



DELPHI/SEC/2022-23/05

18<sup>th</sup> May, 2022

**BSE Ltd.**

Corporate Relation Department,  
Listing Department,  
Rotunda Building, PJ Towers,  
Dalal Street, Mumbai – 400 023.  
Scrip Code : 533452

**National Stock Exchange of India Ltd.**

Listing Department  
Exchange Plaza, C-1, Block- G,  
Bandra Kurla Complex  
Bandra (East) Mumbai-400 051  
NSE Symbol: DELPHIFX

**Sub.: Compliance under Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.**


Dear Sir/Madam,

In continuation to our letter bearing no. DELPHI/SEC/2022-23/03 dated 16<sup>th</sup> May, 2022 for approving the Audited Financial Results of the Company for the 4<sup>th</sup> quarter/year ended 31<sup>st</sup> March, 2022 along with the Auditor's Report of the Statutory Audit and pursuant to Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith extract of newspaper copies of aforesaid Audited Financial Results, published in newspapers on 18<sup>th</sup> May, 2022.

This is for your kind information and record please.

Thanking You,

For DELPHI WORLD MONEY LIMITED  
(ERSTWHILE EBIXCASH WORLD MONEY INDIA LIMITED)

  
SHIVAM AGGARWAL  
COMPANY SECRETARY  
MEM. NO. ACS 55785



Encl: as above

DELPHI WORLD MONEY LIMITED  
(ERSTWHILE EBIXCASH WORLD MONEY INDIA LIMITED)

Regd. Office: 8th Floor, Manek Plaza, Kalina CST Road, Kolkalyan, Santacruz (E), Mumbai, Maharashtra-400098  
Website: [www.indiaforexonline.com](http://www.indiaforexonline.com) . E. mail : [corp.relations@ebixcash.com](mailto:corp.relations@ebixcash.com) . Phone: +91-22-68649800

CIN: L65990MH1985PLC037697

**NOTICE**

**ECL Finance Limited**  
CIN: U65990MH2005PLC154854

Tower 3, Wing 'B', Kohinor City Mall, Kohinor City, Kirol Road,  
Kurla (West), Mumbai – 400 070

**SALE OF STRESSED FINANCIAL ASSETS**

ECL Finance Limited invites Expression of Interest from eligible ARCs for the proposed sale of certain stressed Financial Assets. The sale shall be on "As is where is and what is where is" basis and "Without recourse basis". Eligible prospective investors are requested to intimate their willingness to participate by way of an "Expression of interest". Kindly refer to the Company's website - <https://eclfinance.edelweissfin.com/> for the list of stressed Financial Assets and the detailed terms and conditions for sale.

For ECL Finance Limited  
Sd/-Authorized Signatory  
Mumbai, May 18, 2022  
Tel: 022 - 43428511

**NOTICE**

**Edelweiss Retail Finance Limited**  
CIN: U67120MH1997PLC285490

Tower 3, Wing 'B', Kohinor City Mall, Kohinor City, Kirol Road,  
Kurla (West), Mumbai – 400 070

**SALE OF STRESSED FINANCIAL ASSETS**

Edelweiss Retail Finance Limited invites Expression of Interest from eligible ARCs for the proposed sale of certain stressed Financial Assets. The sale shall be on "As is where is and what is where is" basis and "Without recourse basis". Eligible prospective investors are requested to intimate their willingness to participate by way of an "Expression of interest". Kindly refer to the Company's website - <https://www.edelweissretailfin.com/> for the list of stressed Financial Assets and the detailed terms and conditions for sale.

For Edelweiss Retail Finance Limited  
Sd/-Authorized Signatory  
Mumbai, May 18, 2022  
Tel: 022 - 43428511

## इंडियन बैंक

## Indian Bank

Address: Shop No. 1, Ground Floor, Kanaka Paris, F Block, Sharada Devi Road, Opp. Ascend International School, Bandra-Kurla Complex, Bandra East, Mumbai-400 051. E-mail: [bandrakurlacomplex@indianbank.co.in](mailto:bandrakurlacomplex@indianbank.co.in)

**DEMAND NOTICE**

**Notice under Sec. 13 (2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002**  
Place: Mumbai  
Date: 31.05.2022

To,  
1. **M/s. Riddhi Siddhi Engineering Works (Borrower)**  
(Formerly Riddhi Siddhi Hardware)  
• Gala No. 1919, Survey No. 138, Hissa No. A1-2, Village Kirauli, Dhansar, Next to Hotel Santosh, Panvel-Mumbai Road, District Raigad-410 206, Maharashtra.  
2. **Mr. Dhiraj Anil Krishnan (Proprietor)** / **3. Mr. Dhiraj Anil Krishnan (Guarantor)**  
• (For Both Sr. No. 2 & 3) E-1502 Proviso Complex, Plot No. 5, 6, 7 Sector 35E, Kharghar, Raigarh-410 210, Maharashtra.  
3. **Mrs. Vijayalakshmi Anil Krishnan (Mortgagor / Guarantor)**  
• C-5/17/2/3 Sector-3, C. B. D. Belapur, Navi Mumbai-400 614, Maharashtra.  
5. **Mr. Amit R. Handa (Guarantor)**  
• Flat No. 1103, Giri Raj Horizon, Plot 43A & 43B, Sector-20, Kharghar, Near Reliance Fresh, Navi Mumbai-410 210.

Sir / Madam,  
**SUB: Your loan account/s OCC/FITL with Indian Bank, BKC branch - Reg.**  
The first of you is an individual / proprietary concern / partnership firm / company. The 2<sup>nd</sup> is proprietor now or at all material times. The 3<sup>rd</sup>, 4<sup>th</sup> and 5<sup>th</sup> are guarantors to the loan accounts availed by the first of you. The 4<sup>th</sup> of you is the mortgagor(s) having offered their assets as security to the loan accounts availed by the first of you. At the request of the first of you, in the course of banking business, the following facilities were sanctioned and were availed by first of you. (If there has been any subsequent enhancement / renewal / additional loans, the details of the same may also be incorporated specifically).

S. No.	Nature of Facility	Limit (₹ in Lakhs)
1	OCC limit	₹ 25,00,000/-
2	FITL	₹ 2,04,676/-

The 1<sup>st</sup> of you have executed the following documents for each of the said facilities:

Nature of Facility	Nature of Documents
1. Open Cash	[1] Acknowledgement of sanction dated 08.01.2016, 28.03.2018; [2] DPN dated 11.01.2016, 28.03.2018 and 31.05.2021 for ₹ 25,00,000/-; [3] DPN dated 31.05.2021 for ₹ 2,04,676/-; [4] Hypothecation agreement dated 11.01.2016, 28.03.2018; [5] Agreement of Guarantee dated 28.03.2018 and 31.05.2021; [6] FITL agreement dated 31.05.2021

The repayment of the aforesaid loans is personally guaranteed by No. 3<sup>rd</sup>, 4<sup>th</sup> & 5<sup>th</sup> of you by executing an agreement of guarantee dated 08.01.2016, 28.03.2018 and 31.05.2021. The repayment of the said loans are secured by mortgage / hypothecation of property(ies) at Flat No. A-201, Fortune Symphony, Village Kewale, Panvel, District Raigad-410 206 and fixed assets / stocks / movables at Gala No. 1919, Survey No. 138, Hissa No. A1-2, Village : Kirauli, Dhansar, Next to Hotel Santosh, Panvel-Mumbai Road, District Raigad-410 206 in given in the schedule hereunder belonging to No. 4<sup>th</sup> and 1<sup>st</sup> of you.

