



Regd. Office: JSW Centre, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051

CIN. : L27102MH1994PLC152925 Phone : +91 22 4286 1000 Fax : +91 22 4286 3000 Website : www.jsw.in

Ref: JSWSL: SEC: MUM: 2023-24

July 07, 2023

To,

1. National Stock Exchange of India

Exchange Plaza, Plot No. C/1, G Block Bandra – Kurla Complex, Bandra (E), Mumbai – 400 051 , Fax No.: 2659 8237-

38

Ref: NSE Symbol - JSWSTEEL

Kind Attn.: Listing Department

2. BSE Limited

Corporate Relationship Dept. Phiroze Jeejeebhoy Towers Dalal Street, Mumbai – 400 001. Fax No. 2272 2037/2039/ 2041 **Ref: Company Code- 500228**

Ken company code 500220

Kind Attn.:- Listing Department

Dear Sirs,

Sub: Newspaper Advertisement - Disclosure under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

("SEBI Listing Regulations")

Dear Sir,

Pursuant to Regulation 30 read with Schedule III Part A Para A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith the copies of the advertisement published in today's Financial Express (English) (all editions) and Navshakti (Marathi) newspapers, pertaining to notice & e-voting information for the 29th Annual General Meeting of the Company, under section 108 of the Companies Act, 2013 read with Rule 20 of Companies (Management and Administration) Rules, 2014, as amended and Regulation 44 of SEBI (Listing Obligations and Disclosure Requirement) Regulations.

The above information is also available on the website of the Company www.jsw.in

This is for your information and records.

Yours faithfully, For **JSW STEEL LIMITED**

Lancy Varghese Company Secretary



A MAJOR THREAT TO TWITTER: ANALYSTS

Joining the Threads: 30 million in 18 hours

Zuckerberg's first Tweet in 11 years is playful jibe at Musk

ADITYA SONI New York, July 5

META'S THREADS COULD quickly become a major threat to Elon Musk-owned Twitter, thanks to its easy access to billions of Instagram users, a similar interface to that of its rival and the advertising heft of the social media giant, analysts and industry experts said.

Dubbed as the "Twitter-Killer", Threads was the top free app on Apple's App Store in the UK and the US on Thursday as it logged 30 million sign-ups within about 18 hours of its launch, including celebrities Kim Kardashian and Gordon Ramsay.

"Meta's release of Threads came at the perfect time to give it a fighting chance to unseat Twitter,"said Niklas Myhr, professor of marketing at Chapman University, referring to the turmoil at Twitter after it limited the number of tweets users can

"Threads will be off to a running start as it is built upon the Instagram platform with its massive user base and if users adopt Threads, advertisers will be following closely behind."

Currently there are no ads on the Threads app and Meta Platforms CEO Mark Zuckerberg said the company would only

THE THREADS EFFECT

■On Threads, people can post text & links and reply to or repost messages from others

■The app will let users port over their existing follower lists and account names from Instagram

■ Public figures who have verified accounts on Instagram can maintain their blue badges on Threads

MARK ZUCKERBERG, CEO, META

There should be a public conversations app with 1 billion-plus people on it. Twitter has had the opportunity to do this but hasn't nailed it. Hopefully we will

The app will have the

same content

rules as

Instagram

think about monetisation once there was a clear path to 1 billion users. Existing ad relationships from Instagram and Facebook should help Threads' revenue, said Pinar Yildirim, associate professor of marketing at the University of Pennsylvania's Wharton School.

"Facebook is a less uncertain bet compared to Twitter and a bigger player in the ad market."

While Threads is a standalone app, users can log in using their Instagram credentials, which makes it an easy addition for Instagram's more than 2 billion monthly active users.

Twitter, by comparison, had 229 million monthly active users in May 2022, according to a statement made before Musk's buyout of the social media platform. Mastodon, another Twitter-like app, has 1.7 million monthly active users, according to its website, while Twitter co-founder Jack Dorsey-backed Bluesky has about 265,000 users. Some analysts said Threads was reminiscent of Meta's success in integrating crucial features of platforms such as Snapchat and TikTok in the case of Instagram's

Stories and Reels. —**REUTERS**

Time taken

to reach

1 mn users

Netflix: 3.5 years

Twitter: 2 years

Facebook:

10 months

Spotify:

5 months

Instagram:

2.5 months

ChatGPT: 5 days

Threads: 1 hour

EXPLAINER

NSE AND THE TAP CONTROVERSY

The Securities and Exchange Board of India (Sebi) has reportedly sought an explanation from the National Stock Exchange (NSE) over an allegation that some highfrequency traders manipulated its software to fire thousands of orders undetected, and crowded out other traders in the process. We examine the alleged abuse of the Trading Access Point (TAP)



The detection

THE ALLEGED misuse of TAP in 2013 came to light in 2017, during a probe by income tax authorities into the NSE co-location scandal, in which former honchos Chitra Ramkrishna and Ravi Narain are among the accused. The I-T department, in raids on brokers and connected entities, found emails between the brokers and NSE officials where the latter had allegedly informed brokers on how to bypass TAP.

What is TAP

IN 2008, THE NSE unveiled a real-time system called TAP to check the number of orders that brokers send to the stock exchange so that it could charge them a transaction fee. Deepak Sanchety, exchief of market surveillance at Sebi, wrote in *medium*.com that the primary function of TAP was merely to ensure that no member exceeded the order rate purchased on each of the connected computer-to-computer link (CTCL). It was purely a system to ensure that members do not get capacity to fire any extra orders.

Over the years, many new versions ofTAP were introduced by the exchange to facilitate multiple market segments, different order protocols and also multiple connections. NSE introduced TAP-less IP protocol in February of 2016 and completely discontinued TAP in 2019.

2013

ALLEGED ABUSE OFTAP STARTED THIS YEAR; I-T RAID **EXPOSED THIS IN 2017**

ORDERS/SECOND CAN BE FIRED VIA A COMPUTER-TO **COMPUTER LINK (CTCL)**

ON THE NUMBER OF CTCL AN NSETRADER-MEMBER **COULD PURCHASE**

TAP bypassed

TO BEAT ORDER RATE FIXED IN CTCL PURCHASE DEALS

The controversy

THE ALLEGATION is that some brokers were able to bypass TAP and put in larger orders and profits, thereby making illegal gains. During the co-location investigation, Universal Stock Brokers of Delhi had even written to the market regulator about a consultant offering a service to bypass TAP to get a massive trading advantage.

The malpractice involved firing a barrage of algorithmic orders to crowd out orders of rival brokerages.

Typically, a trading member with access to co-location servers could send 40-1,000 orders per second. But a few brokers bypassed the control imposed by TAP by firing massive number of orders so that the pipeline was clogged. The complaint by the brokers' body led NSE to fix the problem by changing its market data dissemination system from tick-bytick to multicast.

Crackdown

THE I-T DEPARTMENT alleged that NSE made only a cursory inquiry and didn't give enough punishment to the errant brokers. In 2021, Sebi asked NSE to investigate the matter, following which the exchange appointed Arvind Sawant, retired chief justice of the Kerala High Court, to conduct a detailed enquiry in 2021. In April 2022, Sebi rejected an application by NSE to settle the case, citing a pending investigation. NSE had sought to pay a penalty to settle the case without admitting guilt.

