



Date: 06th September, 2024

To,
Department of Corporate Services
BSE Limited
Pheroze Jeejeebhoy Tower,
Dalal Street,
Mumbai-400001

Ref.: Scrip Code: BSE 542682

Dear Sir/Madam,

Sub: Regulation 47 and Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations')- Intimation of Newspaper Advertisement of Notice of 14th Annual General Meeting, Book Closure and E-Voting

We wish to inform you that pursuant to Regulation 47 and 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith copies of notice published in Business Standard (English edition) and Pratahkal (Marathi edition) on Friday 06th September, 2024 regarding 14th Annual General Meeting, Book Closure and E-voting of the Harish Textile Engineers Limited.

You are requested to kindly take the same on record.

Thanking You,

For **Harish Textile Engineers Limited**

Priya Gupta
Company Secretary &
Compliance Officer



Place: Mumbai

Encl.: Copy as above

Muted demand stalls ancillary firms' engine

Swings in input costs key monitorable for these firms: Analysts

SIRALI GUPTA
New Delhi, 5 September

With wholesale passenger vehicle (PV) sales declining for a second consecutive month in August, analysts forecast a challenging near-term outlook for automotive (auto) ancillary companies.

Saji John, senior research analyst at Geojit Financial Services, believes that weak domestic demand in some segments, coupled with supply-chain issues, may cause auto ancillary stocks to remain sideways in the immediate term. "The near-term market sentiment is cautious for the sector due to high valuations. Companies with a high PV and commercial vehicle mix face near-term challenges," he said.

On the bourses, major auto ancillary stocks have shown mixed performance so far in 2024-25 (FY25). As of September 3, shares of ASK Automotive, Bosch, Craftsman Automation, Gabriel India, JBM Auto, Minda Corporation, Uno Minda, Sona BLW Precision Forgings, and Varroc Engineering have gained between 0.69 per cent and 71.17 per cent during the period, according to ACE Equity data. In contrast, Jamna Auto Industries has shed 4.46 per cent during the same period. By comparison, the National Stock Exchange Nifty 50 and Nifty Auto indices have gained 13.23 per cent and 21.55 per cent, respectively.

Rising costs, muted demand

Domestic sales of PVs dropped 2-3 per cent year-on-year (Y-o-Y) to about 355,000 units in August, following a 2.5 per cent Y-o-Y decline in July. Independent market analyst Ambareesh Baliga cautioned that if auto sales do not pick up during the festival season, a drastic cut in production plans by original equipment manufacturers could considerably affect ancillary companies.

MIXED BAG

Company Name	Closing as on 28 Mar '24 (₹)	Closing as on 03 Sep '24 (₹)	% change
UNO Minda Ltd	684.75	1,172.1	71.17
TVS Holdings Ltd	8,164.85	13,908.7	70.35
Samvardhana Motherson	117.1	192.75	64.60
Gabriel India Ltd	333.85	538.3	61.24
ASK Automotive Ltd	284.6	448.75	57.68
Bosch Ltd	30,031.3	32,399.25	7.88
Rico Auto Industries Ltd	145.1	119.15	-17.88
Jay Bharat Maruti Ltd	118.2	103.82	-12.17
Jamna Auto Industries Ltd	132.25	126.35	-4.46
JTEKT India Ltd	175.15	168.68	-3.69
NIFTY 50	25,279.85	22,326.9	13.23
NIFTY AUTO	26,034.65	21,419.1	21.55

Source: ACE Equity data

However, he does not see signs of a slowdown in the sector, as auto ancillary firms are following advanced production schedules and seem to be on track.

On the cost front, the price of natural rubber, a key component for tyres, is around ₹247 per kilogram (kg), the highest in 15 years. Rubber prices were ₹182 per kg at the start of the current financial year (FY25).

Similarly, aluminium prices, around \$2,200 per tonne at the beginning of August, are now quoting around \$2,440 per tonne.

However, these prices are off their highs due to weak economic data from China. Oil prices also cracked over 4 per cent on Tuesday and were down more than half a per cent on Wednesday due to easing supply concerns.

Analysts believe that fluctuations in input costs will remain a key monitorable for auto ancillary companies. Any further rise in costs and low realisations could pressure margins.

