



# Swan Energy Limited

(Formerly Swan Mills Limited)

6, Feltham House, 2nd Floor, 10 J. N. Heredia Marg, Ballard Estate, Mumbai 400001.

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CIN. L17100MH1909PLC000294

swan/nse/bse

26<sup>th</sup> September, 2023

Dept. of Corporate Compliances,  
National Stock Exchange Limited,  
Exchange Plaza, Plot No. C/1, G Block,  
Bandra –Kurla Complex, Bandra-East,  
Mumbai – 400 051  
**Symbol: SWANENERGY**

Dept. of Corporate Service  
BSE Limited,  
P.J. Tower, Dalal Street, Fort,  
Mumbai – 400 001  
**Scrip Code: 503310**

Dear Sir / Madam,

**Subject: Submission of copies of Newspaper Advertisement pertaining to Extra-ordinary General Meeting of the Company**

Pursuant to Regulation 30 read with Schedule III, Para A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith copies of the newspaper advertisements published on 26<sup>th</sup> September 2023 in Business Standard (in English) and Mumbai Mitra (in Marathi), informing of the Extra-ordinary General Meeting scheduled to be held on Thursday, 19<sup>th</sup> October, 2023 at 11:30 A.M. (IST) at Walchand Hirachand Hall, Indian Merchant Chamber Building, 4<sup>th</sup> Floor, IMC Marg, Churchgate, Mumbai - 400020

Kindly take the above on your record.

Thanking you,

Yours faithfully,

**For Swan Energy Limited**

**(Arun S. Agarwal)**  
**Company Secretary**

*Enclosure: as above*

# Bajaj Fin looks to take on peers with \$1 bn fundraise

Board of directors to meet on October 5 to approve the fundraise

DEEPAK KORGAONKAR AND NIKITA VASHISHT  
Mumbai/New Delhi, 25 September

India's biggest non-banking financial company (NBFC) Bajaj Finance is set to raise capital after a gap of four years. On October 5, the board of directors will meet to approve the fundraise by way of preferential issue and/or qualified institutional placement (QIP), subject to regulatory and shareholder approvals.

Analysts said the move could be in the wake of simmering competition in the consumer lending space, especially with the launch of Jio Financial Services (Jio Fin). "While we still do not have finer details on the game plan of Jio Financial, it may have plans to initially foray into consumer and merchant lending. Some of the channel checks suggest that Jio Financial has already started consumer lending pilots in consumer durables / lifestyle stores owned by Reliance," said analysts at Motilal Oswal Financial Services (MOFSL), in a report.

According to management, Jio Fin's emphasis is on operational execution. These may enable it to offer a diverse range of financial products through various distribution channels and pursue cross-selling opportunities. This fundraise, thus, could be because Bajaj Finance is readying its capital ammunition for a competitive landscape in the next few years, analysts said.

On the BSE, shares of Bajaj Finance went up 5 per cent intraday, before closing 4.6 per cent higher at ₹7,819.20 per share.

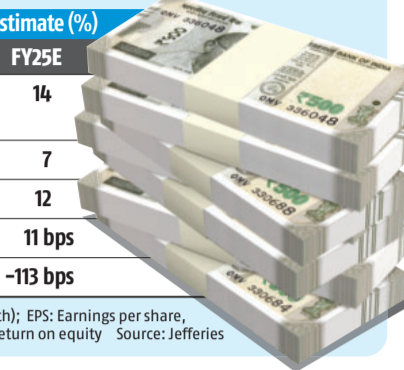
### Supporting long-term growth

In the April-June quarter of 2023-24 (Q1FY24), Bajaj Finance reported core assets under management (AUM) growth

## PERFORMANCE REVIEW

	After capital raise		Change in estimate (%)	
	FY24E	FY25E	FY24E	FY25E
Net worth (₹ cr)	75,400	94,300	13	14
EPS (₹)	251	325	6	7
BVPS (₹)	1,232	1,541	11	12
RoA (%)	4.7	4.8	6 bps	11 bps
RoE (%)	22	23	-156 bps	-113 bps

Note: Assuming capital raise of ₹8,000 cr (15% of net worth); EPS: Earnings per share, BVPS: Book value per share, RoA: Return on assets, RoE: Return on equity Source: Jefferies



of 32 per cent year-on-year (Y-o-Y), up from 29 per cent in 2022-23 (FY23).

