



January 15, 2025

To
The General Manager
Department of Corporate Services,
BSE Limited
Phiroze Jee Jee Bhoy Tower
Dalal Street, Fort
Mumbai-400001
Fax: 022-22722061/41/39
Phone No. 91-22-22721233/4
Scrip Code: 544239

To
The General Manager
Department of Corporate Services,
National Stock Exchange of India Limited
Exchange Plaza,
Bandra Kurla Complex,
Bandra (East), Mumbai-400051
Fax: 022-26598237/38/47
Phone No. 022-2659-8235/36
Symbol: ECOSMOBLTY

Sub: Publication- Notice of Postal Ballot

Dear Sir/Ma'am,

Pursuant to the provision of Regulation 30 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the copies of newspaper advertisement of notice of postal ballot for ratification of Ecos (India) Mobility and Hospitality Employee Stock Option Plan, 2024 published on Wednesday, January 15, 2025 in Business Standard (English & Hindi).

This is for your information and record.

**Thanking You,
For Ecos (India) Mobility & Hospitality Limited**

SHWETA Digitally signed
BHARD by SHWETA
WAJ DN: c=IN, o=BHARD, ou=SHWETA, email=SHWETA@ECOSMOBLTY.COM, cn=SHWETA BHARD WAJ, date=2025.01.15 17:17:27 +05'30'

**Shweta Bhardwaj
(Company Secretary & Compliance Officer)
Membership No: 43310**

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REDG. & CORP OFFICE:

45, 1ST FLOOR, CORNER MARKET, MALVIYA NAGAR, NEW DELHI - 110017

CIN NO. L74999DL1996PLC076375

HCLTech growth train may slow on valuation track

Retail cutbacks, Verizon impact, project delays to weigh on IT major

TANMAY TIWARY & RAM PRASAD SAHU
New Delhi/Mumbai, 15 January

The stock of India's third-largest information technology services provider, HCLTech, fell as much as 9.41 per cent to hit an intraday low of ₹1,798 before recovering slightly to end the day at ₹1,813.95, down 8.63 per cent. By comparison, the BSE Sensex closed 0.22 per cent higher at 76,499.63. The sharp decline in the stock price was due to near-term growth concerns and valuation issues.

The company narrowed its 2024-25 (FY25) organic growth guidance to 4-4.5 per cent, compared to 3.5-5 per cent earlier. This guidance includes the impact (50 basis points) of its acquisition of Hewlett Packard Enterprise's (HPE's) Communications Technology Group (CTG) assets. The FY25 guidance implies fourth quarter (Q4) FY25 quarter-on-quarter (Q-o-Q) revenue growth of minus 1.3 to 0.6 per cent.

The muted growth outlook is attributed to the ramp-down of a large programme in retail, a planned reduction following the anniversary of the Verizon mega-deal (which will also affect the first quarter of 2025-26/FY26 to some extent), and the time needed for the ramp-up of recently won discretionary programmes. Kotak Institutional Equities expects lower growth acceleration compared to select peers due to HCLTech's portfolio mix and tepid large deal wins in recent quarters. The brokerage has retained its 'reduce' rating as the stock trades at full valuations.

Jefferies has a 'hold' rating with a target of ₹2,060, acknowledging the higher margins in the third quarter (Q3) but expressing concerns over revenue falling slightly short of estimates and the FY25 growth guidance of 4.5-5 per cent, signalling a weak Q4 outlook, according to reports.

CLSA also maintained a 'hold' rating with a target of ₹1,882. It noted stable demand momentum across



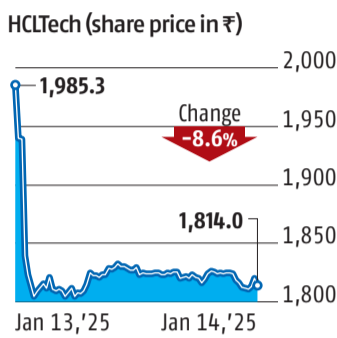
smaller deals but raised concerns over the unchanged growth guidance despite slight revisions in FY25 constant currency revenue growth expectations. Morgan Stanley retained an 'equal-weight' rating, setting a target price of ₹1,970. It pointed out that the lower revenue guidance was offset by positive management commentary.

Meanwhile, analysts at Nuvama Institutional Equities noted that the results were broadly in line with expectations. They highlighted HCLTech's superior growth compared to peers, robust free cash flow generation, and strategic capital allocation. However, with the stock trading at 28.5x FY26 price-to-earnings (P/E) estimates, its valuation appears stretched.