In the April-June quarter (Q1) of FY25, ASK Automotive's earnings before interest, tax, depreciation, and amortisation (Ebitda) margin was 11.9 per cent, up from 9.8 per cent in the same period last year.

Similarly, Ebitda margins for Gabriel India, JBM Auto, and

Samvardhana Motherson stood at 9.6 per cent, 14.1 per cent, and 9.6 per cent, respectively. The companies had posted Ebitda margins of 8.6 per cent, 14.2 per cent, and 9.6 per cent, respectively, a year ago. Tyre major MRF, however, reported an Ebitda margin contraction of 160 basis points to 16.1 per cent from 17.6 per cent last year. According to Sagar Shetty, research analyst at StoxBox, any move by carmakers to balance dealer stocks could impact the order volumes of auto ancillary firms.

Investment strategy

Despite these challenges, analysts believe that companies that adapt to changing market dynamics, invest in new technologies, expand globally, transition to electric vehicles, and benefit from government subsidies may withstand the headwinds. "Auto ancillary companies whose major clientele includes two-wheeler makers could benefit from stable rural demand," said John of Geojit Financial Services. He recommends Uno Minda, Gabriel India, and Endurance Technologies on dips from a long-term perspective.

Similarly, Shetty of StoxBox recommends Shriram Pistons & Rings and Fiem Industries.



Simplify DIY portfolio management with multi-asset FoF

SARBAJEET K SEN

At a time when asset classes like equities and gold have given high returns and are trading at near-peak levels, investors are struggling to pick the right investments. In such a scenario, fund of funds (FoFs) can be an effective tool for portfolio allocation. Recent tax changes in the budget have enhanced the appeal of these funds.

FoFs invest in units of other mutual fund schemes. The FoF fund manager picks multiple schemes, depending on its mandate. "FoFs are an extension of why investors come to mutual funds—to seek professional management. They provide a convenient one-stop solution to investors," says Chirag Mehta, chief investment officer, Quantum Asset Management Company (AMC). They provide the benefit of diversification. "By investing in a basket of funds, FoFs can help minimise the impact of underperforming funds, thus reducing overall investment risk,"

says Akhil Chaturvedi, chief business officer and executive director, Motilal Oswal AMC.

Diverse investment mandates

FoFs come in various forms. Some are based on asset allocation, investing in a mix of equity, debt, and commodities like gold and silver. Such schemes can have plans catering to different risk profiles—

aggressive, moderate, or conservative.

Some, such as equity FoFs, are asset-specific: they may invest in domestic equity funds or overseas mutual funds and exchange-traded funds (ETFs). Some FoFs stick to in-house funds, while others allow investment in schemes belonging to other fund houses as well.

FoFs may invest in active or passive funds. "Passive FoFs serve the purpose of filling an asset-class void in the portfolio. For multi-asset or equity strategies, active FoFs are preferable, given the inefficiencies in the Indian market which offer the potential for long-term outperformance," says Mehta.

Cost implications

FoFs invest in direct plans of the target mutual fund schemes. But the FoF charges its own expense ratio, leading to duplication of costs. "A disadvantage of FoFs is the additional layer of expense which an investor has

to bear," says Parul Maheshwari, certified financial planner.

FoFs can also lead to over-diversification in an investor's portfolio. "This might limit the potential for significant gains from individual high-performing assets within the portfolio, or dilute the impact of outperforming funds," says Chaturvedi.

Improved taxation

Changes in taxation rules in Union Budget 2024 have revived investor interest in FoFs. These schemes were taxed earlier as debt schemes, with the gains (irrespective of holding period) being taxed at slab rate. After the budget, FoFs investing more than 90 per cent of their corpus in equity ETFs are taxed at 12.5 per cent if gains are booked after a holding period of 12 months. Short-term capital gains (which arise if the units are held for less than 12 months) are taxed at 20 per cent. "Equity FoFs have become more tax efficient and are now treated on a par with individual equity funds," says Chaturvedi.

Take a long-term view

FoFs are ideal for first-time investors or those looking for a one-stop solution. "FoFs work well for do-it-yourself (DIY) investors who don't have the necessary knowledge or don't want to make any changes in their portfolio themselves," says Maheshwari.