The management expects the AUM compound annual growth rate (CAGR) to be over 30 per cent for the next few years. This is ahead of the earlier expectations of 26-27 per cent CAGR.

Besides, Bajaj Finance is foraying into product segments such as auto, microfinance, tractor and commercial vehicles (CVs), which may lift the AUM growth more than expected.

Given that there is strong buoyancy in retail lending, global brokerage CLSA believes sustainability of strong retail loan growth over the next few years could have encouraged the management to contemplate the capital raise.

It has raised its loan growth estimates by 2-3 percentage points over FY25-26.

### Improving earnings per share

Bajaj Finance aims to be an omnipresent financial services company, asserting dominance across all consumer touch-

points, covering physical, app-based, web, social and virtual channels.

If the NBFC decides to raise funds to the tune of 10-15 per cent of its net worth, the issue size could be ₹8,000 crore (\$1 billion), Jefferies estimates. "This would lead to FY24 earnings per share (EPS) and book value per share (BVPS) rising 6 per cent and 11 per cent, respectively. Return on equity (RoE) may see a slight fall to 22 per cent," it said. CLSA, which expects a fundraise of ₹10,000 crore, sees BVPS accretion at 10-13 per cent. During the previous fund raising instances, that is in FY19, FY17, and FY15, Bajaj Finance's trailing leverage was 6.3x, 6.6x, and 6.8x, respectively.

At present, its consolidated leverage (assets/net worth) stands at 5.2x, and capital adequacy is 24.6 per cent (as of June 2023). "Bajaj Finance has clocked an annualised RoE of over 23 per cent in each of the last five quarters. We expect the company to deliver RoE of 24-25 per cent (pre-capital raise) in FY24 and FY25," MOFSL added.

# Demat accounts grow 26% to 127 million in Aug

The number of demat accounts rose to 127 million in August 2023, a surge of 26 per cent on a yearly basis, primarily due to attractive returns from equity markets, and ease of account opening process.

Also, the incremental additions of such accounts were higher in August in comparison to the preceding month. Further, this was way higher than the average 21 lakh monthly additions in fiscal

year FY23, according to an analysis by Motilal Oswal Financial Services.

The new account additions rose 4.1 per cent month-on-month to 3.1 million in August compared to 3 million addi-

tions in July.

A total of 127 million demat accounts were registered with the two depositories — NSDL and CDSL — at the end of August 2023 as compared to 101 million a year earlier. PTI

# Reduce uncertainties of home purchase with competent broker

Professional certification and experience can boost the odds of finding the right individual

SANJAY KUMAR SINGH

Purchasing a house comes with a fair share of uncertainties. However, these uncertainties get significantly reduced when you have a competent, professional, and credible broker to assist you.

### Check credentials

A few elements bolster a broker's credibility. He should have enrolled with his state's Real Estate Regulatory Authority (RERA).

Find out if the broker is part of an association, such as the National Association of Realtors (NAR). "If a broker is part of an association like ours, and he indulges in any wrongdoing, you can report him to the association," says Shivakumar CR, president, NAR.

Also, check if the broker possesses a professional certification. "Maharashtra RERA has empanelled five institutes to teach a 20-hour course on real estate to practising professionals, which is followed by a test. The Indian Institute of Real Estate run by NAR is one of the institutes that offers this course," says Shivakumar.

While the above filters are not fool proof, they will guide you towards a person who has invested time and effort in equipping himself for the job and is present for the long haul.

### Experience counts

When it comes to experience, more is better. "An experienced broker would have witnessed and handled his clients through both bull and bear phases," says Pradeep Mishra, founder, Homents. In his view, a broker should ideally possess at least 10 years of experience.

### Expertise in local market

When you narrate your requirements to your broker, he should be able to suggest a number of options. "The inventory the broker possesses is very important," says Sajid, vice

## POTENTIAL MINEFIELDS



The broker should be aware of who owns the land that the project is being developed on, and whether there are any development agreements between the real estate developer and landowners

If there is a dispute in the project, and there is a stay on it, the broker should keep his clients away from such projects

The broker must only sell RERA-registered projects and not unapproved ones

The broker should know whether an under-construction property has received key approvals

The broker should be aware of whether a ready-to-move-in project has received the occupation certificate

president-residential sales and marketing, Silverline Realty.