Twitter on the back foot

THREADS' ARRIVAL COMES after Zuckerberg and Musk have traded barbs for months, even threatening to fight each other in a real-life mixed martial arts cage match in Las Vegas.

Meta is taking aim at a time when Twitter is definitely on the defensive.

Musk bought Twitter for \$44 billion last October, but its value has since plummeted amid deep staffing cuts and content moderation controversies that have alienated both users and advertisers. Its latest move involved limiting the number of tweets users can read per day.

Zuckerberg noted the challenges that big public social media forums bring. "I think there should be a public conversations app with 1 billion+ people on it. Twitter has had the opportunity to do this but hasn't nailed it. Hopefully we will," he wrote.

The implications

UNFORTUNATELY, THE GHOST of the mistakes of the past continues to haunt the current NSE management for no fault of theirs. The burden of legacy has meant that the current management has to work extra hard to restore governance trust in the platform. The exchange was entangled in the co-location case and

allegations of illegal phone tapping during the tenure of former chief Chitra Ramkrishna. The TAP controversy is yet another bugbear though the purpose of introducing it can't be questioned. That's because if a member tried to send more orders than what he had paid for, the orders would be throttled and not sent to the exchange. But that itself became the reason for its misuse by unscrupulous members who found a way of firing as many orders as they wanted without paving for it.

It is obvious that the current management would like to get over the TAP-bypass controversy as well. It also remains to be seen if the exchange applies for a settlement with Sebi once again. The co-location investigation, of course, was much wider, with the regulator looking at unfair price dissemination and preferential treatment to some brokers. The case, which dates back to 2015, is still stuck in regulatory and judicial quagmire.

Norican Group

DISA INDIA LIMITED

Regd. Office: World Trade Center (WTC), 6th Floor, Unit No. S-604, Brigade Gateway Campus, 26/1, Dr. Rajkumar Road, Malleswaram-Rajajinagar, Bangalore - 560 055.

Tel: +91 80 2249 6700, Fax: +91 80 2249 6750. E-mail: investor.relations@noricangroup.com www.disagroup.com CIN No: L85110KA1984PLC006116

NOTICE

For Transfer of Equity Shares of the Company to Investor Education and Protection Fund (IEPF)

Shareholders are hereby informed that pursuant to the provisions of Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("The Rules"), as amended from time to time, the Final Dividend declared for the financial year 2015-16, which remained unclaimed for a period of seven years will be credited to the IEPF on October 23, 2023. The corresponding shares on which dividend was unclaimed for seven consecutive years will also be transferred as per the procedure set out in the Rules.

The Company will not transfer such shares to the IEPF where there is a specific order of Court/tribunal restraining transfer of such shares or where the shares are hypothecated/pledged under the Depositories

In compliance with the Rules, the Company has communicated individually to the concerned shareholders and the details of such shares liable to be transferred to IEPF are also made available in our website. Shareholders concerned may refer to the web-line https://www.disagroup.com/en-in/investor-relations/investor-grievances to verify the details of their unencashed dividend and the shares liable to

Shareholders are also requested to claim the Final Dividend declared fo the financial year 2015-16 and onwards before the same is transferred to

Shareholders holding shares in physical form and whose shares are liable to be transferred to IEPF, may note that the Company would be issuing duplicate share certificate(s) in lieu of the originals held by them for the purpose of transfer of shares to IEPF as per the Rules and upor such issue, the Company shall inform the depository by way of corporate action to convert the duplicate share certificates into DEMAT form and transfer in favour of IEPF. The original share certificate(s) which are registered in the name of original shareholders will stand automatically cancelled and be deemed non-negotiable. Shareholders holding shares in dematerialized form and whose shares are liable to be transferred to IEPF, may note that the Company shall inform the depository by way of corporate action for transfer of shares in favour of DEMAT account

The shareholders may further note that the details made available by the Company on its website should be regarded and shall be deemed adequate notice in respect of issue of the duplicate share certificate(s) by the Company for the purpose of transfer of shares to IEPF.

In case the Company or the Registrar & Share Transfer Agent (RTA) M/s Integrated Registry Management Services Private Limited, does not receive any communication from the concerned shareholders by October 16, 2023, the Company shall, with a view to complying with the requirements of the Rules, transfer the dividend to the IEPF by the due date i.e., October 23, 2023.

The corresponding shares on which dividend is unclaimed for seven consecutive years shall also be transferred without any further notice. Please note that no claim shall lie against the Company in respect of

unclaimed dividend amount and the shares transferred to IEPF. Shareholders may claim the dividend and corresponding shares transferred to IEPF including all benefits accruing on such shares, if any, from IEPF authorities after following the procedure prescribed in

For any queries on the above matter, shareholders are requested to contact the Company's Registrar and Transfer Agents, Mr. Harish Manager at M/s Integrated Registry Management Services Private Limited, No. 30, Ramana Residency, 4th Cross, Sampige Road Malleswaram, Bangalore - 560003 [Tel: +91-80-23460815-818 Fax +91-80-23460819 email to irg@integratedindia.in].

Place: Bangalore Date : July 6, 2023 For DISA India Limited Shrithee M S Company Secretary

zensar

An **RPG** Company

Zensar Technologies Limited

Registered Office: Zensar Knowledge Park, Plot # 4, MIDC, Kharadi, Off Nagar Road, Pune - 411014 Ph: 020-66057500 Fax No.: 020-66057888 E-mail: investor@zensar.com Website: www.zensar.com CIN: L72200PN1963PLC012621

NOTICE

Notice is hereby given that the 60th Annual General Meeting ('AGM') of Zensar Technologies Limited ('Company') will be held through Video Conferencing ('VC')/Other Audio-Visual Means ('OAVM'), facility on Thursday, August 10, 2023, at 11:00 a.m. IST in compliance with all applicable provisions of the Companies Act, 2013 ('the Act') and rules thereunder and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI Regulations'), as amended from time to time, read with Ministry of Corporate Affairs ('MCA') General Circular Nos. 14/2020, 17/2020, 20/2020, 02/2021, 02/2022 and 10/2022 and Securities and Exchange Board of India ('SEBI') circular(s) dated May 12, 2020, January 15, 2021, May 13, 2022 and January 5, 2023 (hereinafter collectively referred to as 'the Circulars') to transact the business that will be set forth in the Notice calling the AGM.

In compliance with the above-mentioned Circular(s), Notice of AGM and the Integrated Annual Report for FY 2022-23 will be sent electronically, in due course, to all those Members, whose e-mail addresses are registered with the Company or the Registrar and Share Transfer Agent ('RTA') or their respective Depository Participants. The aforesaid documents will also be available on the website(s) of the Company at www.zensar.com, BSE Limited: www.bseindia.com and National Stock Exchange of India Limited: www.nseindia.com and National Securities Depositories Limited ("NSDL"): www.evoting.nsdl.com. Detailed procedure / instructions for attending AGM, manner of casting vote through remote e-voting or through evoting facility at the AGM will form part of the Notice of AGM.