Investors need to take a minimum five-year view if they invest in an equity-oriented FoF.

ASSET ALLOCATOR FOF: DOUBLE-DIGIT RETURNS OVER PAST DECADE

Fund	AUM (₹crore)	Returns (%)			
		1 year	3 year	5 year	10 year
Kotak Multi Asset Allocator FoF-Dynamic	1,569	29.4	18.6	21.7	14.7
ABSL Asset Allocator FoF	181	30.3	14.5	18.0	12.9
ICICI Pru Asset Allocator FoF	22,665	21.5	13.7	15.3	12.4
HDFC Asset Allocator FoF	3,239	23.8	15.4		
ICICI Pru Passive Multi-Asset FoF	1,109	18.8			
Mirae Asset Equity Allocator FoF	875	37.82	17.4		
Nippon India Asset Allocator FoF	257	28.6	18.3		

Returns are of regular plans. Above 1-year returns are in CAGR. Source: Navigation RA

Withdraw your pension from any bank in India from Jan 1: Here's how

The government has cleared a proposal for the Centralised Pension Payment System (CPPS). Starting January 1, 2025, retired government employees can withdraw their pension from any bank across the country.

Key features

- National accessibility: Pensioners can access funds from any bank or branch nationwide.
- Elimination of transfer requirements: No need to transfer Pension Payment

- Orders (PPO) when relocating or changing banks.
- Aadhaar integration: Plans include a transition to an Aadhaar-based payment system.
- Cost reduction: EPFO

expects significant savings in pension disbursement costs. **Benefits for pensioners:** The CPPS is expected to benefit more than 78 million EPS-95 pensioners. It addresses

challenges faced by pensioners **Implementation and plans:** The CPPS will be implemented as part of EPFO's ongoing IT modernisation project, Centralised IT Enabled System (CITES 2.0). This marks a significant departure from the current system, where

each EPFO zonal/regional office maintains separate agreements with only 3-4 banks. Under the new system, pensioners will no longer need to visit bank branches for verification when commencing their pension. Payments will be credited immediately upon release.

Read full report here: mybs.in/2dYr3TA

COMPILED BY AYUSH MISHRA

BMW Industries Limited
CIN: L51109WB1981PLC034212
119 PARK STREET, WHITE HOUSE, 3RD FLOOR, KOLKATA-700016.
Email: info@bmwll.co.in Phone: 033-40071704 Website: www.bmwll.co.in

NOTICE OF THE 42ND ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERRING ("VC"/) OTHER AUDIO VISUAL MEANS ("OAVM")

Notice is hereby given that the 42nd Annual General Meeting ("AGM") of the Members of BMW Industries Limited ("the Company") is scheduled to be held on Monday, 30th September, 2024 at 11.30 a.m. IST through Video Conferencing ("VC"/) Other Audio Visual Means ("OAVM") facility to transact the business, as set out in the notice of AGM in compliance with the provisions of the Companies Act, 2013 the Rules made thereunder and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), read General Circular No. 14/2020 dated 8th April, 2020, General Circular No. 17/2020 dated 13th April, 2020 and subsequent circulars issued in this regard, the latest being General Circular No. 09/2023 dated 25th September, 2023 (hereinafter collectively called as "MCA Circulars") and circulars issued by Securities and Exchange Board of India vide its circulars dated May 12, 2020, 15th January 15, 2021, 13th May, 2022, 5th January, 2023 and 7th October, 2023 (hereinafter collectively called as "Circulars") permitted the holding of the Annual General Meeting ("AGM") through VC / OAVM, without the physical presence of the Shareholders at a common venue. In compliance with these MCA and SEBI Circulars and the relevant provisions of the Companies Act, 2013 ("the Act") and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("the Listing Regulations"), the 42nd AGM of the Company will be held through VC/OAVM.

Attend AGM through VC/OAVM:

Members can attend and participate in the AGM through VC/OAVM facility only. Member will be provided with the facility to attend the AGM through VC/OAVM through the E-Voting platform of Central Depository Services (India) Limited Members may access the same at <https://www.evotingindia.com/> under shareholders/members login where the EVSN of the Company will be displayed. Further details and instructions to attend, vote and view the proceedings of the AGM will be provided in the AGM Notice. Members attending the AGM through VC/OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.