Despite repeated requests calling upon you to pay the amounts together with interest; all of you and each of you who are jointly and severally liable have failed and committed default in repaying the amount due. The loan account has been classified as Non Performing Asset since 28.01.2022 in accordance with directions / guidelines relating to asset classifications issued by Reserve Bank of India.

\* \* \* The outstanding dues payable by you as on 28.01.2022 amounts to ₹ 27,36,172/- (Rs. Twenty Seven Lakhs Thirty Six Thousand One Hundred and Seventy Two Only) and the said amount carries further interest at the agreed rate from 29.01.2022 till date of repayment.

The term borrower under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 means any person who has been granted financial assistance by Bank or who has given any guarantee or created any mortgage / created charge as security for the said financial assistance granted by the Bank.

Therefore, all of you and each of you are hereby called upon to pay the amount due as on date viz. ₹ 27,36,172/- (Rs. Twenty Seven Lakhs Thirty Six Thousand One Hundred and Seventy Two Only) together with interest from this date till date of payment within 60 days from the date of this notice issued under Sec. 13 (2) failing which Bank will be constrained to exercise its rights of enforcement of security interest without any further reference to you under the said Act. If you fail to discharge your liabilities in full within 60 days from the date of this notice, Bank shall be exercising its enforcement rights under Sec. 13 (4) of the Act as against the secured assets given in the schedule hereunder.

On the expiry of 60 days from the date of this notice and on your failure to comply with the demand, Bank shall take necessary steps to take possession for exercising its rights under the Act.

Please note that as per the provisions of Sec. 13 (3) of the Act no transfer of the secured assets (given in the schedule hereunder) by way of sale, lease or otherwise, shall be made after the date of this notice without the prior written consent of the bank.

Needless to mention that this Notice is addressed to you without prejudice to any other remedy available to the Bank. Please note that this notice is issued without prejudice to the Bank's right to proceed with the proceedings presently pending before DRT / RO of DRT / DRAT / Court and proceed with the execution of order / decree obtained / to be obtained.

Please note that the Bank reserves its right to call upon you to repay the liabilities that may arise under the outstanding bills discounted, Bank guarantees and letters of credit issued and established on your behalf as well as other contingent liabilities. "We draw attention to the provisions of Section 13(B) of the SARFAESI Act & the Rules framed there under which deals with your rights of redemption over the securities"

The Undersigned is a duly Authorised Officer of the Bank to issue this Notice and exercise powers under Section 13 aforesaid.

**SCHEDULE:**

The specific details of the assets in which security interest is created are enumerated hereunder:

**Mortgaged assets:-** Detailed description of each of the assets subject to mortgage viz, the State, District, Taluk, Village, Survey No., extent, Boundaries, etc. shall be provided.

Flat No. A-201 Adm. 613 Sq. Ft. Carpet + 34 Sq. Ft. Terrace, 2<sup>nd</sup> floor, Fortune Symphony, Plot No. 1 to 5, Survey No. 138, Hissa No. 3A, Plot No. 10 to 13, Survey No. 74, Hissa No. 2A/2B, Village Kewale, Taluka Panvel, District Raigad-410 206.

\* **Boundaries** : \* **East** : Tivoli Prathmesh Apartment; \* **West** : Internal Road;

\* **North** : Open Plot; \* **South** : Open Plot.

**Hypothecated assets:-** Detailed description of the hypothecated assets viz., the nature of stocks / Plant & Machinery / movables, make & year of manufacturing wherever applicable, location, etc. shall be provided. (The description shall be exhaustive to enable any 3<sup>rd</sup> party to identify the Hypothecated securities).

Hypothecation charge over entire stocks, book debts and current assets and movable fixed assets of the firm both present and future.

Sd/-  
Authorised Officer  
For Indian Bank

Place: Mumbai

**CLASSIFIED CENTRES IN MUMBAI**

<b>Budhkar Publishers Pvt. Ltd.,</b> Kalyan (W), Phone: 9251-2205905 Mobile: 9232400262	<b>K. Parth Publishers,</b> Ghatkopar (E), Phone: 9251-2571678 Mobile: 9232400262
<b>Dimensions Advertising,</b> Dombivli (E) - 445074 Mobile: 9322597885	<b>Sanket Advertising &amp; Designing,</b> Mumbai (W), Phone: 25622469 / 25682469
<b>Prabhakar Advertisers,</b> Dombivli (E), Phone: 9251-2449177 Mobile: 9920909141	<b>Sandip Advg.,</b> Juhu (W), Phone: 922-25946518 Mobile: 9820750922
<b>Pratik Publishers</b> Dombivli (E) Mobile: 9320962437	<b>Pratik Advertising,</b> Mumbai (W), Phone: 25911666 Mobile: 9821236666
<b>Y.R. Kulkarni Advertising,</b> Dombivli (W), Phone: 9251-2480136 Mobile: 9821672099	<b>Shree Mahapragya</b> Mumbai (E), Phone: 256347274 Mobile: 9930350884
<b>Pinky Advertising,</b> Ambernath (E), Mobile: 9322681423	<b>Synthesis Communications</b> Mumbai (E) Phone: 2563836465
<b>Ambition Advertising,</b> Ghatkopar (E), Phone: 2421792 / 94.	<b>Riya Advertising,</b> Ghatkopar (E), Phone: 67704001 6500 Mobile: 9821236466
<b>Tagore Advertising</b> Ghatkopar (W), Phone: 9870528143	<b>Sadguru Advertising,</b> Yikhroli (W), Phone: 9128 6128 Mobile: 9820319546

Form No IC-26  
**NETIKTA CONSULTANT PRIVATE LIMITED**  
CIN: U74900MH2009PTC197844  
(Pursuant to Rule 30 of Companies (Incorporation) Rules, 2014)  
Before the Central Government  
Western Region, Mumbai

In the matter of sub-section (4) of Section 13 of Companies Act, 2013 and clause (a) of sub-rule (5) of rule 30 of the Companies (Incorporation) Rules, 2014 AND In the matter of M/s. NETIKTA CONSULTANT PRIVATE LIMITED, ("the Company") having its Registered Office at G-29 Munnabhaiya Chawl Sai Nath Nagar Marg, Ghatkopar West Mumbai-400086, Maharashtra. Petitioner Notice is hereby given to the General Public that the Company proposes to make application to the Central Government under section 13 of the Companies Act, 2013 seeking confirmation of alteration of the Memorandum of Association of the Company in terms of the special resolution passed at the Extraordinary General Meeting held on 22<sup>nd</sup> April, 2022 to enable the Company to change its Registered office from "the State of Maharashtra" to "the State of West Bengal".