Members of the Company who have not registered their email addresses / Bank Mandates can register the same as per the following procedure:

Physical Holding

Register / update the details in prescribed Form ISR-1 and other relevant forms with Company's RTA, KFin Technologies Limited, along with requisite documents. The Company has sent relevant Forms / documents along with detailed communication to shareholders for furnishing the requisite details, to update their KYC details. (SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD-1/P/CIR/2023/37 dated March 16, 2023). The Investor Service Request form can be downloaded from website of the RTA at https://ris.kfintech.com/ clientservices/isc/.

Demat Holding Register / update the details in your demat account, as per the process advised by your respective Depository Participant.

Members are also encouraged to register their bank account details with the RTA / respective Depository Participant(s) to receive the dividend, if and when declared by the Company,

directly into the bank account through approved electronic mode of payment. Further details

will be provided in the Notice of AGM.

Place: Pune Date: July 6, 2023

Gaurav Tongia Company Secretary

Place: Mumbai

Date : July 6, 2023

For Zensar Technologies Limited

Steel Limited

CORPORATE IDENTIFICATION NO. (CIN): L27102MH1994PLC152925 Registered Office: JSW Centre, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051 Tel.: 022-4286 1000 Fax: 022-4286 3000 Email: jswsl.investor@jsw.in Website: www.jsw.in

29th ANNUAL GENERAL MEETING AND **INFORMATION ON E-VOTING**

The 29th Annual General Meeting (AGM) of the Company is scheduled to be held on Friday, July 28, 2023 at 11.00 a.m. Indian Standard Time ("IST"), through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM") to transact the business set out in the Notice convening the AGM. Members will be able to attend and participate in the AGM through VC/ OAVM facility only.

The AGM is being held through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM") in compliance with the

applicable provisions of the Companies Act, 2013 ("the act") read with General Circulars issued by the Ministry of Corporate Affairs ("MCA"), Nos.14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, 20/2020 dated May 5, 2020, 02/2021 dated January 13, 2021, 02/2022 dated May 5, 2022 and 10/2022 dated December 28, 2022 ('MCA Circulars') and the Securities and Exchange Board of India ("SEBI"), (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with its Circular Nos. SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated May 12, 2020, SEBI/HO/CFD/CMD2/CIR/P/2021/11 dated January 15, 2021 SEBI/HO/CFD /CMD2/CIR/P/2022/62 dated May 13, 2022 and SEBI/HO/CFD/PoD-2/P/CIR/2023/4 dated January 5, 2023 ('SEBI Circulars'). The Integrated Annual Report for the Financial Year 2022-23 including the Notice convening the 29th Annual General Meeting

are registered with the Company/Depository Participant(s) and is also available for download on the website of the Company i.e. www.jsw.in (under Investor tab), websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com, respectively, and also on the website of the Registrar & Share Transfer Agent of the Company, KFin Technologies Limited (KFin) at https://evoting.kfintech.com. Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and in accordance with Regulation 44 of the SEBI Listing Regulations, Members have been

provided with the facility to cast their votes on all resolutions set forth in the Notice of the AGM using electronic voting system

(remote e-voting). The Company has engaged the services of KFin for providing facility for remote e-voting, participation in the

(AGM) have been sent on July 6, 2023 only through electronic mode to the Members of the Company whose email addresses

AGM through VC/OAVM and e-voting during the AGM. Information and instructions including details of user id and password relating to e-voting have been sent to the Members through email. The manner of remote e-voting and e-voting during the AGM by the members holding shares in dematerialized

mode, physical mode and for members who have not registered their email addresses is provided in the Notice of the AGM.

The e-voting portal will be open for voting from Tuesday, July 25, 2023 (9 a.m. IST) to Thursday, July 27, 2023 (5.00 p.m. IST). During this period, Members of the Company, holding shares either in physical form or in dematerialised form may cast their vote electronically through KFinTech website i.e. https://evoting.kfintech.com. The e-voting module shall be disabled by KFinTech for voting thereafter. During this period, a person, whose name is recorded in the Register of Members or in the Register of Beneficial owners maintained by the depositories as on the cut-off date, i.e. July 21, 2023 only shall be entitled to avail the facility of remote e-voting as well as e-voting at the AGM.

Any person who becomes a member of the Company after dispatch of the Notice of the Meeting and holding shares as on the cut-off date i.e. July 21, 2023, may obtain the User ID and password in the manner as provided in the Notice of the AGM

Only those Members/shareholders, who will be present in the AGM through Video Conference OAVM / facility and have not cast their vote through remote e-Voting are eligible to vote through e-Voting in the AGM. However, Members who have voted through Remote e-Voting will be eligible to attend the AGM. Members will be able to attend the AGM through VC/OAVM or view the live webcast of AGM by logging on the e-voting website of KFin at https://emeetings.kfintech.com using their secure login credentials. Instructions for the Members for attending the AGM through Video Conference is provided in the Notice of the 29th

The results of e-voting will be placed by the Company on its website: www.jsw.in within two days of the AGM and also communicated to the stock exchanges, where the shares of the Company are listed.

The resolutions proposed will be deemed to have been passed on the date of the Annual General Meeting subject to receipt of the requisite number of votes in favour of the resolutions.

Mr. Nilesh Shah, Practicing Company Secretary, (Membership No. FCS 4554) has been appointed as the Scrutiniser to scrutinise the e-voting process. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for shareholders and e-voting, User Manual for

shareholders available at the download section of https://evoting.kfintech.com or contact as below::

1. Members holding securities in physical form and non-individual Members may contact KFintech at the toll-free No. 1800-3094-001 or contact Mr. Ramdas, G. Manager, KFin Technologies Limited by writing to einward.ris@kfintech.com and evoting@kfintech.com for any clarifications.

2. Individual Members holding shares through NSDL, may contact NSDL helpdesk by writing to evoting@nsdl.co.in or by calling

- NSDL HelpDesk at Tel No. (022 48867000 / 022 24997000).
- 3. Individual Members holding shares through CDSL, may contact CSDL helpdesk by writing to helpdesk.evoting@cdslindia. com or by calling at 022-23058738 or 022-23058542/43.

Lancy Varghese **Company Secretary**

For JSW Steel Limited

financialexp.epapy.in



जाहीर सूचना

सीएचएस लि.. फ्लॅट क्र. १०१. पहिला मजला, इमार क्र. ए-२, क्षेत्रफळ ४२० चौ. फू. चटई + ११५ चौ. फू. ओपन टेरेस, सर्व्हें क्र. ४०/१, माझ्या अशीलांचे मयत

वडिल **सुनील गेनू चोपडे** (निधन दिनांक २३/९/२०२२) यांचे नावे असलेल मूळ शेअर प्रमाणप क्र. १५, सदस्य रजि. क्र. १५ (१० शेअर्स) आणि इतर नावावर फ्लॅट हस्तांतरित करायचा आहे आणि माझ्या प्राहकांची आई **श्रीम. मिनाक्षी एस. चोपडे** आणि भाऊ स्वप्नील एस. चोपडे हे कायदेशीर वारस आहेत. म्हणून माझ्या अशीलाने घोषित केले की अधोस्वाक्षरी केलेला वकीलांकडे विक्री, भेट, भाडेपट्टी, वारसाहक च्या मार्गे म्लॅटच्या हस्तांतरणासाठी कोणत्याही व्यक्तीस कोणत्यार्ह प्रकारे कोणतेही हक, नामधिकार असल्यास त्या करित दावे मागवित आहे. सदर ह्या तारखेपासून १५ दिवसांच्य आत कागदोपत्री पुराव्यासह खाली नमूद केलेल्या पत्थावर लिखित स्वरूपात कळवावे.