Electronic Dissemination of Notice and Annual Report:

- The Notice of the AGM along with the Annual Report for the FY. 2023-24 will be sent only by electronic mode to those members whose e-mail addresses are registered with the company/depositories in compliance with MCA and SEBI Circulars.
- Members holding shares in dematerialized mode, are requested to register their email id and mobile numbers with their relevant Depositories through their Depository Participants.
- Members holding shares in physical mode who have not registered/updated their e-mail addresses with the Company are requested to comply with the ISR 1 process at ABS Consultant Pvt.Ltd., Registrar & Share Transfer Agent of the Company.
- The notice of AGM and the Annual Report will also be available on Company's website at www.bmwll.co.in and website of the stock exchanges, BSE Limited at www.bseindia.com.

Manner of Casting vote at the AGM

The members will have an opportunity to cast their vote electronically on the business set out in the AGM Notice through remote e-voting/voting at the AGM. If your email id is already registered with the Company/Depositories, login details for e-voting will be sent on your registered email-id. In case you have not registered your email-id with the company/depositories, the detailed procedure of voting by members holding shares in dematerialized form, physical mode and members who have not registered their email id will be provided in the AGM notice.

Manner for registering mandate for Electric Credit Dividend

SEBI Vide its master circular no. SEBI/HO/MRSD/POD-1/P/CI/2024/37 dated 07th May, 2024 (subsequently amended by Circular No. SEBI/HO/MRSD/POD-1/P/CI/2023/181 dated 17th November, 2023 and Circular No. SEBI/HO/MRSD/POD-1/P/CI/2024/81 dated 10th June, 2024) has mandated that with effect from April 1, 2024 dividend to shareholders (holding shares in physical form) shall be paid only through electronic mode. Such payment shall be made after only after furnishing PAN, Contact details including mobile number, bank account details, and specimen signature to the RTA.

Members holding shares in electronic form may please note that their bank details as furnished by the respective Depositories to the Company will be considered for remittance of dividend as per the applicable regulations of the Depositories.

The notice is being issued for the information and benefit of all the shareholders of the Company in compliance with the applicable circulars of the MCA and SEBI.

By Order of the Board
For Harish Textile Engineers Limited
Sd/-
Hittendra Desai
DIN: 00452481
Whole-Time Director

Date: 05th September, 2024
Place: Mumbai

By Order of the Board
For BMW Industries Limited
Sd/-
Vikram Kapur
(Company Secretary & Compliance officer)
ACS 9812

Place: Kolkata
Date: 05.09.2024

HARISH TEXTILE ENGINEERS LIMITED
CIN: L29119MH2010PLC201521
2nd Floor, 19 Parsi Panchayat Road, Andheri (East), Mumbai-400068.
Tel: 022 66490251, E-mail: investor@harishtextile.com,
Website: www.harishtextile.com

AGM NOTICE

Notice is hereby given that the 14th Annual General Meeting (AGM) of the Members of Harish Textile Engineers Limited will be held on Monday, 30th September, 2024 at 10:30 A.M. at the registered office of the Company situated at 02nd Floor, 19, Parsi Panchayat Road, Andheri (East), Mumbai-400068 to transact the Business as set out in the Notice of 14th AGM dated 04th September, 2024 in accordance with the applicable provisions of the Act, and Rules read with all applicable circulars issued by the Ministry of corporate affairs (MCA) and the Securities and Exchange Board of India ("SEBI") in this regard.

E-VOTING AND BOOK CLOSURE INTIMATION

All the shareholders of the Company are informed that Pursuant to Section 91 of the Act read with Rule 10 of the Companies (Management and Administration) Rules, 2014 and Regulation 42 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 the Member's Register and Share Transfer Books of the Company will be closed from Tuesday, 24th September, 2024 to Monday, 30th September, 2024 (both day inclusive) for the purpose of AGM. The Cut-off date for providing E-voting is Monday, 23rd September, 2024.