Any person whose interest is likely to be affected by the proposed change of the registered office of the Company may deliver either on MCA-21 portal ([www.mca.gov.in](http://www.mca.gov.in)) by filing investor compliant form or cause to be delivered or send by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition to the Regional Director, 100, Everest, Marine Drive, 5<sup>th</sup> Floor, Mumbai-400002 within Fourteen days from the date of publication of this notice with a copy to the applicant company at its registered office at the address mentioned below:-

For and on behalf of  
**NETIKTA CONSULTANT PRIVATE LIMITED**  
Sd/-  
Dindayal Sharma  
Director  
DIN-03598078

Registered Office:  
G-29 Munnabhaiya Chawl  
Sai Nath Nagar Marg, Ghatkopar  
West Mumbai-400086 Maharashtra  
Date: 17.05.2022  
Place: Mumbai

**CLASSIFIEDS****BUSINESS****LOANS****FOR FUNDING AGAINST LISTED SHARES**

VFS Capital  
[www.vfscapital.com](http://www.vfscapital.com)  
0070691857-106-1

**"IMPORTANT"**

While care is taken prior to acceptance of advertising copy, it is not possible to verify its contents. The Indian Express (P) Limited cannot be held responsible for such contents, nor for any loss or damage incurred as a result of transactions with companies, associations or individuals advertising in its newspapers or Publications. We therefore recommend that readers make necessary inquiries before sending any monies or entering into any agreements with advertisers or otherwise acting on an advertisement in any manner whatsoever. Registered letters are not accepted in response to box number advertisement."

For Advertising in TENDER PAGES Contact **JITENDRA PATIL**  
Mobile No.: 9029012015  
Landline No.: 67440215  
For RANDER CORPORATION LIMITED  
Sd/-  
ROHAN RANDER  
Executive Director  
(DIN: 06583489)  
Date: 17.05.2022

**OFFICE OF THE ADDITIONAL CHIEF ENGINEER (P)-4**

**DELHI JAL BOARD : GOVT. OF N.C.T. OF DELHI**  
ROOM NO. 31, B-BUILDING, JHANDEWALAN, NEW DELHI-110005  
Phone:- 09650094325 E-mail Id:- [djbwaterbody@gmail.com](mailto:djbwaterbody@gmail.com)

**PRESS NIT No. 03 (2022-23)**

Sl. No.	Name of work	Estimated Contract Value (ECV) Amount put to tender	Earnest Money (EMD)	Tender Fee	Date of release of tender in E-Procurement solution & Tender ID No.	Last Date / Time of receipt of tender E-Procurement Solution
01	Creation of lake at Najafgarh STP under E.E. (W.B.)-I.	3,83,59,775/-	7,75,000/-	1500/-	13.05.2022 2022_DJB_22261_1	06.06.2022 At 03:00 PM

Further details in this regard can be seen at <https://govtprocurement.delhi.gov.in>

ISSUED BY P.R.O. (WATER)  
Adv. No. J.S.V. 114 (2022-23)  
Sd/-  
Dy. S.E. (WB)-I

"STOP CORONA, WEAR FACE MASK, FOLLOW PHYSICAL DISTANCING, MAINTAIN HAND HYGIENE"

**DELPHI****DELPHI WORLD MONEY LIMITED**

(Erstwhile EbixCash World Money India Limited)  
CIN: L65990MH1985PLC037697

Regd. Office: 8<sup>th</sup> Floor, Manek Plaza, Kalina CST Road, VidyaNagri Marg, Kalina, Santacruz (East), Mumbai 400 098.  
Tel: +91-22-62881500, Email: [corp.relations@ebixcash.com](mailto:corp.relations@ebixcash.com), Website: [www.indiaforexonline.com](http://www.indiaforexonline.com)

**STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31<sup>ST</sup> MARCH 2022**

(in Rs. Lakh)

S. No.	Particulars	Quarter Ended		Year Ended	
		31.03.2022	31.12.2021	31.03.2021	31.03.2021
		Audited	Unaudited	Audited	Audited
1	Total Income from operations	1748.56	1750.30	2340.78	7342.09
2	Net Profit / (Loss) for the period before tax	194.66	196.86	642.41	1396.46
3	Net Profit/(Loss) for the period after tax	87.51	101.75	221.11	792.32
4	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income]	81.70	101.00	198.26	784.27
5	Paid-up Equity Share Capital	1112.79	1112.79	1112.79	1112.79
6	Other equity (excluding Revaluation Reserve)				
7	Earnings per share (for continuing and discontinuing operations) (of Rs. 10/- each) (not audited)				
		(a) Basic (Rs.)	* 0.79	* 2.1	* 1.99
		(b) Diluted (Rs.)	* 0.79	* 2.1	* 1.99

Notes:

1. The above is a statement of audited financial results for the quarter and year ended 31<sup>st</sup> March, 2022 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015. The full format of the audited financial results are available on the Stock Exchange websites ([www.bseindia.com/www.nseindia.com](http://www.bseindia.com/www.nseindia.com)) and Company's website [www.indiaforexonline.com](http://www.indiaforexonline.com)

2. The above audited financial results were reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 16<sup>th</sup> May, 2022.

**FOR DELPHI WORLD MONEY LIMITED (ERSTWHILE EBIXCASH WORLD MONEY INDIA LIMITED)**

Sd/-  
SATYA BUSHAN KOTRU  
CHAIRMAN  
DIN:01729176

DATE: 16<sup>TH</sup> MAY, 2022  
PLACE: NOIDA

**Tilak Ventures Limited**

CIN: L65910MH1990PLC023000

Regd Office: E/109, Crystal Plaza, New Link Road, Opp. Infinity Mall, Andheri (West), Mumbai MH 400053 | Tel. No. 9152096140

E-mail: [tilakfn@gmail.com](mailto:tilakfn@gmail.com) | Website: [www.tilakfinance.com](http://www.tilakfinance.com)

**POSTAL BALLOT NOTICE**

Notice is hereby given pursuant to Section 110 of Companies Act, 2013 and other applicable provisions, if any, of the Companies Act, 2013 ("the Act") read with the Companies (Management and Administration) Rules, 2014 ("the Rules") including any statutory modification or re-enactment thereof for the time being in force, that the Resolutions as set out in Postal Ballot Notice dated 14th May, 2022 is proposed to be passed by the members of the Company by way of Electronic mode only (e-voting), as per the MCA Circular the company has not sent the physical copy of Postal Ballot form with re-paid envelope.

Members are hereby informed that:

1. The Special Business as set out in the Postal Ballot Notice may be transacted through voting by electronic means only (E-Voting) no physical ballot voting will be allowed.

2. The Voting through electronic mode shall commence from Wednesday, 18th May, 2022 at 9:00 a.m. (IST) and will end on Thursday, 16th June, 2022 at 5:00 p.m. (IST).

3. The Company has completed the dispatch of Postal Ballot Notice through electronic mode only on Monday, 16th May, 2022 to those shareholders whose names appear in the Register of Members/ List of Beneficial Owners as on Friday 13th May, 2022 i.e. cut-off date.

4. Members may note that:

a) The remote e-voting module shall be disabled by NSDL after 5:00 p.m. (IST) on Thursday, 16th June, 2022 for E-voting and once the member votes on a resolution is cast by the member, the member shall not be allowed to change it subsequently.

b) The voting shall be reckoned in proportion to a Member's share of voting rights on the Paid-up Equity Share capital of the Company as on 13th May, 2022 and members can opt for only one mode of voting i.e. either by e-voting only.

c) The Postal Ballot Notice shall also be uploaded on Company's website at <http://www.tilakfinance.com/> and the same will be available on website of NSDL i.e. [www.evoting.nsdl.com/](http://www.evoting.nsdl.com/)

d) Any member who does not receive the Postal Ballot notice due to not availability/update the email address of member may send an email to [tilakfn@gmail.com](mailto:tilakfn@gmail.com) and obtain Notice of Postal Ballot. The Postal Ballot Notice can also be downloaded from the Company's website i.e., <http://www.tilakfinance.com/>

5. The Company has appointed Mr. Nitesh Chaudhary, Proprietor of M/s. Nitesh Chaudhary & Associates, Practising Company Secretaries Firm, as the Scrutinizer for conducting the Postal Ballot Process through e-voting process only in a fair and transparent manner.