वकील प्रतिभा कदम बी. कॉम. एल. एल. बी, डिप्लोमा इन एडीआर (उच्च न्यायालय, मुंबई) ७०२, डेझी बिल्डिंग, लक्ष्मी नगर, घाटकोपर (पू) मुंबई - ४०००७५. मोबाईल : ९७६९९७६७८८

जाहीर नोटीस

कळविण्यात येते की, मौजे- बोर्डी, तालुका डहाणू, जिल्हा- पालघर येथे १). श्री. श्रीनिवा अप्पा बारकोल, तर्फे कु.मु धारक श्रीमती. बिमला अप्पा बारकोल. २). श्री. श्रीधर अप्पा बारकोल, व समती (मान्यता) देणारे १). श्रीमती स्नेहा शंकर बारकोल, २). श्रीमती. नेहा शंकर बारकोल, ३). श्रीमती. श्रिया शंकर बारकोल खालील वर्णनाची जुमीन आहे. सदर जिमनीचे वर्णन खालील प्रमाणे आहे.

	गाव	भूमापण क्र व उपविभाग	एकूण क्षेत्र (हे. आर.)	आकार (रु. पै)
	बोर्डी	३९७/ ३	०-८१-९० पो.ख. ०-०४-०० एकूण ०-८५-९०	શ. ૨૫
	बोर्डी	३६९/२/७	५-१५-०० पो.ख. ०-४७-०० एकूण ५-६२-००	३.८०

वर वर्णन केलेल्या जिमनीचे एकूण क्षेत्र ४-३१-९३ हे. आर जमीन मिळकत ही आमच्या अशिला वरील जमीन मालकाकडून कायम विकृत घेण्या ठरविले आहे. तरी सदर जिमनीच्या सर्च टायटलच एक भाग म्हणून तमाम जनतेस या जाहीर नोटीसी कळविण्यात येते की, सदर वर वर्णन केलेल्या जिमनीवर वा त्यातील कुठल्याही भागाबाबत कोणाचाही कोणत्याही प्रकारे हक्क, वारसा, दावा करार, तारण, गहाण, दान, बक्षीस अगर तत्सम हक्क असल्यास अशा व्यक्तींनी निम्न स्वाक्षरीकाराच्या खालील पत्तावर ही नोटीस प्रसिद्ध झाल्यापासून (१५) पंधरा दिवसाच्या आत लेखी पुराव्यासह हरकती दाखल कराव्यात. जर मुदतीत तशी कोणाकडुन कोणत्याही प्रकारची हरकत आली नाही तर त्यांनी ते हक्क सोडून दिले आहेत असे समजून वरील मिळकतीचे आमचे अशित खरेदी हस्तांतरण व्यवहार पूर्ण करतील व त्यानंतर आलेल्या कोणत्याही हरकतीस आमचे अशिल जबाबदार राहणार नाही यांची सर्वांनी नोंद ध्यावी.

(ॲड. समीर रामकरण ठाकूर) दिनांक: ०७/०७/२०२३ खरेदीदारांचे वकील स्थायी पत्ता : मु. पो.-निहे, तालुका-पालघर, जिल्हा-पालघर- ४०१४०४.

कार्यालय पत्ता :- शॉप न-०१, तळमजला, शैलेश का-ऑप हौसिंग सोसायटी लि, जवळ साई मंदिर, वसई रोड पश्चिम, तालुका-वसई, जिल्हा-पालघर ४०१२०२

SW Steel Limited

कॉर्पोरेट आयडेन्टिफिकेशन नं. (सीआयएन): एल२७१०२एमएच१९९४पीएलसी१५२९२५ नोंदणीकृत कार्यालय : जेएसडब्ल्यु सेंटर, वांद्रे कुर्ली संकुल, वांद्रे (पू.), मुंबई-४०० ०५१. दू.: ०२२-४२८६१०००, फॅक्स : ०२२-४२८६३०००, ई-मेल : jswsl.investor@jsw.in वेबसाईट : www.jsw.in

२९वी वार्षिक सर्वसाधारण सभा आणि ई-व्होटिंग वरील माहिती

कंपनीची २९वी वार्षिक सर्वसाधारण सभा (एजीएम) शुक्रवार, २८ जुलै, २०२३ रोजी स. ११.०० वा. भारतीय प्रमाणवेव (''भाप्रवे''), व्हिडिओ कॉन्फरन्सिंग (''व्हीसी'')/अदर ऑडिओ व्हिज्युअल मिन्स (''ओएव्हीएम'') मार्फत एजीएम निमंत्रणाच्या सूचनेत मांडलेले कामकाज करण्यासाठी होईल. सभासदांना फक्त व्हीसी/ओएव्हीएम सुविधे मार्फत एजीएममध्ये हजर राहून सहभागी

कंपनी अधिनियम, २०१३ (''अधिनियम'') च्या प्रयोज्य तरतुदी सहवाचता निगम व्यवहार मंत्रालयाने (''एमसीए'') जारी केलेली जनरल सर्क्युलर्स ८ एप्रिल, २०२० दिनांकीत क्र. १४/२०२०, १३ एप्रिल, २०२० दिनांकीत १७/२०२०, ५ मे, २०२० दिनांकीत २०/२०२०, १३ जानेवारी, २०२१ दिनांकीत ०२/२०२१, ५ मे, २०२२ दिनांकीत ०२/२०२२ आणि २८ डिसेंबर, २०२२ दिनांकीत १०/२०२२ ('एमसीए सुक्युंलर्स') आणि सिक्युरिटीज अँड एक्स्चेंज बोर्ड ऑफ इंडिया (''सेबी'') (लिस्टिंग ऑब्लिगेशन्स अँड डिस्क्लोजर रिक्वायरमेंटस) रेग्युलेशन्स, २०१५ सह वाचता त्याची सर्क्युलर्स क्र. सेबी/एचओ/सीएफडी /सीएमडी१/सीआयआर/पी/२०२०/७९ दिनांक १२ मे, २०२०, सेबी/एचओ/ सीएफडी/सीएमडी२ /सीआयआर/पी/२०२१/११ दिनांकी १५ जानेवारी, २०२१, सेबी/एचओ/सीएफडी/सीएमडी२/पी/सीआयआरपी/२०२२/६२ दिनांक १३, मे, २०२३ आणि सेबी एचओ/सीएफडी/पीओडी-२/पी/सीआयआर/२०२३/४ दिनांक ५ जानेवारी, २०२३ (''सेबी सर्क्युलर्स'') च्या अनुपालनांत एजीएम व्हिडिओ कॉन्फरन्सिंग (''व्हीसी'')/अदर ऑडिओ व्हिज्युअल मिन्स (''ओएव्हीएम'') मार्फत आयोजित करण्यांत येत आहे.