Consequently, Nuvama revised its FY25/26 estimates downward by 0.6 per cent and 3 per cent, respectively, while rolling forward to 28x FY27E (E = Estimates) P/E. The target price was marginally increased to ₹2,150 from ₹2,125, accompanied by a downgrade to a 'hold' rating from 'buy'.

Nomura maintained a 'buy' rating with a target price of ₹2,000, citing a strong deal pipeline, HPE's CTG acquisition, and the potential of generating artificial intelligence to drive growth in areas like technology mod-

MUTED OUTLOOK



Source: Bloomberg
Compiled by BS Research Bureau

ernisation, Cloud, and data. It identified downside risks, including unexpected ramp-downs hurting revenue.

Similarly, Motilal Oswal reaffirmed its 'buy' rating on HCLTech, setting a target price of ₹2,400. The brokerage anticipates HCLTech achieving earnings before interest and tax margin of 18.2 per cent in FY25, with a recovery to 18.9 per cent in FY26 as growth accelerates. It projects a compound annual growth rate of 7.5 per cent in dollar revenue and 11.7 per cent in profit after tax over FY25 through 2026-27E. The estimates remain largely unchanged, the brokerage said.



HEALTH COVER AGAINST CANCER

Check policy for exclusions, co-payment and sub-limits

SANJAY KUMAR SINGH & KARTHIK JEROME

January is observed as cervical cancer awareness month. Cancer is also in the news because hospitalisation claims for this disease rose by 12 per cent in 2024, according to the *Indian Healthscape 2024* report by MediAssist Healthcare Services, the country's largest health insurance third-party administrator (TPA), which processes over a fifth of all hospitalisation claims.

"In India, one out of every nine people is likely to be diagnosed with cancer in their lifetime," says Parthanal Ghosh, director and chief business officer, HDFC Ergo General Insurance.

Options to cover cancer

Cancer can be covered through several types of policies. Indemnity-based covers pay for hospitalisation expenses. "Now, insurers have also designed hospitalisation covers for people who have been diagnosed with cancer,"

says Siddharth Singhal, head of health insurance, Policybazaar.com. Critical illness plans are a second option. "These are fixed-benefit plans that cover several critical illnesses, including cancer," says Kapil Mehta, co-founder, SecureNow.

Cancer-specific policies, which only cover cancer, are available as indemnity-based or fixed-benefit plans. Fixed-benefit plans offer a lump sum payout upon diagnosis and sometimes include an income benefit. "If the breadwinner gets diagnosed with cancer, the

insurer may offer a pre-decided sum of money at intervals to help the family cope with the loss of income," says Ghosh. Fixed-benefit plans don't cover individuals who already have cancer.

Cancer-specific policies typically cover all stages of the disease. "They may cover a stage or two earlier than what a hospitalisation policy would pay for, so there is a slight benefit to owning them," says Mehta.

Start early for better coverage

Purchase health insurance early while you are disease-free. "It might become very difficult to get a comprehensive health cover for someone who has already had cancer," says Aayush Dubey, co-founder and head of research, Beshak.org.

Insurers may reject proposals or issue policies with restrictions and higher premiums. Dubey adds that insurers might also exclude cancer permanently from coverage. Singhal highlights that healthy individuals have a wide range of policy options, while those diagnosed with

cancer must choose from a limited range.

Mehta recommends buying a broad hospitalisation cover first, ideally with a high sum insured. "If you have to undergo treatments such as immunotherapy, they can cost as much as ₹30-40 lakh in a metro," he says.

For those unable to afford a high cover, combining a basic hospitalisation cover (₹10-20 lakh) with a critical illness policy (or a cancer-specific plan) can be cost-effective.

Key considerations

When buying a hospitalisation cover, individuals with a history of cancer must review the coverage carefully. "Based on medical history and the current stage of cancer, the insurer's underwriters may take a call on what is to be covered," says Singhal.

Hospitalisation policies for those already diagnosed often include waiting periods. "Waiting periods for pre-existing diseases have now been standardised and cannot exceed three years," says Singhal.

Fixed-benefit plans, especially critical illness plans, may have a survival period clause, usually of 15 days, which can sometimes extend to 30-60 days. "If the disease is vicious, the patient may not survive for a long period," says Mehta. He advises avoiding policies with longer survival periods. Dubey stresses checking indemnity-based policies for co-payment clauses and sub-limits on room rent, specific diseases, and treatments.