6. The Scrutinizer will submit their report of the votes cast in favour or against on the resolutions stated in the notice of postal ballot, to the Chairman on or before 5:00 PM, on 17th June, 2022. The result of the Postal Ballot will be announced by the Chairman or a person authorized by him in writing on or before 5:00 PM, at 18th June, 2022 at the Registered office of the Company. The results declared along with the scrutinizer's report shall be placed on the website of the Company viz. <http://www.tilakfinance.com/> and communication of the same to BSE Limited and the same will also be available at [www.bseindia.com](http://www.bseindia.com)

7. In case of queries, Members may refer the Frequently Asked Questions (FAQs) and e-voting manual available at [www.evoting.nsdl.com](http://www.evoting.nsdl.com) under help section or write an e-mail to [evoting@nsdl.com](mailto:evoting@nsdl.com).

Members may also write to the Company for any grievances connected with facility for voting by electronic means at following:

Name: Davendra Kumar

Designation: Company Secretary & Compliance officer

Registered Office: E/109, Crystal Plaza, New Link Road, Opp. Infinity Mall, Andheri (West), Mumbai, MH - 400053

Email id: [tilakfn@gmail.com](mailto:tilakfn@gmail.com)

By Order of the Board of Directors  
For Tilak Ventures Limited  
Sd/-  
Girraj Kishor Agrawal  
Director - DIN- 00299059

Date: 17.05.2022

Place: Mumbai

**RANDER CORPORATION LIMITED**

CIN: L64203MH1993PLC075812

Reg. Office: 14/15, Madhav Kripa, Boisar Palghar Road, Boisar (W), Palghar-401501.

Tel. No.: 35110857 | Email ID: [info@randergroup.com](mailto:info@randergroup.com)

**POSTAL BALLOT NOTICE**

NOTICE is hereby given pursuant to Section 110 of the Companies Act, 2013 read with Rule 22 of the Companies (Management and Administration) Rules, 2014, including any statutory modification or re-enactment thereof for the time being in force, SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and such other applicable laws and regulations, the approval of members of RANDER CORPORATION LIMITED (the "Company") is being sought for the resolution mentioned in the postal ballot notice dated May 10, 2022 only by remote e-voting process ("E-Voting").

The members are hereby informed that:

1. The Company has completed the dispatch of Notice of Postal Ballot on May 16, 2022 along with Explanatory Statement to all the members whose names appear in the Register of Members/ Record of National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited (CDSL) as on May 13, 2022 in accordance with the provisions of the Companies Act, 2013 read with Rules made thereunder and Circulars and Notifications issued thereunder (MCA Circulars and SEBI Circulars), and applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations"), Secretarial Standard on General Meetings ("SS-2") issued by the Institute of Company Secretaries of India and other applicable laws, rules and regulations (including any statutory modification or re-enactment thereof for the time being in force and as amended from time to time);

2. The voting through postal ballot and e-voting will commence on Friday, May 20, 2022 (9:00 a.m. IST) and will end on Saturday, June 18, 2022 (5:00 p.m. IST) and e-voting module will not be allowed beyond the said date and time;

3. The voting rights of members shall be in proportion to their share in the paid-up equity share capital of the Company as on the cut-off date of May 13, 2022. A person who is not a Member

राज्यात मंगळवारी २६६ कोरोना रुग्णांची भर तर २४१ कोरोनामुक्त

मुंबई, दि. १७ (प्रतिनिधी) : राज्यातील कोरोनाच्या रुग्णसंख्येत काहीसा चढ-उतार दिसून येत आहे. राज्यात आज २६६ नव्या रुग्णांची भर पडली आहे तर २४१ रुग्ण बरे होऊन घरी परतले आहेत. राज्यातील कोरोनाच्या सक्रिय रुग्णसंख्येची संख्या ही १५५१ इतकी आहे. सर्वाधिक म्हणजे ९२२ सक्रिय रुग्ण हे मुंबईत असून त्या

खालोखाल पुण्याचा क्रमांक लागतो. पुण्यामध्ये सध्या २९९ सक्रिय रुग्ण आहेत. गेल्या २४ तासांमध्ये राज्यात शून्य कोरोनाबाधितांचा मृत्यू झाला आहे. राज्याचा मृत्यूदर १.८७ टक्के इतका झाला आहे. तसेच राज्यात आतापर्यंत ७७,३१,८२९ कोरोना रुग्ण बरे होऊन घरी परतले आहेत. त्यामुळे राज्यातील रुग्ण बरे होण्याचे प्रमाण हे ९८.१०

टक्के इतके झाले आहे. देशातील कोरोना विषाणूच्या संसर्गात मोठी घट झाली आहे. देशात गेल्या २४ तासांत १ हजार ५६९ नवीन कोरोनाबाधितांची नोंद झाली असून १९ जणांचा मृत्यू झाला आहे. देशातील सक्रिय कोरोनाबाधितांची संख्या १६ हजार ४०० वर पोहोचली आहे.

मुंबई शहरातली नालेसफाई गाळातच!



वेळेत नालेसफाई पूर्ण न करणाऱ्या कंत्राटदाराला पालिकेची कारणे दाखवा नोटीस मुंबई, दि. १७ (प्रतिनिधी) : पावसाळा तोंडावर आला असतांना मुंबई शहरातली नालेसफाई अजून गाळातच आहे. शहर भागात वेळेत नालेसफाई पूर्ण न करणाऱ्या कंत्राटदाराला पालिकेने कारणे दाखवा नोटीस दिली आहे. मनदीप एंटरप्रायजेस या ठेकेदाराने वेळेत काम पूर्ण न केल्याने पालिकेने शहर भागातील नालेसफाई करता आणखी एक कंत्राटदार नेमला आहे. पूर्व आणि पश्चिम उपनगरांच्या तुलनेत मुंबई शहरातील नालेसफाई धीम्या गतीने सुरू आहे. मुंबई शहर भागातील नालेसफाई १५ मे पर्यंत ५० टक्के पूर्ण होणं गरजेचं होतं. मात्र, वेळेत हे काम पूर्ण न झाल्याने पालिकेने ठेकेदाराला कारणे दाखवा नोटीस बजावून शहर भागासाठी आणखी एक कंत्राटदार नेमला आहे. मुंबई महापालिकेचे आयुक्त इकबालसिंह चहल यांच्याकडून नालेसफाईची डेडलाईन नव्याने जाहीर करण्यात आली आहे. सध्याचा कंत्राटदार ५० टक्के काम पूर्ण करेल आणि दुसऱ्या ठेकेदाराने ३१ मे पूर्वी उर्वरित २५ टक्के काम पूर्ण करणे अपेक्षित आहे. मुंबईत पूर्व उपनगरात ६२ टक्के तर पश्चिम उपनगरात ६८ टक्के गाळ काढण्याचे काम पूर्ण झाले आहे. तर मुंबई शहर भागात केवळ ४० टक्के गाळ काढला गेला आहे.