कंपनी/डिपॉझिटरी पार्टीसिंपटस्कडे ज्यांचे ई–मेल ॲड्रेसेस नोंदवले आहेत अशा कंपनीच्या सभासदांना फक्त इलेक्ट्रॉनिक माध्यमातून २९व्या वार्षिक सर्वसाधारण सभा (एजीएम) बोलावण्याच्या सूचनेसहीत आर्थिक वर्ष २०२२-२३ साठीचा एकात्मिक वार्षिक अहवाल ६ जुलै, २०२३ रोजी पाठवला आहे आणि तो डाऊनलोड करण्यासाठी कंपनीची वेबसाईट म्हणजेच www.jsw.in (इन्व्हेस्टर टॅब खाली), स्टाँक एक्स्चेंजेस म्हणजेच बीएसई लिमिटेड आणि नॅशनल स्टॉक एक्स्चेंज ऑफ इंडिया लिमिटेडच्या वेबसाईटस् अनुक्रमे www.bseindia.com व www.nseindia.com वर आणि त्याच प्रमाणे कंपनीचे रजिस्ट्रार अँड शेअर ट्रान्स्फर एजंट, केफिन टेक्नॉलॉजीज लिमिटेड (केफिन) ची वेबसाईट https://evoting.kfintech.com वर सुद्धा उपलब्ध आहे.

कंपनी अधिनियम, २०१३ च्या कलम १०८ च्या तरतुदी सहवाचता कंपन्यांचे (व्यवस्थापन आणि प्रशासन) नियम, २०१४ चा नियम २० आणि सेबी लिस्टिंग रेग्युलेशन्स च्या रेग्युलेशन ४४ ला अनुसरून सभासदांना इलेक्ट्रॉनिक व्होटिंग सिस्टीम वापरून एजीएमच्या सूचनेत मांडलेल्या सर्व ठरावांवर त्यांची मते देण्याची सुविधा (रिमोट ई-व्होटिंग) पुरवण्यांत आली आहे. रिमोट ई-व्होटिंगची सुविधा पुरवण्यासाठी, व्हीसी/ओएव्हीएम मार्फत एजीएम मध्ये सहभागी होण्यासाठी आणि एजीएम मध्ये ई-व्होटिंग साठी कंपनीने केफिन च्या

ई–व्होटिंग साठी कंपनीने युजर आयडी आणि पासवर्डच्या तपशिलांसह माहिती आणि सूचना सभासदांना ई–मेल ने पाठवल्या आहेत डिमटेरिअलाईज्ड स्वरूपात, प्रत्यक्ष स्वरूपात शेअर्स धारण करणाऱ्या सभासदांनी आणि ज्यांनी त्यांचे ई-मेल अँड्रेसेस नोंदवले नाहीत त्या सभासदांसाठी रिमोट ई-व्होटिंग आणि एजीएममध्ये ई-व्होटिंगची पद्धत एजीएमच्या सूचनेत दिलेली आहे.

ई-व्होटिंग पोर्टल मतदानासाठी मंगळवार, २५ जुलै, २०२३ (स. ९ वा. भाप्रवे) पासून गुरूवार २७ जुलै, २०२३ (सं. ५.०० वा. भाप्रवे) पर्यंत खुले राहील. ह्या कालावधीत प्रत्यक्ष स्वरूपात किंवा डिमटेरिअलाईज्ड स्वरूपात शेअर्स धारण करणारे कंपनीचे सभासद इलेक्ट्रॉनिक पद्धतीने केफिन टेक वेबसाईट म्हणजेच https://evoting.kfintech.com वरून त्यांचे मत देऊ शकतील. त्यानंतर मतदानासाठी ई-व्होटिंग मॉड्युल्ड केफिन टेक कडून निष्क्रिय केले जाईल. ह्या कालावधीत केवळ २१ जुलै, २०२३ ह्या कट-ऑफ डेट रोजीस ज्यांचे नाव सभासदांच्या नोंदवहीत किंवा डिपॉझिटरीजनी ठेवलेल्या लाभार्थी मालकांच्या नोंदवहीत नोंदवले असेल ती व्यक्तीच रिमोट ई-व्होटिंग तसेच एजीएम मध्ये ई-व्होटिंग सुविधा वापरण्यास हक्कदार असेल.

कोणतीही व्यक्ती सभेची सूचना पाठवल्यानंतर कंपनीची सभासद बनली आणि २१ जुलै, २०२३ ह्या कट–ऑफ डेट रोीस शेअर्स धारण करत असेल ती एजीएमच्या सूचनेच्या दिलेल्या पद्धतीने युजर आयडी आणि पासवर्ड मिळवू शकते.

फक्त तेच सभासद/भागधारक जे व्होडिओ कॉन्फरन्स/ओएव्हीएम सुविधेमार्फत एजीएममध्ये हजर असतील आणि रिमोट ई–व्होटिंगने त्यांचे मत दिलेले नसेल तेच एजीएममध्ये ई-व्होटिंग मार्फत मत देण्यास पात्र असतील. तथापि, ज्या सभासदांनी रिमोट ई-व्होटिंग मार्फत मतदान केले असेल ते एजीएमला हजर राहण्यास पात्र असतील. सभासदांना व्हीसी/ओएव्हीएम मार्फत एजीएमला हजर राहणे किंवा त्यांचे सुरक्षित लॉगीन क्रेडेन्शीअल्स वापरून केफिन ची ई-व्होटिंग वेबसाईट https://emeetings.kfintech.com वर लॉगीन करून एजीएमचे लाईव्ह वेबकास्ट पाहणे शक्य होईल. व्हिडिओ कॉन्फरन्स मार्फत एजीएमला हजर राहण्याकरिता सभासदांसाठीचे निर्देश २९व्या एजीएमच्या सूचनेत दिले आहेत

एजीएमच्या दोन दिवसांत ई–व्होटिंगचे निकाल कंपनीकडून तिची वेबसाईट : www.jsw.in वर टाकले जातील आणि कंपनीचे शेअर्स जेथे सूचिब्ध आहेत त्या स्टॉक एक्स्चेंजेसना कळवले जातील

प्रस्तावित ठराव हे ठरावांच्या बाजूने मतांची आवश्यक संख्या प्राप्त होण्याच्या अधीन वार्षिक सर्वसाधारण सभेच्या तारखेस संमत झाल्याचे गृहित धरले जाईल. श्री. निलेश शाह, व्यावसायिक कंपनी सेक्रेटरी (सभासदत्व क्र. एफसीएस ४५५४) यांची ई-व्होटिंग . प्रक्रियेची पडताळणी करण्यासाठी तपासणी अधिकारी म्हणून नियुक्ती केली आहे.

