



Date: 25/08/2023

To,  
The Listing Compliance Department,  
BSE Limited,  
P. J. Tower, Dalal Street,  
Mumbai – 400001  
Scrip Code: 534809

To,  
The Listing Compliance Department,  
National Stock Exchange of India Limited,  
Exchange Plaza, Bandra Kurla Complex,  
Bandra (East), Mumbai – 400051  
Symbol: PCJEWELLER

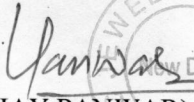
**Sub.: Newspaper Publications**

Dear Sir / Ma'am,

Please find enclosed herewith the publications made by the Company on August 25, 2023 in Financial Express (English) and Jansatta (Hindi) newspapers, titled as "INFORMATION REGARDING THE 18<sup>TH</sup> ANNUAL GENERAL MEETING", in compliance with General Circular No. 20/2020 dated May 5, 2020 issued by the Ministry of Corporate Affairs.

Kindly take the same on record.

Thanking you,  
For **PC Jeweller Limited**

  
(VIJAY PANWAR)  
Company Secretary

**Encl.:** As above

**PC Jeweller Limited**

**REGD. & CORPORATE OFF : C - 54, PREET VIHAR, VIKAS MARG, DELHI - 110 092 PH. : 011 - 49714971 FAX : 011 - 49714972**

**info@pcjeweller.com • www.pcjeweller.com • CIN: L36911DL2005PLC134929**

# PREFERENTIAL SHARE ALLOTMENT CASE

## Brightcom: Not looting so bright anymore

SIDDHANT MISHRA  
Mumbai, August 24

THE SECURITIES AND Exchange Board of India's (Sebi) interim order on Tuesday on Brightcom Group's (BGL) financial jugglery seems to have put the latter into troubled waters.

A detailed probe into the firm's preferential share allotment process resulted in top executives being barred from holding positions in any listed company. The BGL stock hit its lower circuit of 5% on Thursday.

On Tuesday, Sebi issued an interim order barring chief executive officer Suresh Kumar Reddy and financial officer Narayana Raju from taking up any key managerial position at any listed firm, in addition to restricting 22 entities, including GQant, founder entrepreneur Sharma, from selling the company's shares.

Sebi's probe revealed that ₹66 crore had been raised from 82 allottees by way of issuing warrants or preference shares on four occasions. On the fourth

occasion, Sharma was issued 15 million warrants at ₹37.77 price, converted to equity shares in March 2022 and listed on the Bourses the following month. While the total amount was ₹56 crore, the probe found that only ₹40 crore was received by the firm, leaving a shortfall of ₹16 crore.

Sebi, however, said the entire payable amount had been paid and he would submit the required information to the regulator on the same day.

In the case of 22 other allottees who were issued shares worth ₹245.24 crore, the firm received just ₹52.51 crore, with the remaining ₹192.73 crore either not received, or routed back to the allottees through multiple layering of transactions.

Sebi also flagged "fictitious buyers" from four entities which were allotted preferred shares. These were: Aradhana Composites, Kalyan Komal, Kalpana Commodities and Shalini Sales—all later classified as promoters. A curious link between them—all four had

## TOP EXECUTIVES BARRED

On Tuesday, Sebi issued an interim order barring CEO Suresh Kumar Reddy (left) and CFO Narayana Raju (centre) from taking up any key managerial position at any listed firm

four entities missing from the statements obtained directly from banks.

A deeper look into the statements of accounts revealed that Aradhana had paid only ₹2.41 crore while the actual amount received was ₹38.5 crore. It had paid ₹4.10 crore, instead of ₹38.5 crore, receiving ₹4.07 crore from BGL on the contrary, Kalpana had paid ₹4.81 crore, against ₹19.25 crore, of which practically the entire amount was originated from

BGL itself. Shalini was found to have paid nothing for the shares.

Reddy was also found to have made payments to himself for becoming a partner, while money trails showed money reaching these four entities from BGL via various subsidiaries. Out of ₹67.78 crore in preferential shares issued, ₹33.24 crore was given as loans to two wholly owned subsidiaries.

The order highlighted the company's attempt to camouflage account entries to the tune of ₹1.20 crore between FY19 and FY20.