Try to assess whether the broker has good knowledge of the prices prevailing in the area you are interested in, and is

able to provide the pros and cons of various projects. "The location of one project might be good, but its developer's track record may not be sound. The broker should be able to guide you on these counts," says Mishra.

Only by speaking to several brokers and assessing the depth of their knowledge can a customer make the right

choice, adds Mishra. The developer should also possess knowledge of the area's master plan, and the government's infrastructure-



**BEFORE THE NATIONAL COMPANY LAW TRIBUNAL, MUMBAI BENCH**  
**COMPANY SCHEME PETITION NO. 233 OF 2023**  
IN  
**COMPANY SCHEME APPLICATION NO.79 OF 2023**  
IN THE MATTER OF COMPANIES ACT, 2013  
AND  
IN THE MATTER OF SECTIONS 230 TO 232 AND OTHER APPLICABLE PROVISIONS OF THE COMPANIES ACT, 2013 AND RULES FRAMED THEREUNDER:  
AND  
In the matter of Scheme of Merger between Krishna Bleaching and Dyeing Private Limited ("Transferor Company" or "First Petitioner Company") having CIN U17120MH1981PTC023850 and Krishna Processors & Industries Private Limited ("Transferee Company" or "Second Petitioner Company") having CIN U17121MH2007PTC17334 and their respective Shareholders Krishna Bleaching and Dyeing Private Limited, a Company ) incorporated under the provisions of the Companies Act, ) 1956 having its registered office at 312, Kalbadevi Road, ) 2nd Floor, Mumbai - 400002. CIN: U17120MH1981PTC023850 ) ..... First Petitioner Company Transferor Company ) AND Krishna Processors & Industries Private Limited, a Company ) incorporated under the provisions of the Companies Act 1956 ) having its registered office at, 312, Kalbadevi Road, ) 2nd Floor, Mumbai - 400002. CIN: U17121MH2007PTC173343 ) ..... Second Petitioner Company/ Transferee Company )  
**NOTICE OF JOINT PETITION**  
Joint Petition under Sections 230 to 232 of the Companies Act, 2013 read with Companies (Compromises, Arrangements and Amalgamations) Rules, 2016; for the sanction of Scheme of Merger between Krishna Bleaching and Dyeing Private Limited (First Petitioner Company/ Transferor Company) and Krishna Processors & Industries Private Limited (Second Petitioner Company/ Transferee Company) and their respective shareholders presented by the Petitioner Companies before the Hon'ble National Company Law Tribunal, Mumbai Bench (NCLT) and was admitted by the Hon'ble NCLT on 15 September 2023. The aforesaid petition is fixed for hearing before the Hon'ble NCLT on 26th October 2023 in the morning at 10:30 before Bench II of NCLT Mumbai Bench. If any person concerned is desirous of supporting or opposing the said petition, he/she/it should send to the undersigned Authorized Representative at below mentioned address, the notice of his/her/its intention signed by him/her/it or his/her/its advocate, not later than two days before the date fixed for the hearing of the Petition. Where any person concerned seeks to oppose the aforesaid petition, the grounds of opposition or a copy of affidavit in that behalf should be furnished with such notice. A copy of the Company Scheme Petition along with all the exhibits will be furnished by the Petitioner's Authorized Representative to any person requiring the same on payment of the prescribed fees for the same. Dated this 26th September, 2023  
**For Krishna Bleaching and Dyeing Private Limited**  
Sd/- (Ashok S. Maheshwari)/Director  
**For Krishna Processors & Industries Private Limited**  
Sd/- (Ashok S. Maheshwari)/Director

**THE ASKA COOPERATIVE SUGAR INDUSTRIES LTD.**  
P.O. Nuagam (Aska) - 761111, Ganjam District, Odisha  
Ph.No.06822-273464, email:askasugar@yahoo.co.in  
Website:www.askasugar.com  
**QUOTATION CALL NOTICE**  
No.PUR/955 Dt.25.09.2023  
Aska Cooperative Sugar Industries Ltd., at Nuagam, Aska in Ganjam District of Odisha State invite sealed Quotations from Manufacturer/Dealer/Supplier having GSTIN for supply of M.S Plate, Channel, Angle, Seamless Pipe etc. Parties are requested to give their offer with detail terms & conditions. Please visit our website [www.askasugar.com](http://www.askasugar.com) for details of the Quotation Call Notice. Secretary