कोणत्याही शंका असल्यास तुम्ही https://evoting.kfintech.com च्या डाऊनलोड सेक्शन येथे उपलब्ध भागधारकांसाठी फ्रिक्वेंटली आस्क्ड क्वेश्चन्स (एफएक्युज) आणि भागधारकांसाठी ई-व्होटिंग युजर मॅन्युअल पाहू शकता किंवा खाली संपर्क साधू शकता.

१. प्रत्यक्ष स्वरूपांत रोखे धारण करणारे सभासद आणि बिगर-वैयक्तिक सभासद केफिन टेक शी टोल फ्री क्र. १८००–३०९४–००१ वर संपर्क साधू शकतात किंवा einward.ris@kfintech.com वर लिहून आणि कोणत्याही स्पष्टीकरणासाठी

evoting@kfintech.com वर लिहून श्री. रामदास जी, मॅनेजर, केफिन टेक्नॉलॉजीज लिमिटेड शी संपर्क साधू शकतात २. एनएसडीएल मार्फत शेअर्स धारण करणारे वैयक्तिक सभासद, evoting@nsdl.co.in वर लिहून किंवा एनएसडीएल हेल्फडेस्कला दू. क्र. (०२२–४८८६७०००/०२२–२४९९७०००) वर कॉल करून एनएसडीएल हेल्फडेस्कशी संपर्क साधू शकतात

३. सीडीएसएल मार्फत शेअर्स धारण करणारे वैयक्तिक सभासद, helpdesk.evoting@cdslindia.com वर लिहून किंवा ०२२-

२३०५८७३८ किंवा ०२२-२३०५८५४२/४३ वर कॉल करून सीडीएसएल हेल्पडेस्कशी संपर्कसाधू शकतात.

लॅन्सी व्हर्गीस

दिनांक : ६ जुलै, २०२३

पत्ता : बँक ऑफ इंडिया बिल्डिंग, २ रा मजला, नटराज मार्केटसमोर, एस. व्ही. रोड., मालाड (पश्चिम), मुंबई-४०० ०६४. दू. क्र. ०२२-२८८२८०८०/०७९२, ई-मेल : Assetrecovery.MNZ@bankofindia.co.in

	बँक ऑफ इंडिया मुंबई उत्तर विभाग द्वारे मिळकतींचा ई-लिलाव, ई-लिलावाची तारीख २५.०८.२०२३								
अ. क्र.	शाखेचे नाव आणि फोन नंबर	कर्जदारांचा तपशील	मिळकत आयडी आणि मिळकतीच ठिकाण (पूर्ण पत्ता)	राखीव किंमत/ इअर (रु. लाखात)					
8	<mark>पालघर</mark> (Palghar.MumbaiNorth@ bankofindia.co.in) दूर. ०२२-२५०३३५/२५०२३५	खाते - अर्चना अरविंद सातवी थकबाकी रु. १२.१५ लाख + न लावलेले व्याज + अन्य अनुषंगिक प्रभार बोली खाते क्र.: १२५०९०२०००००३३, आयएफएससी कोड: BKID0001250	मिळकत आयडी-फ्लॅट क्र २०१, २रा मजला बी विंग ओम साई नगर पालघर पश्चिम, महाराष्ट्र. फ्लॅटचे क्षेत्र: २८.३४ चौ मी बिल्ड अप सीईआरएसएआय ॲसेट आयडी-२०००१६४६६७६९	१०.२०/१.०२					

🍍 लिलाव विक्री प्रत्येकी १० मिनिटांच्या अमर्याद विस्तारासह २५.०८.२०२३ रोजी स. ११.०० ते सायं. ०४.०० दरम्यान प्रत्येकी १० मिनिटांच्या अमर्यादीत विस्तारासह वेबसाईट https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp मार्फत 'ऑनलाईन ई-लिलाव/बोली' ने करण्यात येईल

बोलीदार https://www.ibapi.in ला भेट देऊ शकतात, जेथे बोलीदारांसाठी ''मार्गदर्शक तत्वे'' एज्युकेशनल व्हिडिओसह उपलब्ध आहेत. बोलीदारांनी पुरेशा आधी खालील औपचारिकता

^६ **टप्पा १:** बोलीदार/खरेदीदारांची नोंदणी : बोलीदारांनी त्यांचा मोबाईल नंबर आणि ईमेल आयडी वापरुन पोर्टलवर नोंदणी करायची आहे.

***टप्पा २:** केवायसी पडताळणी : बोलीदारांनी आवश्यक केवायसी दस्तावेज अपलोड करायचे आहेत. केवायसी दस्तावेजांची ई–लिलाव सेवा पुरवठादारांकडुन पडताळणी करण्यात येईल (२ कामकाजाचे दिवस लाग शकतात)

^{*}टप्पा ३: बिडर ग्लोबल इएमडी वॉलेटमध्ये इअर रकमेचे हस्तांतर : ई-लिलाव पोर्टलवरील जनरेट केलेली चलान वापरून एनईएफटी/ट्रान्सफर वापरून फंडाचे ऑनलाईन/ऑफलाईन

***टप्पा १ ते टप्पा ३:** ई–लिलावाच्या तारखेपूर्वी पुरशा आधी बोलीदारांनी पूर्ण करायचा आहे. बोलीदार नेंदणी आणि बोली मार्गदर्शनासाठी बोलीदार https://www.ibapi.in ला भेट देऊ

🖁 एमएसटीसीचा हेल्पलाईन तपशील/संपर्क व्यक्ती तपशील

टोल फी क्र. : १८००१०३५३४२					
नाव	ई-मेल आयडी	लॅण्डलाईन क्र.	मोबाईल क्र.		
श्री. अरघा सेनगुप्ता, सीएम	argha@mstcindia.co.in		०९२३१६९०२४९		
श्रीम. स्नबनी बराई, मॅनेजर	sbarai@mstcindia.co.in		०९०५१०७७८८६		
श्री. राकेश रंजन, एएम	rranjan@mstcindia.co.in		०९९११७००२३३		
श्री. रितेश नाथ, डीएम	rnath@mstcindia.co.in		०९६६८५५१३९५		
श्री. बिष्णुपदा बारिक, एसएम (एफ ॲण्ड ए)	bbarik@mstcindia.co.in	२२८९-५०६४ (डी)	<i>०</i> ९०८८०१३८८९		
श्री. सुरजित हेंब्राम डीएम (एफ ॲण्ड ए)	shembram@mstcindia.co.in		०९८८६८५५५६०		

- इअर आणि केवायसी सादर करण्याची अंतिम तारीख २५.०८.२०२३ पर्यंत (वेबसाईट उपलब्धतेच्या अधीन).
- बोली वाढविण्याची रक्कम रु. २५०००/ च्या पटीत राहील
- इच्छक खरेदीदार १८.०८.२०२३ रोजी स. ११.०० ते दू. ०३.०० दरम्यान मिळकतीचे निरिक्षण करू शकतात.
- मिळकत ''जे आहे जेथे आहे आणि जे आहे जसे आहे अटीवर'' विकण्यात येईल.
- ६. 🛮 इअर, समाविष्ट बोली रकमेच्या २५% रक्कम बोली यशस्वी झाल्यानंतर ९ (एक) दिवसात आणि उर्वरित रक्कम १५ दिवसांत जमा करायची आहे.