In the order, Sebi also questioned the statutory auditor PCN's Associates for not highlighting the lapses and reporting the fraud to relevant authorities. It was also discovered that PCN had connections with P. Marai & Co, which succeeded the former as the statutory auditor to BGL.

Brightcom group had stirred up a hue and cry by fudging its financial statements to inflate its earnings and play down expenses, which was discovered by a Sebi probe earlier this year. In April, the markets watchdog had issued an order against the firm for manipulating financials between 2014 and 2020.

The order said the company understated its losses by over

₹400 crore, as it recorded a ₹868 crore impairment of assets in the balance sheet, rather than the profit and loss account.

Two months later, on June 13, an interim order by an adjudicating officer found the company, Reddy and his family, as well as Brightcom promoter Vijay Kumar Kancharla, his firm and the family guilty of violation of multiple Sebi regulations. The officer slapped a fine of ₹38 lakh on the firm and the promoters for not following minimum standards of a code of conduct and indulging in contra-trade.

This was followed by a separate order by another adjudicating officer on June 28, finding Reddy and Kancharla in violation of insider trading laws.

The regulator held Reddy responsible as the being managing director he failed to adhere to a minimum standard of a code of conduct. Kancharla had failed to make adequate disclosures of trades when the value exceeded ₹10 lakh (on multiple occasions) during the investigation period, besides executing trades during closure of trading hours.

Sebi eventually slapped a fine of ₹13 lakh on Reddy and ₹4 lakh on Kancharla for the violations.

# HDFC Bank sees no stress in credit card business

AJAY RAMANATHAN  
August 24

THE ASSET QUALITY OF HDFC Bank's credit card portfolio remains stable and it is not seeing any stress in the segment, Parag Rao, country head — payments business, consumer finance, technology and digital banking at the private sector lender said on Thursday.

"We continue to monitor our portfolio on a regular basis. But as we speak, we do not see any stress on our portfolio," Rao said.

His comments come at a time when Reserve Bank of India's (RBI) latest Financial Stability Report showed that while there was an overall improvement in the asset quality of personal loans, impairment in the credit card segment rose slightly.

The report showed that credit card bad debt doubled among state-owned banks to 18% in 2022-23 (April-March).

The data comes amid buzz that Reserve Bank of India (RBI) is uncomfortable with the spike in unsecured loans in the overall banking system.

While Rao declined to comment on the likelihood of any intervention by the central bank, he acknowledged that there have been "discussions" on the spike in stress in unsecured lending.

"The bank has always been prudent in its credit card business and it has not changed its underwriting standards," he said.



The bank has always been prudent in its approach and has not changed its underwriting standards."

**PARAG RAO,**  
HEAD OF PAYMENTS BUSINESS & CONSUMER FINANCE, HDFC BANK

On Thursday, HDFC Bank announced that it has partnered with Marriott International's travel programme Marriott Bonvoy to launch Marriott HDFC Bank Credit Card.

The Marriott Bonvoy HDFC Bank credit cardholders can earn Bonvoy points on eligible spending. The rewards include one freemile award worth up to 15,000 points to be redeemed for a one-night stay at participating Marriott Bonvoy hotels.

Cardholders can earn up to three additional Free Night awards upon meeting spending thresholds.

**SHARE INDIA SECURITIES LIMITED**  
Share India Securities Limited  
Reg. Office: 17/10-1/15, The New India Assurance Building, 17/10-1/15, Market Street, Bangalore - 560025  
Tel: 080-26221122  
www.seindia.com

**PUBLIC NOTICE TO MEMBERS**  
Information regarding 29th Annual General Meeting  
Notice is hereby given that the 29th Annual General Meeting of the members of Share India Securities Limited ("AGM") is scheduled to be held on **Wednesday, September 20, 2023 at 4.30 PM (IST)** through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM") facility, in compliance with all applicable provisions of the Companies Act, 2013 and rules made thereunder, SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and General Circular No. 14/2022 dated April 08, 2022, Circular No. 19/2022 dated January 13, 2020, Circular No. 20/2022 dated May 06, 2020, Circular No. 02/2021 dated January 13, 2021, Circular No. 19/2021 dated February 08, 2021, Circular No. 11/2021 dated December 22, 2020, Circular No. 11/2022 dated December 22, 2022 and Circular No. 10/2022 dated December 28, 2022 issued by the Ministry of Corporate Affairs ("MCA Circulars") and Circular No. SEBI/HO/CFD/PD/2023/234 dated January 05, 2023 issued by the Securities and Exchange Board of India ("SEBI Circulars"), in trans to the said MCA & SEBI Circulars, the notice of the AGM along with the Annual Report of the Company for the Financial Year 2022-23 will be sent only by electronic mode to those Members whose e-mail addresses are registered with the Company/Depository and holding Equity Shares of the Company as on August 18, 2023.