In compliance with provisions of Section 108 of the Companies Act, 2013 and Rule 20 of the Companies (Management and Administration) Amendment Rules, 2015, and Listing Regulations, the Company is pleased to provide its members the facility to cast their votes by electronic means ("remote e-voting") as provided by National Securities Depository Limited (NSDL) on all the resolutions as set forth in the Notice of AGM. All the members are hereby informed that:

- Electronic copies of the Annual Report for FY. 2023-2024 also containing Notice of the AGM have been sent to all the members whose email IDs are registered with the respective Depository Participants of the Company or its Registrar and Share Transfer Agents (RTA) viz. Bigshare Services Pvt. Ltd. The said Annual Report along with the Notice convening 14th AGM is also available on the website of the Company at www.harishtextile.com, website of the Stock Exchange i.e. BSE Limited at www.bseindia.com and on the website of National Securities Depository Limited (NSDL) at www.evoting.nsdl.com. The Annual Report for FY. 2023-2024 also containing Notice of the AGM has been dispatched by e-mail on Thursday, 05th September, 2024.
- Members holding shares either in physical form or in dematerialized form, as on the cut-off date of i.e. Monday, 23rd September, 2024, may cast their vote electronically on the business set out in the Notice of AGM through electronic voting system of NSDL from a place other than the venue of AGM (remote e-voting). All the members are informed that:
 - The Businesses as set out in the Notice of AGM may be transacted through voting by electronic means;
 - The remote e-voting shall commence on Friday, the 27th September, 2024 at 09.00 a.m. (IST);
 - The remote e-voting shall end on Sunday, the 29th September, 2024 at 05.00 p.m. (IST);
 - The cut-off date for determining the eligibility to vote by electronic means at the AGM is Monday, 23rd September, 2024.
 - Any person, who acquires shares of the Company and become member of the Company after the dispatch of the notice of AGM and holding shares as of the cut-off date i.e. 23rd September, 2024 may obtain the login ID and password by sending a request at evoting@nsdl.com. However, if a person is already registered with NSDL for e-voting then existing user ID and password can be used for casting vote;
 - Members may note that: (a) the remote e-voting module shall be disabled by NSDL after the aforesaid date and time for voting and once the vote on a resolution is cast by the member, the member shall not be allowed to change it subsequently; (b) the facility for voting through ballot paper shall be made available at the AGM; (c) the members who have cast their vote by remote e-voting prior to the AGM may also attend the AGM but shall not be entitled to cast their vote again; (d) 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 shall only be entitled to avail the facility of e-voting as well as voting at the AGM through ballot paper; and (e) The voting rights of the members shall be in proportion to their shares of the paid up equity share capital of the Company as on Monday, 23rd September, 2024, being cut-off date.
- In case of any queries, you may refer to the Frequently Asked Questions (FAQs) for members and e-voting user manual for members available at the Downloads section of www.evoting.nsdl.com or write an email to evoting@nsdl.com or call on 022-48867000.

By Order of the Board
For Harish Textile Engineers Limited
Sd/-
Hittendra Desai
DIN: 00452481
Whole-Time Director

Date: 05th September, 2024
Place: Mumbai

— TENDER CARE —

— Advertorial

SH. SUSHIL SHARMA, CMD, SJVN, MEETS HON'BLE CHIEF MINISTER OF ARUNACHAL PRADESH

Sh. Sushil Sharma, Chairman & Managing Director SJVN along with Sh. Akhileshwar Singh, Director (Finance & Personnel), Sh. Ajay Sharma, OSD to CMD and Sh. Rakesh Sehgal, Head of Project (Etalin HEP) met Hon'ble Chief Minister, Government of Arunachal Pradesh Sh. Pema Khandu. The Hon'ble Chief Minister undertook a detailed review of the Hydro Power Sector in the state. SJVN has been allotted five projects with a total capacity of 5097 MW in Dibang Valley District of Arunachal Pradesh.

Sh. Sushil Sharma apprised about the progress made in these Hydro Powers Projects and sought support to resolve various clearances. These projects will require funds to the tune of Rs. 60,000 Cr for their development and early commissioning of the projects will ensure dividends to all the stakeholders.

