012
3. Authority under which Corporate Debtor is incorporated / registered	Registrar of Companies - Mumbai
4. Corporate identity number / limited liability identification number of corporate debtor	U29190MH1992PTC065241
5. Address of the registered office and principal office (if any) of the Corporate Debtor	133 Clover Center, Camp. 7 Molechina Road, Pune, Maharashtra - 411001, India
6. Insolvency commencement date of the corporate debtor	04.12.2020
7. Date of invitation of expression of interest	05.03.2021
8. Eligibility for resolution applicants under section 25(2)(h) of the Code is available at:	http://www.insolvencyandbankruptcy.in
9. Norms of ineligibility applicable under section 29A are available at:	http://www.insolvencyandbankruptcy.in
10. Last date for receipt of expression of interest	22.03.2021
11. Date of issue of provisional list of prospective resolution applicants	01.04.2021
12. Last date for submission of objections to provisional list	06.04.2021
13. Date of issue of final list of prospective resolution applicants	16.04.2021
14. Date of issue of information memorandum/evaluation matrix and request for resolution plans to prospective resolution applicants	06.04.2021
15. Manner of obtaining request for resolution plan, evaluation matrix, information memorandum ("IM") and further information	The Resolution professional will share the request for resolution plan/ evaluation Matrix/ information Memorandum in the electronic form after verification of KYC capacity to invest, capability to manage and eligibility under section 29A of IBC, 2016 and pre-qualification criteria, if any approved by COC.
16. Last date for submission of resolution plans	17.05.2021
17. Manner of submitting resolution plans to resolution professional	To be decided by committee of creditors
18. Estimated date for submission of resolution plan to the Adjudicating Authority for approval	To be decided
19. Name and registration number of the resolution professional	Name: Prashant Jain IP Registration No.: IBS/INPA-001/IP-P01368/2019-2019/12131
20. Name, Address and e-mail of the resolution professional, as registered with the Board	Name: Prashant Jain Address: 301, A Wing, B S E L Tech Park, Sector 30 A, Opposite Vashi Railway Station, Vashi, Thane, Navi Mumbai, Maharashtra - 400705. prashantjain@aaainsoolvency.com
21. Address and email to be used for correspondence with the resolution professional	Mumbai Office: 301, A Wing, B S E L Tech Park, Sector 30 A, Opposite Vashi Railway Station, Vashi, Thane, Navi Mumbai, Maharashtra - 400705. gooddayventures@aaainsoolvency.com
22. Further Details are available at or with	http://www.insolvencyandbankruptcy.in
23. Date of publication of Form G	05.03.2021

Prashant Jain
Resolution Professional
IBBI/INPA-001/IP-P01368/2019-2019/12131
301, A Wing, B S E L Tech Park, Sector 30 A, Thane, Navi Mumbai, Maharashtra, 400705
For Goodday Ventures India Private Limited

Date - 05.03.2021
Place - Mumbai
Opposite Vashi Railway Station, Vashi, Thane, Navi Mumbai, Maharashtra, 400705