पालघर शाखा – रवीराज अपार्टमेंट, दांडेकर मार्ग, माहिम रोडलगत, युको बँकसमोर, पालघर एमएच–४०१४०४

- संभाव्य बोलीदारांना बँकेकडील हक्क विलेखांच्या प्रतींचे काळजीपूर्वक निरीक्षण करण्याचा आणि आद्यतन भार प्रमाणपत्र आणि इतर महसूल/पालिका नोंदी तपासण्याचा मिळकतीवरील हक्क आणि भारांबाबत खात्री करण्यासाठी काळजीपूर्वक पाहणी करण्याचा सल्ला देण्यात येतो.
- एकदा बोली लावली की ती रद्द केली जाणार नाही किंवा मागे घेता येणार नाही. बोलीदारांना दिलेल्या युजर आयडीवरून केलेल्या सर्व बोली हचा त्यांनीच केल्याचे गृहीत धरले जाईल बोलीदारांनी विक्रीच्या अटी आणि शर्ती वाचल्याचे व त्यांना त्या समजल्याचे गृहीत धरले जाईल आणि ते त्यास बांधील राहील
- १०. विक्री सरफैसी ॲक्ट, रुल्स २००२ मधील विहित अटी, त्याअंतर्गत वेळोवेळी सुधारलेले नियम आणि उपरोक्त शर्तीच्या आधीन तसेच कोणत्याही न्यायालय/न्यायाधिकारणासमोर प्रलंबित असलेल्या तंटे/वादांच्या अधीन देखील असेल.
- १९. बोलीदार त्यांच्या पसंतीच्या जागेतून बोली लावण्यासाठी ई-लिलावात सहभागी होऊ शकतात/इंटरनेट जोडणीची सुनिश्चिती बोलीदारांनी स्वत: करावी. इंटरनेट कनेक्टिव्हीटी, नेटवर्क समस्या, सिस्टीम्स क्रॅश डाऊन, पॉवर फेल्युअर इ. साठी बँक/सेवा प्रवठादार जबाबदार नसतील
- १२. अयशस्वी बोलीदारांना त्यांच्या बोली रकमेवर कोणतेही व्याज दिले जाणार नाही. पुढे या प्रक्रियेमध्ये बोली रकमेवर किंवा बोलीदारांनी प्रदान केलेल्या अन्य कोणत्याही रकमेवर वाद १३. प्राधिकृत अधिकाऱ्यांना कोणतीही बोली स्वीकारणे किंवा नाकारणे किंवा कारण न देता किंवा पूर्व सूचनेशिवाय विक्री तहकूब/पुढे ढकलणे/रद्द करणे/ विक्रीच्या कोणत्याही अटी
- १४. खरेदीदाराने मुद्रांक शुल्क प्रभारासह विक्री प्रमाणपत्र/नोंदणी/प्रभार, शासनाला देय सर्व सांविधिक थकबाकी, कर आणि दर आणि मिळकतीशी संबंधित विद्यमान आणि भविष्यातील
- खरेदीदाराने अन्य सांविधिक थकबाकी, नोंदणी प्रभार, मुद्रांक शुल्क इ. सह जेथे लागु आहे तेथे टीडीएस भरायचा आहे.
- १६. विक्री प्रमाणपत्र फक्त यशस्वी बोलीदाराच्या नावे जारी करण्यात येईल **१७.** सदर सूचना ही कर्जदार/हमीदार आणि सर्वसामान्य जनतेला सुध्दा लागू आहे.

ठिकाण : मुंबई

दिनांक : ०४.०७.२०२३

प्राधिकृत अधिकारी

(Rs. In Lacs)

43.91%

-0.60%

6139.96

4138.82

4200.00

31.03.2022 31.03.2023

44.51%

-4.95%

5968.94

4147.27

4200.00

कर्जदार आणि हमीदारांसाठी विक्री सूचना

महोदय/महोदया, निम्नस्वाक्षरीकार बँक ऑफ इंडियाचे प्राधिकृत अधिकारी असल्याने, ही विक्री सुचना जारी करण्याचे व सिक्युरिटायझेशन ॲण्ड रिकन्स्ट्क्शन ऑफ फायनान्शिअल ॲसेटस् ॲण्ड एन्फोर्समेंट ऑफ सिक्युरिटी इंटरेस्ट ॲक्ट, २००२ आणि त्याअंतर्गत बनवलेले नियम ह्यांच्या अन्वये विक्रीचे सर्व अधिकार वापरण्याचे संपूर्ण अधिकार आहेत. वर वर्ण-केलेल्या बँकेने मंजूर केलेल्या कर्जाच्या संबंधात व्याज आणि खर्च व आकार इ. सह थकीत रकमेचे प्रदान करण्यात तुम्ही कसूर केली आहे. म्हणून ६० दिवसांत उपरोक्त रक्कम अदा करण्यासाठी कलम १३(२) अन्वये बँकेने तुम्हा सर्वांना एक मागणी सूचना जारी केली. ६० दिवस संपूनही तुम्ही रकमेचे प्रदान केलेले नाही म्हणून, प्राधिकृत अधिकाऱ्यांनी कलम १३(४) अन्वये प्राप्त अधिकारांचा वापर करून वरील परिशिष्टात सविस्तर वर्णेन केलेल्या तारण मत्तांचा(सांकेतिक किंवा प्रत्यक्ष) कब्जा घेतला. तुम्हाला याद्वारे सूचना देण्यात येते की, विक्रीच्या निर्धारित तारखेपूर्वी वरील रक्कम तुम्ही प्रदान करावी, कसूर केल्यास, मिळकतीची विक्री केली जाईल आणि शिक्षक थकबाकी काही राहिल्यास व्याज व खर्चासह तुमच्याकडून वसूल केली जाईल. कृपया ध्यानात ठेवावे की, मागणी सूचना, कब्जा घेणे, मूल्यांकन आणि विक्री इ. शी संबंधित सर्व खर्च, पहिल्यांदा निम्नस्वाक्षरीकार रोकड करतील त्या विक्री रकमेतून वजा केले जातील आणि विक्री किंमतीपैकी उर्वरित रक्कम तुमच्या वरील दायित्वात वर्ग केली जाईल. इसारा रक्कम जमा करण्यासहित त्याच्या अटी आणि शर्तीवर होणाऱ्या लिलावात सहभागी

ठिकाण : मुंबई



LIABILITIES

THE PRATAP CO-OPERATIVE BANK LTD.

Previous Year

31.03.2022

Year Ended

31.03.2022

72092979.24

THE PRATAP CO-OPERATIVE BANK LTD.