HOSPITALISATION PLANS FOR CANCER SURVIVORS

Insurer	Plan	Sum insured* (₹lakh)	Annual premium (₹)
Star	Cancer Care Platinum	10	31,081
Manipal Cigna	Prime Senior Elite	10	23,888
Star	Cancer Care Platinum	5	21,299
Care	Care Freedom	5	8,050

Above are hospitalisation plans available to customers who have already suffered from cancer; *Sum insured is the maximum available, except in case of Manipal Cigna, where it can go up to ₹50 lakh; Premiums are for 40-year-old living in Delhi, except in the case of Manipal Cigna, where the age is 56 years (minimum entry age). Source: Policybazaar.com

Link Aadhaar, activate UAN by January 15 to get ELI benefits

To receive benefits under the Employment Linked Incentive (ELI) scheme, it is crucial to activate Universal Account Number (UAN) and link it with Aadhaar and bank account by January 15.

administered through the Employees Provident Fund Organisation (EPFO). Failure to complete linkage may result in ineligibility for scheme's incentives.

- Navigate to the official EPFO website
- Click on 'activate UAN'
- Look under the 'important links' section and select 'activate UAN'

- Account Number)
 - Aadhaar number
 - Full name (as per Aadhaar)
 - Date of birth
 - Mobile number linked to Aadhaar
 - A one-time password (OTP) will be sent to your Aadhaar-registered

- mobile number
 - Enter the OTP to proceed
 - After verification, you will receive a PIN on your registered mobile number
 - Enter the PIN to complete the activation process

ELI scheme is

How to link UAN

Read full report here: mybs.in/2ejul1C

COMPILED BY AYUSH MISHRA

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Website: www.ifcilt.com
CIN: L74899DL1993G01053677

Notice: Inviting Applications for Empanelment of Business Partners for opportunities in Consultancy

IFCI Limited invites applications for empanelment of Business Partners for opportunities in Consultancy. Interested applicants can download the application format and other terms and conditions, from www.ifcilt.com. Any further updates shall be uploaded on the website.

**General Manager
Corporate Advisory Department**

WESTERN COALFIELDS LIMITED
(A Subsidiary of Coal India Limited)
Coal Estate, Civil Lines, Nagpur - 440001, Maharashtra, India. Website - www.westerncoal.in

NOTICE

All the tenders issued by CIL and its Subsidiaries for procurement of Goods, Works and Services are available on websites of Coal India Limited (www.coalindia.in), respective Subsidiary Company (WCL, www.westerncoal.in), CIL e-procurement portal (<https://coalindiatenders.nic.in>) and Central Public Procurement Portal (<https://eprocure.gov.in>). Bids for the tender can be submitted through <https://coalindiatenders.nic.in> only. Corrigendum/Addendum, if any, are published on <https://coalindiatenders.nic.in> only. In addition, procurement is also being done through GeM Portal (<https://gem.gov.in>).

Karnataka Bank Ltd.
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Asset Recovery Management Branch
8-B, First Floor, Rajendra Park, Pusa Road, New Delhi-110 060

Phone : 011-40591567(Ext-240)
E-Mail : delhiarm@ktkbank.com
Website : www.karnatakabank.com
CIN : L85110KA1924PLC001128

SALE NOTICE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read with proviso to rule 9(1) of Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to public in general and in particular to Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the secured Creditor, the **Symbolic Possession** of which has been taken by the Authorised Officer of Karnataka Bank Ltd, the **Secured Creditor** on 27.09.2023, will be sold on "As is Where is", "As is What is" and "Whatever there is" on 15.02.2025, for recovery of Rs. 5,77,13,046.72 [Rupees Five Crore Seventy Seven Lakhs Thirteen Thousand Forty Six and Paise Seventy Two Only] i.e. under Term Loan A/c No.0307001800007401 along with future interest from 01.01.2025, plus costs. Due to the Karnataka Bank Ltd, Agra Branch, No.76, Heritage Towers, Mahatma Gandhi Road, Nehru Nagar, Agra-282002, Uttar Pradesh, the Secured creditor from (1) Mr. Prem Kumar S/o Mr. Ashok Kumar Singh, addressed at: Baikunth Bagh, Tadi Baghiya Rambagh NR Siddharth Property, Agra, Uttar Pradesh-282002 (2) Mr. Gagan Kumar S/o Mr. Ashok Kumar Singh, (3) Mrs. Murni Devi W/o Mr. Ashok Kumar Singh, (4) Mrs. Neema Devi W/o Mr. Gagan Kumar and (5) Mr. Ashok Kumar Singh S/o Mr. Shaitan Singh, All From No.(2) to (5) are residing at: Baikunth Bagh, Tadi Baghiya, Pavin Vihar, Agra, Uttar Pradesh-282003, being borrowers/ guarantors/co-obligants.