**SWAN ENERGY LIMITED**  
Regd. Office: 6, Feltham House, 2nd Floor, 10, J.N Heredia Marg, Ballard Estate, Mumbai - 400 001  
Tel: +91 22 40587300 Website: www.swan.co.in  
CIN: L17100MH1909PLC000294  
**NOTICE OF THE EXTRAORDINARY GENERAL MEETING AND REMOTE E-VOTING INFORMATION**  
NOTICE is hereby given that an Extra Ordinary General Meeting ("EGM") of the Swan Energy Limited ("Company") is scheduled to be held on Thursday, October 19, 2023 at 11.30 A.M. at Walchand Hirachand Hall, Indian Merchant Chamber Building, 4th Floor, IMC Marg, Churchgate, Mumbai-400 020 to transact the businesses set out in the Notice of EGM ("NOTICE"). The Notice for calling the EGM along with attendance slip and proxy form have been sent to the Members at their registered address by courier and electronically to those Members whose email address are registered with proxy participants/Company/ Purva Sharegistry India Private Ltd. ("PURVA") as at close of business hours on September 25, 2023. The same is also available on the website of the Company at <https://swan.co.in> and on the websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) respectively. In compliance with provisions of Section 108 of the Companies Act, 2013 read with applicable rules and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Secretarial Standard on General Meeting (SS-2), the Company is pleased to provide its Members, the facility to exercise their right to vote on resolutions proposed to be considered at the EGM by electronic means. The facility for casting votes by the members by using an electronic voting system from a place other than venue of EGM ("remote e-voting") will be provided by National Securities Depository Limited ("NSDL"). The remote e-voting will commence Monday, October 16, 2023 at 09:00 A.M. IST and ends on Wednesday, October 18, 2023 at 05:00 P.M. IST. During this period, the Members of the Company, holding shares either in physical form or in demat form, as on cut-off date i.e. October 12, 2023, may cast their vote by remote e-voting. The remote e-voting module shall be disabled by NSDL for voting thereafter. Once the vote on a resolution is cast by the Members, such members will not be allowed to change its subsequently. The Company shall also provide facility to voting at the venue of the EGM, for details relating to remote e-voting and voting at the EGM venue, please refer to the Notice of the EGM. Members who have not voted through remote e-voting are entitled to vote at the meeting. The Members who have cast their vote through remote e-voting prior to the meeting may also attend the meeting but shall not be entitled to cast their vote again. Persons entitled to attend and vote at meeting, may vote in person or by proxy through authorised representative, provided that all proxies in prescribed form/authorisation duly signed by the person entitled to attend and note at the meeting, are deposited at the Registered Office of the Company, not later than 48 hours before the meeting. The Company has appointed Mr. Jignesh Mahendra Pandya, Practising Company Secretary (ACS:7346 & COP:7318), as Scrutinizer for scrutinizing the remote e-voting process and e-voting at the EGM in a fair and transparent manner. The result shall be declared not later than two working days of conclusion of the EGM. The result declared along with the Scrutinizer's Report will be forwarded to BSE Limited and National Stock Exchange of India Limited and shall be simultaneously uploaded on the Company's website <https://swan.co.in/reports> and on the website of NSDL [www.evoting.nsdl.com](http://www.evoting.nsdl.com) immediately.  
By order of the Board  
For Swan Energy Limited  
Arun Agarwal  
Company Secretary  
Date: September 25, 2023  
Place: Mumbai