**DEEPAK INDUSTRIES LIMITED**  
Registered office: 15E, 2nd Street, Kolkata-700 001  
Website: www.deepakindia.com  
Notice of the Annual General Meeting, Book Closure and E-Voting Information  
NOTICE is hereby given that 80th Annual General Meeting ("AGM") of the members of Deepak Industries Limited ("DIL") for FY 2022-23 will be held on **Tuesday, September 26, 2023 at 12:00 Noon (IST)** through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM") in compliance with the provisions of the Companies Act, 2013 and Rules made thereunder, SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and General Circulars dated 14th December, 2021, 13th January, 2021, 08th April, 2020, 13th April, 2020 and 5th May, 2020 (collectively referred to as "MCA Circulars") and SEBI Circulars dated 5th January, 2023 read together with circulars dated 13th May, 2022, 15th January, 2021 and 12th May, 2020 and provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 to transact the business set out in the Notice of the AGM.

**GIC Housing Finance Ltd.**  
YOUR ROAD TO A DREAM HOME  
[CIN: B6522M19189SL0054583]  
Reg. Off.: National Insurance Building, 689, 2nd Floor, 14, Jambheji Tala Road, Churnagutta, Mumbai - 400020 | Tel No.: 022-43041900  
Email: corporaterep@gic.com, investor@gic.com | Website: www.gicfin India.com  
NOTICE OF 33rd ANNUAL GENERAL MEETING, INFORMATION OF E-VOTING INCLUDING REMOTE E-VOTING AND RECORD DATE  
NOTICE is hereby given that the 33rd Annual General Meeting ("AGM") of the members of the Company is scheduled to be held on **Tuesday, September 26, 2023 at 11.30 am**, through Video Conference ("VC")/Other Audio Visual Means ("OAVM") without physical presence of the members at a common venue, in compliance with the provisions of the Companies Act, 2013 and rules made thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and general circular number 10/2022 dated December 22, 2022 issued by the Ministry of Corporate Affairs (collectively referred to as relevant circulars) to transact the business ("as set out in the Notice of the AGM") as per the provisions of Section 171 of the Companies Act, 2013 and Rules thereunder, the Registrar of Members and Share Transfer Books of the Company will remain closed on Friday, August 25, 2023.

# RBI raises limit for small-value offline transactions to ₹500

AJAY RAMANATHAN  
Mumbai, August 24

THE RESERVE BANK OF India (RBI) has raised the transaction limit of offline payment transactions to ₹500 per transaction from ₹200 earlier in order to increase adoption of such payments. The move will encourage adoption of features like UPI Lite wallet in areas where internet connectivity is weak.

RBI had announced the decision to hike the limit for offline payment transactions in its monetary policy in August.

"There have been demands for enhancing these limits. To encourage wider adoption, this increase of mode of payments and bring in more usage into this mode. It is now proposed to increase the per transaction limit to ₹500," RBI had said in the monetary policy statement.

Nevertheless, the total limit for offline transactions on a payment instrument remains ₹7,000.

RBI had issued a framework to hike the upper limit for offline payment transactions in its monetary policy in August 2022.



RBI issued norms for facilitating small-value digital payments in January 2022

According to RBI norms, replenishment of use limit shall be allowed only in online mode with additional factor authentication.

On the other hand, offline payments can be made using any channel or instrument like cards, wallets, mobile devices, among others. They can be made without additional factor authentication and in face-to-face mode only.

RBI had launched UPI Lite in September 2022 to increase the adoption of small value transactions on UPI and reduce transaction failures. Currently, UPI Lite comprises 2-3% of total unified payments interface transactions.