REC LIMITED HONOURED AS "NODAL AGENCY OF THE YEAR" AT BHARAT ELECTRICITY - POWERING INDIA AWARDS 2024

REC Limited, a Maharatna CPSU under the Ministry of Power and a leading NBFC, has been conferred with the prestigious "Nodal Agency of the Year" award at the Bharat Electricity - Powering India Awards 2024. This esteemed recognition is a testament to REC's innovative initiatives and leadership in the energy sector, driving significant progress in India's power infrastructure. The award was presented during the highly anticipated PowerGen India & Indian Utility Week 2024, a premier event that brings together industry leaders, policymakers, and experts in the energy sector. Shri Prabhakar Kumar Singh, Executive Director (RDSS), accepted the award on behalf of REC Limited, reinforcing the company's commitment to excellence and its role as a key player in India's sustainable energy journey. REC Limited has played a pivotal role in the implementation of key government programs aimed at modernizing the country's power sector and ensuring access to electricity in even the most remote areas. Through its various initiatives, including the Revamped Distribution Sector Scheme (RDSS), REC has contributed significantly to the nation's energy goals.

BOB, ZONAL OFFICE, BHUBANESWAR, CELEBRATES NATIONAL SPORTS DAY 2024

In memory of the great hockey player Major Dhyan Chand, country observes his birth anniversary on 29 August every year as "National Sports Day." For the past few years, the Government of India has been organizing various programs on National Sports Day to emphasize physical fitness through sports and exercise. In keeping with this tradition, the leading nationalized bank "Bank of Baroda" also celebrated "National Sports Day 2024." From 29 to 31 August 2024, Bank of Baroda, Zonal Office, Bhubaneswar, organized events like a "Walkathon, Fit India Pledge, Tree Plantation, and Team Games" as part of this festival.

J&K BANK COLLABORATES WITH SKIMS TO HELP POOR PATIENTS FIGHT CANCER

As part of its Corporate Social Responsibility (CSR) program, J&K Bank contributed Rs. 20 Lacs to SKIMS Soura for procurement of Platelet/Therapeutic-Plasma Apheresis kits, essential for the treatment of patients suffering from cancer and other severe blood disorders. In an event held at SKIMS Soura, the Bank's General Manager (CSR), Syed Rais Maqbool, handed over the cheque to the Director of (SKIMS) Prof. Mohammad Ashraf Ganai in the presence of Medical Superintendent (SKIMS) Dr Farooq Ahmad Jan, HoD (Oncology Department) Dr Javeed Rasool, Bank's Divisional Head Shabir Ahmad, Zonal Head (Srinagar) Raja Zaffar, Cluster Head Asmat Ara, Branch Head (SKIMS) Javed Makhdooni along with other officials from both the Bank and SKIMS. The highlight of the event was the presence of children who have fought and survived blood cancer by displaying extraordinary courage and patience. Speaking on the occasion, Syed Rais Maqbool said, "Beyond our financial services, we continue to look for ways and means for the well-being of people through our targeted CSR activities, particularly in the health sector, which is the cornerstone of a thriving society. Therefore, being cognizant of the continuous rise in the number of terminally ill patients in J&K, we feel it as our duty to step in and provide some support." Prof. Mohammad Ashraf Ganai, Director SKIMS, in his address, thanked J&K Bank's management for thinking and acting beyond business and rendering support to the underprivileged children suffering from blood cancer and other blood dysfunctional diseases. Stating that SKIMS and J&K Bank have become the ambassadors of Jammu & Kashmir by displaying extraordinary commitment to the society, Prof. Ganai hoped that the decades-long strong association that the two institutions enjoy will continue to flourish in the larger interest of the people of the region.

BANK OF INDIA LAUNCHED 333 DAYS - STAR DHAN VRIDDHI FIXED DEPOSIT AT 7.90% P.A. IN RETAIL TERM DEPOSIT

Bank of India, one of the leading public sector banks in India, has launched its very attractive 333 Days "Star Dhan Vriddhi Fixed Deposit" offering Rate of Interest as high as 7.90% p.a. for Super Senior Citizen. The 333 Days Trinity Fixed Deposit is offered at a Rate of 7.75% p.a. for Senior Citizen and 7.25% p.a. for others. Loan against Fixed Deposit and Premature Withdrawal facility is also available. Customers can visit any Bank of India branch or use the BOI Omni Neo App / internet banking to open 333 Days Star Dhan Vriddhi Fixed Deposit with Bank of India. The revised rates are effective from 1st September 2024, and this offer is for Limited Period.