पश्चिम रेल्वे आरओबीच्या बांधकामासह सिग्नलिंग कार्य... SG 217 2 296 WA dtd : 17.05.2022...

Indian Bank ALLAHABAD मागणी सूचना परिशिष्ट १ सौकरुयितायुक्त अॅन्ड रिस्कन्ट्रन्डर ऑफ फायनान्शियल असरेस अॅन्ड एफ्कोसॅमॅन्ट सौकरुयिटी इस्टरेट अॅन्ड, २००२ च्या अनुच्छेद १३ (२) अंतर्गत सूचना...

SHOP ON RENT Furnished Shop with AC suitable for super market, garment showroom carpet area appx. 500 feet. (upfront payment for furniture is required) Location - RAMDEV PARK, Mira Road. BHAYNERS EAST. Mobile - 9029288636

इंडियन बँक ALLAHABAD मागणी सूचना परिशिष्ट १ सौकरुयितायुक्त अॅन्ड रिस्कन्ट्रन्डर ऑफ फायनान्शियल असरेस अॅन्ड एफ्कोसॅमॅन्ट सौकरुयिटी इस्टरेट अॅन्ड, २००२ च्या अनुच्छेद १३ (२) अंतर्गत सूचना...

जाहीर सूचना सून्या यादारे देण्यात येते की, स्वभाव मालमतेच्या संदर्भात अर्थात फ्लॅट क्र. २१, तळ मजला, एफ सिंग, मोसामिती २१६ चौ. फूट चढई क्षेत्रक, विल्डिंग इन्व्हेस्ट - ३ को-ऑपरेटिव्ह हाउसिंग सोसायटी लि. अहवाल...

जाहीर सूचना सून्या यादारे देण्यात येते की, स्वभाव मालमतेच्या संदर्भात अर्थात फ्लॅट क्र. २१, तळ मजला, एफ सिंग, मोसामिती २१६ चौ. फूट चढई क्षेत्रक, विल्डिंग इन्व्हेस्ट - ३ को-ऑपरेटिव्ह हाउसिंग सोसायटी लि. अहवाल...

ओमकार स्पेशिअलिटी केमिकल्स लि. नोंदणीकृत कार्यालय - जी-३४, एच.आय.डी.सी., बदलापूर (पूर्व), जोगी ४२१ ५०३. दूर. क्र. +९१-२२-२२६२२५३७०, २६९०६५१ फॅक्स : +९१-२२-२२६२२५३७४७, २६९१५५२९ ई-मेल : info@omkarchemicals.com...

इंडियन बँक ALLAHABAD मागणी सूचना परिशिष्ट १ सौकरुयितायुक्त अॅन्ड रिस्कन्ट्रन्डर ऑफ फायनान्शियल असरेस अॅन्ड एफ्कोसॅमॅन्ट सौकरुयिटी इस्टरेट अॅन्ड, २००२ च्या अनुच्छेद १३ (२) अंतर्गत सूचना...

महाराष्ट्र शासन कार्याकारी अभियंता यांचे कार्यालय, मध्य मुंबई (सा.बा.) विभाग, गुणपत जाधव मार्ग, वरळी, मुंबई - ४०० ०१८.

Table with 2 columns: क्र. (Sl. No.), रक्कम (Amount). Lists various tender items and their estimated amounts.

TENDER NOTICE Following Tenders are invited from Eligible Bidders by E-tendering Process under Goregaon Division under Pen Circle Raigad District. The Details are as below-

Table with 6 columns: Sr., Tender No., Nature of Work, Estimated Cost (in Lakhs), Amount of EMD (in Rs.), Tender Cost Fee (in Rs.).

संजीवनी पॅरंटेरल लिमिटेड सौभाग्यपन्न क्रमांक : एल २५३००एम एच १९४५पीएलसी ०८1७९२ नोंदणीकृत कार्यालय : २०५, पी एन कोठी इंडस्ट्रिअल इस्टेट, एल बी एच मार्ग, भांडुप (पश्चिम) मुंबई - ४०० ०६८.

३१ मार्च २०२२ रोजी संपलेल्या तिमाही आणि आर्थिक वर्षाकरिता स्वतंत्र लेखापरीक्षित वित्तीय निकालांचे पत्रक

PUBLIC NOTICE Public Notice is hereby given to public at large that my client Mr. Vishal Shankar Jain & Mrs. Pooja Vishal Jain, has agreed to purchase the property more particularly described in the Schedule hereunder written (hereinafter referred to as the "SAID PROPERTY").

DELPHI डेलफी वर्ल्ड मनी लिमिटेड (पूर्वीचे एबीएसकॅश वर्ल्ड मनी इंडिया लिमिटेड म्हणून) सौभाग्यपन्न : L65990MH1985PLC037697 नोंदणीकृत कार्यालय : ८ वा मजला, माणेक प्लाझा, कलिना सीएसटी रोड, विद्यानगरी मार्ग, कलिना, सांताक्रुझ पूर्व, मुंबई ४०० ०९८.

Table with 4 columns: अनु. क्र. (Sl. No.), तपशील (Particulars), संपलेली तिमाही (Previous Quarter), संपलेले आर्थिक वर्ष (Financial Year). Contains financial data for Sanjivani.

**SBI STATE BANK OF INDIA**  
Stressed Assets Recovery Branch, Retail  
1st Floor, 23, Najafgarh Road, New Delhi – 110015.

**CORRIGENDUM**  
This is in reference to the advertisement published in this newspaper on 01-05-2022 for E-Auction of Properties in A/c of M/s Netsys Technologies at (Sr. No. 04) that the proposed auction of the property on 17-05-2022 has been postponed / withdrawn by the Bank due to technical issue. The corrected schedule of e-auction should be read as:

Corrected Date and time of E-auction	Corrected Last date and time of submission of bid
20-05-2022 from 12:00 Noon to 04:00 P.M.	19-05-2022 upto 04:00 PM

INSTEAD OF  
17-05-2022 16-05-2022

All other detailed terms & conditions will remain unchanged.

Place : New Delhi, Date : 17-05-2022 Authorized Officer, State Bank of India

**विक्रम बैंक बरौदा**  
Branch: Town Hall, Chandni Chowk, 5485, Laxmi Building, Near Clock House, Chandni Chowk, Delhi-110006. Email Id - yjcw@bankofbaroda.co.in

**[Rule 8 (1) of Security Interest (Enforcement) Rules, 2002] POSSESSION NOTICE (For Movable Stocks)**  
Whereas, the undersigned being the Authorised Officer of the Bank of Baroda under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the power conferred under Section 13 (2) read with Rule 3 of the Security Interest (Enforcement) Rules 2002 issued a demand notice dated 01/02/2022 calling upon the Borrower Mrs. Shreya Ahuja D/o Mr. Sudhir Ahuja, Address: Shop No. 226, Ward No. 5, Katra Nawab Sahab, Chandni Chowk, Delhi-110006 R/o: E-4/21-B, Model Town, Delhi-110009 to repay the amount mentioned in the notice being **Rs. 5,95,789.36 (Rupees Five Lakhs Ninety Five Thousand Seven Hundred Eighty Nine & Thirty Six Paise Only) plus unapplied interest from 31.08.2021** within 60 days from the date of receipt of the said notice.  
The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property/Stock in trades described herein below in exercise of powers conferred on him under Section (4) of Section 13 of the Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this **12th Day of May 2022**.  
The borrower in particular and the public in general is hereby cautioned not to deal with the property/Stock in trades and any dealings with the property/Stock in trades will subject to the charge of the Bank of Baroda, Town Hall, Chandni Chowk, Delhi branch for an amount of **Rs. 5,95,789.36 (Rupees Five Lakhs Ninety Five Thousand Seven Hundred Eighty Nine & Thirty Six Paise Only) plus unapplied interest from 31.08.2021**.  
The borrower's attention is invited to provisions of Section 13 (8) of the Act, in respect of time available, to redeem the secured assets.