**GAUTAM GEMS LIMITED**  
CIN : L36911GU2014PLC078802  
Regd. Off.: 3rd Floor, Office - 301, Sumukh, Super Compound, Vasta Devadi Road, Katargam, Surat - 395004, Gujarat, India; Tel. No. : +91 261 2538046; Email : [compliancegg@gmail.com](mailto:compliancegg@gmail.com); Website : [www.gautamgems.com](http://www.gautamgems.com); Contact Person : Mr. Anilbhai Keshubhai Modhavadiya, Company Secretary & Compliance Officer  
**FOR THE ATTENTION OF REGISTERED MEMBERS OF PARTLY PAID-UP EQUITY SHARES ON PAYMENT OF FINAL CALL MONEY**  
The Board of Directors at its meeting held on Friday, September 15, 2023 decided the following:  
a) Fixed the record date as Friday, September 22nd, 2023 for the purpose of determining the shareholders to whom the call notice will be sent for payment of Final Call on 3,60,40,841 partly paid-up equity shares issued and allotted by Gautam Gems Limited (Company) on 19.10.2022, pursuant to rights issue offer vide letter of offer dated Saturday, September 10, 2022.  
b) Further, in accordance with the disclosures included in the Letter of Offer dated Saturday, September 10, 2022, the partly paid-up equity shares in respect of which the call payable remains unpaid, shall be forfeited at any time after the last date of payment of final call money due. In continuation to the above, at the meeting held on Friday, September 15, 2023 of the Board of Directors with reference to the Final Call Money has decided the following :  
i) The Call Money for the purpose of making the payment by the partly paid-up equity shareholders will commence on Friday, 29th September, 2023 and ends on Friday, 13th October, 2023.  
ii) The trading of the partly paid-up equity shares of the Company be suspended with effect from September 22nd 2023.  
iii) Further separate email intimation sent to all the partly paid equity shareholders of the Company along with the detailed Call Money Notice and payment methods has been dispatched by e-mail on Monday, September 25, 2023 to all the holders of the partly paid-up equity shares of the Company as on the record date i.e., Friday, 22nd September, 2023.  
Sd/-, Gautam Gems Limited  
Sd/- **Gautam Sheth**  
Managing Director - DIN : 06748854  
Date : 25-09-2023  
Place : Surat

**PUBLIC NOTICE**  
General Public is made aware that our Client Mr. Ajaypal Aijt Singh is intending to purchase the immovable property more particularly described in the Schedule hereunder written (collectively referred as "Property") from (i) M/s Ashish Enterprises, a partnership firm having its office at 79,Mital Chambers, Nariman Point, Mumbai - 400021, (ii) M/s Tirupati Enterprises, a partnership firm having its office at 79,Mital Chambers, Nariman Point, Mumbai - 400021 and (iii) M/s. Dharmashila Synthetics Ltd having its registered office at Plot No.56, Road 17, MIDC Andheri (E), Mumbai. - 400093. Any person having any claim, right, title, or interest in respect of the said Property or any part thereof including by way of sale, conveyance, assignment, transfer, exchange, gift, mortgage, lien, lease, sub-lease, tenancy, trust, maintenance, inheritance, possession, share, license or a claim in the nature of a dispute, suit, decree, other restrictive covenants, order of injunction, hypothecation, charge, attachment, requisition, acquisition, encumbrance, covenant right of prescription or pre-emption or under any Agreement or other disposition or otherwise claiming howsoever, are hereby requested to make the same known in writing alongwith notarised/ supporting documentary evidence to the undersigned having their office at A/71, Shreeram Apt. J Nehru Road, Mulund West, Mumbai 400080 within a period of 15 (fifteen) days from the date of publication hereof, failing which the claims of such person's will be deemed to have been waived and/or abandoned.  
**THE SCHEDULE ABOVE REFERRED TO**  
(1) Flat No. 1403/A, 14th Floor, admeasuring 1250 sq. feet (built up area) alongwith 1 (one) car parking Space in Odyssey-II at Podium Level bearing No. 74; (2) Flat No. 1403/B, 14th Floor, admeasuring 1040 sq. feet (built up area) along with 1 (one) Open to Sky Car Parking Space in Odyssey-II at First Level Podium bearing No. 16 and; (3) Flat No. 1403/C on 14th Floor, admeasuring 500 sq. feet (built up area), all of the building known as Odyssey-II, Odyssey-II Co-operative Housing Society Limited., Orchard Avenue, Hiranandani Gardens, Powai, Mumbai 400076, situated on the land bearing CTN Nos. 4,5,8,9,10,11,12,13(pt), 14(pt), 16(pt), 17,18(pt), 19(pt), 24(pt), 25 of Revenue Village Powai, in the Registration District and Sub-District of Mumbai Suburban. Sd/- Dated this 26th day of September, 2023 Batavia Legal, Advocates & Consultants Prasad Batavia. Call: 9768060705