# Banks' dividend to rise to at least 7-year high

REUTERS  
Mumbai, August 24

INDIAN BANKS' AGGREGATE dividend payouts to shareholders is set to rise to its highest level in at least seven years in 2023-24, helped by strong business metrics and healthy credit growth, a report from S&P Global Market Intelligence showed. India's brick economic activity will likely "sustain high credit growth," resulting in "excellent" earnings forecasts

for banks' Tusharika Aggarwal, a dividend forecasting research analyst at S&P Global Market Intelligence said in the report released on Thursday.

Axis Bank, Bandhan Bank and AU Small Finance Bank will lead dividend payout increases in the next few years, Aggarwal said. Lenders reported healthy growth in net profits last fiscal year and in the first quarter of this financial year on accelerating credit growth and shrinking bad loans.

**CONTAINER CORPORATION OF INDIA LTD.**  
TENDER NOTICE (E-Tendering Mode Only)  
CONCOR invites online tenders for the system for Contract of 'Container & Housekeeping Work and Crew Rest Room Management including Pantry Services at MMPL/Rathwa, Rajkot' through open tender mode. The bid/can be only downloaded after paying Rs. 1000/- through online from the website [www.tenderindia.com/CCL](http://www.tenderindia.com/CCL)  
Tender Number: COI/Anv-17/CHATHUWAS/C24/2923  
Name of Work: Container & Housekeeping Work and Crew Rest Room Management including Pantry Services at MMPL/Rathwa, Rajkot  
Estimated Cost: INR 1,56,61,747/- (inclusive of GSTs for entire period of the contract)  
Period/Contract Duration: 05 (Five) Years  
Cost of Document: INR 1,000/- (inclusive of all taxes and duties through e-payment)  
Earnest Money: INR 3,13,239/- through e-payment  
Tendering Fee (Non-refundable): INR 4,720/- (inclusive of all taxes and duties through e-payment)  
Date and Time of Sale/Opening: From 25.08.2023 at 05:00 hrs to 08.09.2023 upto 15:00 hrs.  
Date and Time of Submission of Tender: On 11.09.2023 upto 16:00 hrs.  
Date & Time of Opening of Tender: On 12.09.2023 at 15:30 hrs.  
\*Exemption for MSME  
CONCOR reserves the right to reject any/all the tenders without assigning any reasons (Bids/RFI for complete details login to [www.tenderindia.com/CCL](http://www.tenderindia.com/CCL). Sr. General Manager (Accounts/CEO)

**PC Jeweller Limited**  
Reg. Office: C-24, Preet Vihar, Vikas Marg, D-110692, PG-9, Connaught Place, New Delhi-110029  
Phone: 011-49714971 | Website: [www.pcjeweller.com](http://www.pcjeweller.com)  
Fax: 011-49714972 | Email: [info@pcjeweller.com](mailto:info@pcjeweller.com)  
Corporate Identity Number: L36911DL2005PLC134829

**INFORMATION REGARDING THE 18th ANNUAL GENERAL MEETING**  
Notice is hereby given that the 18th Annual General Meeting ("AGM") of PC Jeweller Limited ("Company") will be held on Saturday, September 30, 2023 at 11:00 A.M. (IST) through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM") in compliance with the applicable provisions of the Companies Act, 2013 and the Rules made thereunder and Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, to transact the business specified in the Notice of the AGM.

**DEEPAK INDUSTRIES LIMITED**  
Registered office: 15E, 2nd Street, Kolkata-700 001  
Website: www.deepakindia.com  
Notice of the Annual General Meeting, Book Closure and E-Voting Information  
NOTICE is hereby given that 80th Annual General Meeting ("AGM") of the members of Deepak Industries Limited ("DIL") for FY 2022-23 will be held on **Tuesday, September 26, 2023 at 12:00 Noon (IST)** through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM") in compliance with the provisions of the Companies Act, 2013 and Rules made thereunder, SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and General Circulars dated 14th December, 2021, 13th January, 2021, 08th April, 2020, 13th April, 2020 and 5th May, 2020 (collectively referred to as "MCA Circulars") and SEBI Circulars dated 5th January, 2023 read together with circulars dated 13th May, 2022, 15th January, 2021 and 12th May, 2020 and provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 to transact the business set out in the Notice of the AGM.