BALANCE SHEET AS ON 31ST MARCH 2023 Previous Year **ASSETS Current Year** 31.03.2022 31.03.2023

ADDITIONAL DISCLOSURE AS PER RBI CIRCULAR NO. UBD CO BPD (PCB) 52/12.05.001/2013-14, Dated-March 25, 2014 Sr. No. **Particulars**

Capital to Risk Asset Ratio

a) Movement of CRAR

Investment 1) Book Value

2) Face Value

b) Risk Weighted Assets

Capital	1	46665350.00	45189700.00	Cash		12110468.00	88/2318.00
Reserve Fund & Others Reserves	2	248147777.72	252394326.58	Balance with Banks		64055187.92	164652953.72
Deposits	3	1116815512.09	1144008085.58	Investment	7	581064225.84	591397673.70
Overdue Interest Reserve		13806111.00	23978886.00	Money at Call and Short Notice		0.00	0.00
Interest Payable	1	550471.00	341246.00	Advances	8	722819779.37	652901217.62
Inter Branch Adjustment A/C		0.00	0.00	Interest Receivable	9	18864596.00	28558037.00
				"of witch Overdue Interest Reserve (as per contra) Rs 18244498.00 (P.Y. Rs. 23010678.00			
Other liabilities	5	28954576.39	24058509.50				
				Branch Adjustment		3000.00	0.00
Ptofit & Loss		4344557.57	4253246.51				
				Fixed Asstes	10	10227780.25	11043771.71
				Other Assets	11	50139318.39	36798028.42
Total		1459284355.77	1494224000.17	Total		1459284355.77	1494224000.17
Contingent Liabilities							
		- !	0.00	2.00			
1- Outstanding Liabilities for Guar	antee	s issuea	0.00	0.00			

122919498.16 123652216.16

Contingent Liabilities								
1- Outstanding Liabilities for Guarantees issued	0.00	0.00						
2- Outstanding Liabilities for Letter of Credit issued	0.00	0.00						
3- Unclaimed Liabilities under Depositor Education and awareness Fund (DEAF) Scheme	7775506.00	6827734.00						
	7775506.00	6827734.00						

Current Year

31 03 2023

AUDITED	PROFIT	AND LOSS ACC	COUNT FOR THE	YEAR ENDED 31ST MARCH 2023
EXPENDITURE	SCH	Year Ended 31.03.2023	Year Ended 31.03.2022	Income
To Interest on Deposits, & Borrowing	12	56343976.69	56790783.00	By Interest on Advances
				By Interest on Investment
To commission on Daily Deposits		382302.00	785373.00	
				By Commission Exchange
				and Incidental Charges
To Salaries, Allowances, Bonus, Ex-gratia etc.		28269023.00	27633448.00	TOTAL
To Sitting Fees for Directors		46500.00	33000.00	
To Rent, Taxes, Insurance, Lighting including		12835036.42	12228775.42	
To Postage, Telephones, Charges		485799.54	480270.19	
To Stationery, Printing & Advertisement		632572.67	631191.54	As per our Audit Report of Even Da
To Law and Professional Charges		339392.35	309409.00	
To Payment to Auditors (including internal & statutory)		979191.00	810791.00	For VORA & ASSOCIATES
To Depreciation, Repairs, water		6044857.88	4805216.99	Chartered Accountants
To Other Exdenditure		5813076.05	4443648.02	(ICAI FR No. : 111612W)
To Investment Fluctuation Fund		0.00	4300000.00	
To Investment Depreciation Reserve		4200000.00	0.00	
To Exp. for Annual Gen. Body Meeting		168643.50	18723.00	
Training Programme		41965.00	6540.00	(Ronak A. Rambhia)
To Amortisation of Premium paid on Investments		36789.00	53686.00	Partner
To Provision for Bad and Doubtful debts		0.00	1300000.00	(Membership No. : 140371)
To Contingent Provision on STD Assets		0.00	0.00	
To Provision for Income Tax		2000000.00	4500000.00	
To Income Tax paid		0.00	373370.00	
To Net Profit Current Year		4300373.06	4147991.00	

38742617.68 40448438.85 By Interest on Investment 12384432.54 11110798.07 By Commission Exchange and Incidental Charges TOTAL 122919498.16 123652216.16 SATISH NAYAK As per our Audit Report of Even Date Chief Executive officer For VORA & ASSOCIATES NARAYAN ATAL M. L. SINGH Chartered Accountants (ICAI FR No.: 111612W) Director Director (Ronak A. Rambhia)

SCH

Year Ended

31.03.2023

71792447.94

K. S. RATHOUR C. K. SINGH Vice-Chairman Chairman

		1010.55	1000.50
D. /	3) Market Value	4210.55	4099.53
IV	Advance Against Real Estate Construction Business & Housing	2190.10	2132.48
V	Advance Against Shares & Debentures	NIL	NIL
VI	Advance to Directors, their relatives, Companies/Firms in which they are interested		
	a) Fund Based		
	b) Non-Fund Based		
VII	Average Cost of Deposit	5.28%	5.15%
VIII	Non Performing Assets (NPA's)	5.2076	3.1376
V 111	a) Gross NPA	197.89	113.26
	b) Net NPA	-0.11	-84.74
IX	Movement of NPA's	0.11	04.74
1/1	a) Gross NPA	-18.07	-84.63
	b) Net NPA	-31.07	-84.63
Χ	Profitability	01.07	04.00
	a) Interest Income as a Percentage of Average Working Funds	9.11%	7.77%
	b) Non-Interest Income as Percentage of Average Working Funds	0.90%	0.87%
	c) Operating Profit as a Percentage of Average Working Funds	0.75%	0.74%
	d) Return on Assets	9.11%	7.77%
	e) Business (Advance + Deposits) per Employee	386.03	427.82
	f) Profit per Employee	0.92	1.00
ΧI	Provision made towards NPA during the year	13.00	0.00
XII	Provision made towards Depreciation in Investments during the year (IDR)	0.00	42.00
XIII	Movement in Provisions	0.00	
	A) Towards NPA's		
	1. Opening Balance	185.00	198.00
	2. Add : Additions during the year	13.00	0.00
	3. Less : Closed/Recovered/Written Back		
	4. Closing Balance	198.00	198.00
	B) Towards Investments Fluctuation Reserve (IFR)		
	1. Opening Balance	42.00	95.00
	2. Add : Additions during the year	53.00	-
	3. Add : TR from Investment Fluctuation Reserve	-	-
	4. Less : TR To Investment Fluctuation Reserve	-	-
	5. Less : Closed/Recovered/ Written Back	-	-
	6. Closing Balance	95.00	95.00
	B) Towards Standard Assets		
	1. Opening Balance	47.00	47.00
	2. Add : Additions during the year	0.00	0.00
	3. Less : Closed/Recovered/Written Back		
	4. Closing Balance	47.00	47.00
XIV	Foreign Currency Assets & Liabilities		
XV	Premium Paid towards DICGC	14.89	14.64
XVI	Penalty Imposed by RBI		6.00
XVII)	Disclosure of Depositor Education & Awareness Fund (DEAF)	04.55	
	Oppening balance of amount transferred to DEAF	61.39	68.28
	Add : Amount transferred to DEAF during the year	6.89	9.75
	Less : Amount reimbursed by DEAF towards claims	0	0.27
	Closing balance of amounts transferred to DEAF	68.28	77.76