**DESCRIPTION OF THE PROPERTY**  
Hypothecation of Stocks (Ladies Suit & Garments) located at 226 Katra Nawab, Chandani Chowk, Delhi-110006 in the name of Mrs Shreya Ahuja  
Date : 12-05-2022, Place : New Delhi Authorized Officer, Bank of Baroda

**DELPHI**  
**DELPHI WORLD MONEY LIMITED**  
(Erstwhile EbixCash World Money India Limited)  
CIN: L65990MH1985PLC037697  
Regd. Office: 8<sup>th</sup> Floor, Manek Plaza, Kalina CST Road, Vidyanagri Marg, Kalina, Santacruz (East), Mumbai 400 098.  
Tel: +91-22-62881500, Email: corp.relations@ebixcash.com, Website: www.indiaforexonline.com

**STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31<sup>ST</sup> MARCH 2022**  
(In Rs. Lakh)

S. No.	Particulars	Quarter Ended			Year Ended	
		31.03.2022	31.12.2021	31.03.2021	31.03.2022	31.03.2021
		Audited	Unaudited	Audited	Audited	Audited
1	Total Income from operations	1748.56	1750.30	2340.78	7342.09	11848.82
2	Net Profit / (Loss) for the period before tax	194.66	196.86	642.41	1396.46	5796.23
3	Net Profit/(Loss) for the period after tax	87.51	101.75	221.11	792.32	4077.81
4	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income]	81.70	101.00	198.26	784.27	4068.45
5	Paid-up Equity Share Capital	1112.79	1112.79	1112.79	1112.79	1112.79
6	Other equity (excluding Revaluation Reserve)					
7	Earnings per share (for continuing and discontinuing operations) (of Rs. 10/- each) (not annualised)					
	(a) Basic (Rs.)	* 0.79	* 2.1	* 1.99	7.12	36.64
	(b) Diluted (Rs.)	* 0.79	* 2.1	* 1.99	7.12	36.64

**Notes:**  
1. The above is a statement of audited financial results for the quarter and year ended 31<sup>st</sup> March, 2022 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015. The full format of the audited financial results are available on the Stock Exchange websites ([www.bseindia.com](http://www.bseindia.com) / [www.nseindia.com](http://www.nseindia.com)) and Company's website [www.indiaforexonline.com](http://www.indiaforexonline.com).  
2. The above audited financial results were reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 16<sup>th</sup> May, 2022.

**FOR DELPHI WORLD MONEY LIMITED (ERSTWHILE EBIXCASH WORLD MONEY INDIA LIMITED)**  
Sd/-  
**SATYA BUSHAN KOTRU**  
CHAIRMAN  
DIN:01729176

DATE: 16<sup>TH</sup> MAY, 2022  
PLACE: NOIDA

**Stressed Assets Management Branch New Delhi**  
First Floor, 17 Parliament Street, New Delhi – 110 001  
E-mail: [armbdelhi@indianbank.co.in](mailto:armbdelhi@indianbank.co.in)

**1. M/s Jagdamba Traders**  
495/7, Kadipur Industrial Estate Kadipur Gurgaon – 122001  
And Also at: F-70, MIA, Food Park Alwar Rajasthan

**2. Mr. Shishan Kumar Aggarwal (Proprietor)**  
547/22, Gali No. 7 Shivaji Park Gurgaon

Dear Sir,  
Sub: **M/s Jagdamba Traders with SAM Large Delhi Branch - Classifying as Willful Defaulter - Show Cause Notice**  
This is as per the direction of Willful Defaulter Screening Committee (WDFSC) issued vide its order/decision dated 16.03.2022 and in terms of the findings of the said Screening Committee wherein the committee observes as under:  
That, the first of you is the Borrower Unit in which Second is Proprietor has availed credit facility from our Bank under sole banking arrangement. The aforesaid borrower unit M/s Jagdamba Traders was sanctioned credit facility of Rs. 1.40 Crores on 24.09.2013 on the terms and conditions as stipulated in the sanction letter & in the documents executed by all of you in pursuance thereto through our Gurgaon Branch. The limit sanctioned to the firm are secured by hypothecation of stocks and book debts, EM of House Property situated at H.No. 547/22, Gali No. 7, Shivaji Park, Kharkisa Road, Gurgaon in the name of Shishan Kumar Aggarwal and Rajesh Mangla.  
The aforesaid borrower firm was requested to pay interest and other charges and also the instalments of the principal in accordance with the terms of the sanction letter and loan agreements executed by the borrowers/guarantors. However, the borrower has failed to pay payment of dues and committed default in performing the conditions in the loan agreement, causing thereby classification of the account as NPA as per RBI guidelines.  
The status of the account is enumerated hereunder:  
(Rs. In crores)  
S.No. Date of NPA Dues on 13.03.2022  
1. 28.01.2017 2.35

In view of the default committed by the Borrower Unit and its Proprietor the case was examined by the WDFSC on 16.03.2022 with a view to ascertain willful default on the part of Borrower Unit and its Proprietor as per the guidelines laid down by the RBI. It was observed by the Willful Defaulter Screening Committee that the Borrower unit and its Proprietor had prima facie committed various willful irregularities/defaulted as detailed hereunder and accordingly meets the criteria to be classified as willful Defaulter in terms of the guidelines laid down by the RBI.  
The irregularities/defaulted/evidences as extracted out by the screening committee and directed to be communicated to the Borrower Unit and its Proprietor calling for their submission as to why they should not be declared as willful defaulter as per RBI guidelines are enumerated as under:  
**Cause of Action:**  
➤ Diversion of Funds in terms of clause 2.1.3(b) read with 2.2.1(c)  
➤ Siphoning of funds in terms of clause 2.1.3(c).  
**Evidences/Events of Willful Default:**  
**Diversion of Funds:**  
➤ An amount of Rs. 129.88 Lacs was transferred through RTGS to M/s Mangla Trading Corporation, a group account, maintained with Bank of Maharashtra, from account of Jagdamba Traders during 23.09.2016 to 24.02.2017.  
➤ Bank of Maharashtra, Kalkaji, New Delhi Branch informed our Gurgaon Branch vide their letter dated 04.10.2016 that Mr. Shishan Kumar Aggarwal is enjoying some credit facility with them for his two firms' M/s Mangla Trading Corporation and M/s Maruti Kesari Nandan Agro Foods Pvt Limited by pledging the same property [sale deed no 769 & 770 dated 25.04.1994] which was pledged with our Gurgaon branch.  
➤ The sale deeds no 769 & 770 dated 25.04.1994 deposited with Bank of Maharashtra, Kalkaji branch was signed by Mr. Shishan Kumar Aggarwal as per the photo copy shown by Branch manager of Bank of Maharashtra during investigation. The same title deeds only were deposited with our Gurgaon branch.  
**Siphoning of Funds**  
During investigation by the Vigilance Officer, it was found that unit was located at 495/7, Kadipur Industrial Area, Gurgaon and the said unit was not working and it was completely in a garbage condition. The prop. Mr. Shishan Kumar Aggarwal was available and he informed the investigating official that the unit was already shifted to F70 MIA, Food park Alwar, Rajasthan [at a distance of approximately 135 KM from Gurgaon] and an undated letter from firm intimating shifting the unit was also held in file. During visit by the Vigilance Officer at the given address in Alwar, it was found that there was no Board of the firm at the given address and also no stock and no machinery was available. In view of the above detailed Diversion of Funds in terms of clause 2.1.3(b) read with 2.2.1 (c) and Siphoning of Funds in terms of clause 2.1.3(c) of the RBI Master Circular No. No.RB /2015-16/100 DBR.No.CID.BC.22/20.16.003/ 2015-16 date 01.07.2015, each of you are required by the WDFSC to show cause as to why each of you should not be declared a willful defaulter for the reasons specified hereinabove. Please ensure that your reply should reach us on or before 07.04.2022 failing which the committee would be constrained to proceed further in the matter based on the evidence on record treating as if you have no reason/explanation to offer in rebuttal.  
**Branch Manager**