**RAJA BAHADUR INTERNATIONAL LIMITED**  
Reg. Office: Hamam Road, 2nd Floor, Ambalal Doshi Marg, Kurla, Mumbai - 400017  
Tel No: 022-26652478, Fax: 022-26652413  
CIN: L11720MH9282PL0001273  
E-mail: [invest@rajabahadur.com](mailto:invest@rajabahadur.com) / [rajabahadur@gmail.com](mailto:rajabahadur@gmail.com)  
Website: [www.rajabahadur.com](http://www.rajabahadur.com)  
NOTICE TO SHAREHOLDERS WITH RESPECT TO 9th ANNUAL GENERAL MEETING  
NOTICE is hereby given that the 9th Annual General Meeting ("AGM") of the Company will be held on **Tuesday, September 26, 2023 at 4.00 pm**, through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM"), to transact the business set out in the Notice of the AGM which will be circulated for convening the AGM. The AGM will be held without the physical presence of the Shareholders at a common venue, in compliance with the provisions of the Companies Act, 2013 and Rules made thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 to transact the business specified in the Notice of the AGM.

**PC Jeweller Limited**  
Reg. Office: C-24, Preet Vihar, Vikas Marg, D-110692, PG-9, Connaught Place, New Delhi-110029  
Phone: 011-49714971 | Website: [www.pcjeweller.com](http://www.pcjeweller.com)  
Fax: 011-49714972 | Email: [info@pcjeweller.com](mailto:info@pcjeweller.com)  
Corporate Identity Number: L36911DL2005PLC134829

**INFORMATION REGARDING THE 18th ANNUAL GENERAL MEETING**  
Notice is hereby given that the 18th Annual General Meeting ("AGM") of PC Jeweller Limited ("Company") will be held on Saturday, September 30, 2023 at 11:00 A.M. (IST) through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM") in compliance with the applicable provisions of the Companies Act, 2013 and the Rules made thereunder and Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, to transact the business specified in the Notice of the AGM.

**TIL LIMITED**  
(CIN: L74999WB1974PL041725)  
Registered Office: 10, 1st Road, Garden Reach, Kolkata-700 024  
Tel: 033 6633 2000 / 033 2469 3732 - 36; Fax No: 033 2469 3143/3731  
Website: [www.tilindia.in](http://www.tilindia.in) | Email: [secretarial@tilindia.com](mailto:secretarial@tilindia.com)  
INFORMATION REGARDING THE 48th ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERRING ("VC") OTHER AUDIO-VISUAL MEANS (OAVM)  
NOTICE is hereby given that the 48th Annual General Meeting ("AGM") of the Members of Til Limited ("Til") will be held on **Tuesday, 26th September, 2023 at 10.00 A.M.**, through VC/OAVM, in compliance with the applicable provisions of the Companies Act, 2013, (in the Act) and the Rules framed thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, (in the Regulations) and Circular No. 10/2022 dated 28th December, 2022 issued by the Ministry of Corporate Affairs (MCA) and Securities and Exchange Board of India (SEBI) Circular No. SEBI/HO/CFD/PD-2/PICR/2023/4 dated 5th January, 2023 to transact the businesses as set out in the Notice of the AGM.

**RAJA BAHADUR INTERNATIONAL LIMITED**  
Reg. Office: Hamam Road, 2nd Floor, Ambalal Doshi Marg, Kurla, Mumbai - 400017  
Tel No: 022-26652478, Fax: 022-26652413  
CIN: L11720MH9282PL0001273  
E-mail: [invest@rajabahadur.com](mailto:invest@rajabahadur.com) / [rajabahadur@gmail.com](mailto:rajabahadur@gmail.com)  
Website: [www.rajabahadur.com](http://www.rajabahadur.com)  
NOTICE TO SHAREHOLDERS WITH RESPECT TO 9th ANNUAL GENERAL MEETING  
NOTICE is hereby given that the 9th Annual General Meeting ("AGM") of the Company will be held on **Tuesday, September 26, 2023 at 4.00 pm**, through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM"), to transact the business set out in the Notice of the AGM which will be circulated for convening the AGM. The AGM will be held without the physical presence of the Shareholders at a common venue, in compliance with the provisions of the Companies Act, 2013 and Rules made thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 to transact the business specified in the Notice of the AGM.