**OFFICE OF SPECIAL RECOVERY & SALES OFFICER**  
413, Aadarnji Building, Office No. 103/104, Narshi Natha Street, Masjid Bandar (W), Mumbai-400 009. Mobile No.: 8691874333 / 7039936023  
(Attached to Tarukh Sahakari Patpedhi Maryadit Mumbai)  
**'FORM Z'**  
(See Sub-Rule [11 (d-1)] of Rule 107)  
**POSSESSION NOTICE FOR IMMOVABLE MORTGAGED PROPERTY**  
WHEREAS the undersigned being the recovery officer of Tarukh Sahakari Patpedhi Maryadit Mumbai under the Maharashtra Co-operative Societies Rules, 1961 issued a Demand Notice dated 17.03.2023 followed by Order of Attachment notice Dt. 19.07.2023 calling upon the Judgment Debtor i. e. Borrowers & Guarantors.  
Shri. Chandrakant Kisan Katkar along with other judgment debtors has to repay the amount mentioned in the notice being ₹ 20,93,900/- (Rs. Twenty Lakh Ninety Three Thousand Nine Hundred Only) as on 31.07.2023 with further interest @ 16% p. a. till realization with date of receipt of the said notice and the Judgment Debtors having failed to repay the amount, the undersigned has issued a notice for attachment and attached the property described herein in below.  
The Judgment Debtors having failed to repay the amount, the notice is hereby given to the Judgment Debtors and the public in general that the undersigned has taken possession of the property described herein below in exercise of the powers conferred on him under rule 107 (11 (d-1)) of the Maharashtra Co-operative Societies Rules, 1961 on this 15<sup>th</sup> day of Sep, 2023.  
The Judgment Debtors in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of Tarukh Sahakari Patpedhi Maryadit Mumbai for an amount of ₹ 20,93,900/- (Rs. Twenty Lakh Ninety Three Thousand Nine Hundred only) as on 31.07.2023 with further interest thereon.  
**[Description of the Immovable Mortgaged Property]**  
Property No. 25/258, Room No. 105, 1<sup>st</sup> Floor, Yashoda Parwati Aangan, B Wing, Sector 5, Sanpada, New Mumbai-400 705, admeasuring Carpet area : 307 sq. ft., Built Up area 412 sq. ft. Sd/-  
Date : 15.09.2023 SEAL Special Recovery Officer,  
Place : Sanpada, U/s. 156 of Maharashtra Co-operative Societies Act, 1960 & Rule 107  
New Mumbai Maharashtra Co-operative Societies Rules, 1961.

**pnb punjab national bank** 13, New Anand Darshan Pedder Road Mumbai - 400026  
Email Id-00282320@pnb.co.in, Phone no-022 2352 2097

**PUBLIC NOTICE**  
As per list displayed on our Bank's Website [www.pnb.co.in](http://www.pnb.co.in) lockers allotted to the customers as per below mentioned list, have not fulfilled the terms & conditions of the locker agreement and their locker rent are overdue for over 3 years. Under these circumstances, we are constrained to break-open the locker and notice is hereby given to public that concerned person should approach the branch on or before 25.10.2023 during business hours for making alternate arrangements failing which we will be constrained to break open the locker on or after 26.10.2023 and the contents of the locker will be sold in public auction without any further notice. The expenses incurred thereby and arrears of rent and other costs will be recovered out of the auction proceeds.

Sr. No.	Locker No.	Name	Branch
1	AA00067	Jayantilal V Rach	Bo Pedder Road Near Jaslok Hospital Mumbai 400026
2	AB00112	Hemendra L Thakkar	Bo Pedder Road Near Jaslok Hospital Mumbai 400026
3	AC00169	Keith Stevenson	Bo Pedder Road Near Jaslok Hospital Mumbai 400026
4	AD00262	Wangchuk Basi	Bo Pedder Road Near Jaslok Hospital Mumbai 400026
5	AE00303	Mr. A.g. Merchant	Bo Pedder Road Near Jaslok Hospital Mumbai 400026
6	AF00403	Sarita Nanda	Bo Pedder Road Near Jaslok Hospital Mumbai 400026
7	AF00427	Geeta N. Adnani	Bo Pedder Road Near Jaslok Hospital Mumbai 400026
8	AI00618	A G Merchant	Bo Pedder Road Near Jaslok Hospital Mumbai 400026

Date : 26.09.2023 Sd/-  
Place : Mumbai. Chief Manager PNB Pedder Road