**sidbi**  
**SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA**  
(Established under the Small Industries Development Bank of India Act, 1989)  
Head Office: SIDBI Tower, 15, Ashok Marg, Lucknow-226 001

**STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2022**  
(₹ crore)

Particulars	Quarter Ended			Year Ended	
	31.03.2022	31.12.2021	31.03.2021	31.03.2022	31.03.2021
	[Audited]	[Reviewed]	[Audited]	[Audited]	[Audited]
<b>1. Interest earned (a)+(b)+(c)+(d)</b>	<b>2,471</b>	<b>2,075</b>	<b>2,268</b>	<b>8,715</b>	<b>10,221</b>
(a) Interest/disc. on advances/bills	2,087	1,864	1,967	7,475	9,055
(b) Income on investments	124	99	110	461	680
(c) Interest on balances with Reserve Bank of India and other inter bank funds	260	112	191	779	486
(d) Others	-	-	-	-	-
2. Other Income	184	110	103	424	427
<b>3. Total Income (1+2)</b>	<b>2,655</b>	<b>2,185</b>	<b>2,371</b>	<b>9,139</b>	<b>10,648</b>
4. Interest Expended	1,547	1,311	1,488	5,702	6,543
<b>5. Operating Expenses (i)+(ii)</b>	<b>203</b>	<b>148</b>	<b>121</b>	<b>600</b>	<b>560</b>
(i) Employees' cost	104	93	67	370	388
(ii) Other operating expenses	99	55	54	230	172
<b>6. Total Expenditure (4+5) excluding provisions and contingencies</b>	<b>1,750</b>	<b>1,459</b>	<b>1,609</b>	<b>6,302</b>	<b>7,103</b>
7. Operating Profit before Provisions and Contingencies (3-6)	905	726	762	2,837	3,545
8. Provisions (other than tax) and Contingencies [Net of write back]	162	115	464	352	915
9. Exceptional Items	-	-	-	(97)	518
<b>10. Profit (+) / Loss (-) from Ordinary Activities before tax (7-8+9)</b>	<b>743</b>	<b>611</b>	<b>298</b>	<b>2,388</b>	<b>3,148</b>
11. Tax expense [Net of DTA/DTL]	166	175	65	430	750
<b>12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)</b>	<b>577</b>	<b>436</b>	<b>233</b>	<b>1,958</b>	<b>2,398</b>
13. Extraordinary items (net of tax expense)	-	-	-	-	-
<b>14. Net Profit (+) / Loss (-) for the period (12-13)</b>	<b>577</b>	<b>436</b>	<b>233</b>	<b>1,958</b>	<b>2,398</b>
15. Paid-up equity share capital (Face Value ₹ 10 each)	569	532	532	569	532
16. Reserves excluding Revaluation Reserves	23,716	21,843	20,462	23,716	20,462
<b>17. Analytical Ratios</b>					
(i) Percentage of shares held by Government of India	20.85%	15.40%	15.40%	20.85%	15.40%
(ii) Capital Adequacy Ratio (Under Basel I)	24.28%	28.85%	27.49%	24.28%	27.49%
(iii) Earnings Per Share (Basic and Diluted) (EPS)	10.83	8.20	4.38	36.79	45.09
(iv) NPA Ratios					
a) Amount of Gross NPA	218	286	282	218	282
b) Amount of Net NPA	132	186	185	132	185
c) % of Gross NPA	0.11	0.17	0.18	0.11	0.18
d) % of Net NPA	0.07	0.11	0.12	0.07	0.12
(v) Return on Assets (after Tax) (annualised)	0.96%	1.03%	1.33%	0.96%	1.33%
(vi) Net Worth	23,497	22,104	20,667	23,497	20,667
(vii) Outstanding Redeemable Preference Shares	-	-	-	-	-
(viii) Capital Redemption Reserve	-	-	-	-	-
(ix) Debenture Redemption Reserve	-	-	-	-	-
(x) Debt - Equity Ratio *	3.22	1.37	1.89	3.22	1.89
(xi) Total Debts to Total Assets (%) *	30.61	14.96	20.33	30.61	20.33

\*Debt denotes total Borrowings (excluding Deposits)

**Notes:**  
1) The Significant Accounting Policies followed in preparation of these financial results are consistent with those followed in preparation of the annual financial statements for the year ended March 31, 2021.  
2) The above results have been approved by the Board of Directors at their meeting held on May 17, 2022.  
3) The figures of the last quarter in each of the financial years are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the respective financial year.  
4) The financial results for the year ended March 31, 2022 have been arrived at, after considering provisions for Non-performing assets, Standard Assets and Investment Depreciation on the basis of prudential norms issued by Reserve Bank of India, Income Tax, Deferred tax and other usual and necessary provisions including employee benefits made at year-end.  
5) During the year, the Bank has allotted 3,66,19,138 equity shares of ₹ 10/- each (at Book value ₹ 388.54) to Government of India (GoI) by converting Tier-I Bonds of the Bank aggregating ₹ 1,422.80 crore held by GoI into equity. Accordingly, the paid-up share capital of the Bank has increased to ₹ 568.54 crore.  
6) Exceptional item represents onetime payment of Service Tax and GST along with interest aggregating ₹ 97 crore paid in Q2 of FY 2022 in respect of Guarantee Fee paid to GoI pertaining to previous years.  
7) The extent to which the COVID-19 pandemic will continue to impact the Bank's operations and asset quality will depend on ongoing as well as future developments.  
8) In view of the likely impact of COVID-19, Bank, as a prudent measure, as on March 31, 2022 holds additional standard assets provision of ₹ 150.11 crore on certain segments of the portfolio which were considered as stressed based on its internal assessment.  
9) In terms of RBI circular dated 08 August 2020 on 'Resolution Framework for COVID-19 related Stress', the Bank, has implemented as per the Board approved Policy, Resolution Plan for eligible borrowers as follows:

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of the previous September 30, 2021 (A)*	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year \$	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end March 31, 2022
Personal Loans	---	---	---	---	---
Corporate persons	32.81	0.00	0.00	(0.18)	32.99
Of which MSMEs	32.81	0.00	0.00	(0.18)	32.99
Others	---	---	---	---	---
<b>Total</b>	<b>32.81</b>	<b>0.00</b>	<b>0.00</b>	<b>(0.18)</b>	<b>32.99</b>

\* Includes restructuring done in respect of requests received as of September 30, 2021 processed subsequently.  
\$ Represents net movement in balance outstanding.  
10) The number of borrower accounts where Resolution Plan is implemented in terms of RBI circular no. DOR STR REC. 11/21.04.048/2021-22 dated May 5, 2021 on Resolution Framework – 2.0: Resolution of COVID-19 related stress of Individuals and Small Businesses is nil. Further, no modifications were sanctioned and implemented in respect of accounts which were implemented under Resolution Framework 1.0.  
11) Details of loans transferred / acquired during the quarter and year ended March 31, 2022 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:  
During the quarter and year ended March 31, 2022:  
i. The Bank has not acquired any loan not in default through assignment.  
ii. The Bank has not transferred any non-performing assets (NPAs) to Asset Reconstruction Companies (ARCs) to permitted transferees/ to other transferees.  
iii. The Bank has not acquired any stressed loans and not transferred any loan not in default / Special Mention Accounts (SMA).  
iv. The bank has not invested in Security Receipts (SR) issued by Asset Reconstruction Companies (ARC) in respect of stressed loans transferred to ARCs.  
12) In accordance with RBI Master Direction RBI/DOR/2021-22/85 DOR STR REC.53/21.04.177/2021-22 dated September 24, 2021 – (Securitisation of Standard Assets) Directions, 2021, the outstanding amount of securitised assets as per books of the SPEs and total amount of exposures retained by the originator as on the date of balance sheet to comply with the MRR is NIL for year ended March 31, 2022.  
13) Pursuant to RBI guidelines, the Bank has utilized floating provision of ₹ 604 crore for making specific provision for NPA in accordance with Board approved policy.  
14) Floating provision is not considered for computation of net NPAs.  
15) Status of Investors' Complaints: 1 complaint was pending for disposal as on January 01, 2022. During the quarter, 7 complaints were received from investors and 7 complaints were resolved. Accordingly, 1 complaint is pending for disposal as on March 31, 2022.  
16) Previous period's figures have been regrouped / reclassified wherever necessary to conform to current period classification.  
17) As per RBI's letter dated May 15, 2019, implementation of IND-AS has been deferred for AIFIs until further notice.  
18) The above results have been subjected to Audit by the Statutory Auditors.

By order of the Board  
Sd/-  
**[Sivasubramanian Ramann]**  
Chairman and Managing Director

Dated: May 17, 2022  
Place: Mumbai

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**sidbi**  
**SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA**  
(Established under the Small Industries Development Bank of India Act, 1989)  
Head Office: SIDBI Tower, 15, Ashok Marg, Lucknow-226 001

**CONSOLIDATED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2022**  
(₹ crore)

Particulars	Year Ended	Year Ended
	31.03.2022	31.03.2021
	[Audited]	[Audited]
<b>1. Interest earned (a)+(b)+(c)+(d)</b>	<b>9,716</b>	<b>11,215</b>
(a) Interest/disc. on advances/ bills	7,990	9,554
(b) Income on investments	467	682
(c) Interest on balances with Reserve Bank of India and other inter bank funds	1,256	979
(d) Others	3	-
2. Other Income	417	411
<b>3. Total Income (1+2)</b>	<b>10,133</b>	<b>11,626</b>
4. Interest Expended	6,363	7,191
<b>5. Operating Expenses (i)+(ii)</b>	<b>616</b>	<b>571</b>
(i) Employees' cost	374	391
(ii) Other operating expenses	242	180
<b>6. Total Expenditure (4+5) excluding provisions and contingencies</b>	<b>6,979</b>	<b>7,762</b>
<b>7. Operating Profit before Provisions and Contingencies (3-6)</b>	<b>3,154</b>	<b>3,864</b>
8. Provisions (other than tax) and Contingencies [Net of write back]	378	943
9. Exceptional Items	(97)	518
<b>10. Profit (+) / Loss (-) from Ordinary Activities before tax (7-8+9)</b>	<b>2,679</b>	<b>3,439</b>
11. Tax expense [Net of DTA/DTL]	511	816
<b>12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)</b>	<b>2,168</b>	<b>2,623</b>
13. Extraordinary items (net of tax expense)	0	0
13.1 Profit/ Loss from Associates	(6)	(15)
<b>14. Net Profit (+) / Loss (-) for the period (12-13)</b>	<b>2,162</b>	<b>2,608</b>
15. Paid-up equity share capital (Face Value ₹ 10 each)	569	532
16. Reserves excluding Revaluation Reserves	24,764	21,306
<b>17. Analytical Ratios</b>		
(i) Percentage of shares held by Government of India	20.85%	15.40%
(ii) Capital Adequacy Ratio (Under Basel I)	26.12%	29.72%
(iii) Earnings Per Share (Basic and diluted) (EPS)	40.63	49.02
(iv) NPA Ratios		
a) Amount of Gross NPA	299.60	358.68
b) Amount of Net NPA	132.10	185.25
c) % of Gross NPA	0.13	0.21
d) % of Net NPA	0.06	0.11
(v) Return on Assets (after Tax) (annualised)	0.94	1.46%
(vi) Net Worth	24,580	21,540
(vii) Outstanding Redeemable Preference Shares	-	-
(viii) Capital Redemption Reserve	-	-
(ix) Debenture Redemption Reserve	-	-
(x) Debt - Equity Ratio *	3.08	1.81
(xi) Total Debts to Total Assets (%) *	27.15	18.29

\*Debt denotes total Borrowings (excluding Deposits)

**Notes:**  
1) The above consolidated financial results include financial results of the Bank and 3 subsidiaries viz., Micro Units Development & Refinance Agency (MUDRA), SIDBI Venture Capital Limited (SVCL) and SIDBI Trustee Company Limited (STCL) and 5 associates viz., Acuite Ratings Pvt Ltd (Erstwhile SMERA), India SME Asset Reconstruction Company Limited (ISARC), Delhi Financial Corporation (DFC), Receivables Exchange of India Limited (RXIL) and KITCO Limited. The Bank has disinvested from 1 of the associates viz., APITCO Ltd. during FY 2022.  
2) The above results have been approved by the Board of Directors at their meeting held on May 17, 2022.  
3) Significant Accounting Policies followed in preparation of these financial results are consistent with those followed in preparation of the annual financial statements for the year ended March 31, 2021.  
4) The financial results for the year ended March 31, 2022 have been arrived at, after considering provisions for Non-performing assets, Standard Assets and Investment Depreciation on the basis of prudential norms issued by Reserve Bank of India, Income Tax, Deferred tax and other usual and necessary provisions including employee benefits made at year-end.  
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6) The extent to which the COVID-19 pandemic will continue to impact the Bank's operations and asset quality will depend on ongoing as well as future developments.  
7) Pursuant to RBI guidelines, the Bank has utilized floating provision of ₹ 604 crore for making specific provision for NPA in accordance with Board approved policy.  
8) Floating provision is not considered for computation of net NPAs.  
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By order of the Board  
Sd/-  
**[Sivasubramanian Ramann]**  
Chairman and Managing Director

Dated: May 17, 2022  
Place: Mumbai

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