DESCRIPTION OF THE IMMOVABLE PROPERTY:

1. All that Part & Parcel of Residential Property Bearing Plot No.79, land measuring 182.52 Square meters, Building Measuring 149.94 Square Meters, situated at Khasra No.1292/81m, Baikunthi Bagh III, near Bhagwati Bagh, Mauza Naraich, Tehsil Etmadpur, Dist: Agra, Uttar Pradesh, Belonging to Mrs. Murni Devi Boundaries: East: Plot No.78 West: Plot No.80 North: 25' Ft/Wide Road South: Plot No.55 & 37

Reserve Price/Upset Price below which the property may not be sold: Rs.34,71,000.00 (Rupees Thirty Four Lakhs Seventy One Thousand only)

Earnest money to be deposited/tendered: Rs.3,47,100.00 (Rupees Three Lakhs Forty Seven Thousand One Hundred Only)

2. All that Part & Parcel of Residential Property Bearing Plot No.77A & 78, land measuring 167.66 Square meters, Building Measuring 144.37 Square Meters, situated at Khasra No.1292/81m, Baikunthi Bagh III, near Bhagwati Bagh, Mauza Naraich, Tehsil Etmadpur, Dist: Agra, Uttar Pradesh, Belonging to Mrs. Murni Devi Boundaries: East: 15'ft wide Rasta West: Plot No.79 North: 25'ft wide Rasta South: Plot No.32

Reserve Price/Upset Price below which the property may not be sold: Rs.29,09,000.00 (Rupees Twenty Nine Lakhs Nine Thousand only)

Earnest money to be deposited/tendered: Rs.2,90,900.00 (Rupees Two Lakhs Ninety Thousand Nine Hundred Only)

(The borrower's/mortgagor's attention is invited to the provisions of Sub-section (8) of Section 13 of the Act, in respect of time available to redeem the secured asset).

(This Notice shall also serve as Notice under Sub Rule (1) of Rule (9) of Security Interest Enforcement Rules-2002 to the Borrower/Guarantors)

For detailed terms and conditions of sale, please refer to link in Karnataka Bank's Website i.e. www.karnatakabank.com under the head "Mega E-Auction on 15.02.2025".

The E-auction will be conducted through portal <https://bankauctoins.in/> on 15.02.2025 from 11:30 A.M to 12:30 P.M with unlimited extension of 05 minutes. The intending bidder is required to register their name at <https://bankauctoins.in/> and get the user Id and password free of cost and get online training on E-auction (tentatively on 14.02.2025) from M/s.4closure, 605A, 6th Floor, Maltrivanam, Ameerpet, Hyderabad-500038, Contact No.040-23836405, Mobile 8142000809, E-mail: info@bankauctoins.in.

Date: 14.01.2025
Place: Agra
Sd/- For Karnataka Bank Ltd
Chief Manager & Authorised Officer.

**OFFICE OF THE EXECUTIVE ENGINEER,
GENERATION DIVISION LJHP BARAMULLA**

Email id: xeneljhp@gmail.com

**E-NIT No: GD/LJHP/ 40 of 2024-25
Dated:- 13-01-2025**

E-tender (in two parts) on behalf of Managing Director, Jammu and Kashmir Power Development Corporation, are invited for Annual and Routine Maintenance of 105 MW (3x35 MW) LJHP Power Project Baramulla from the reputed OEM's / Registered Firms with J&K Govt, Central Government, NHPC having specific experience as stated in the tender document for below mentioned work:

S No	Scope of work	Period of Contract	Estimated Cost (Rs in Lacs)	EMD (Rs in Lacs)	Cost of Tender (in Rs)	Period at completion
1	Supply of Materials for RMC and AMC of 3X35MW LJHP.	One year, Reckoned from the date of Issuance of LOA	47.68	2.34	5000,00	1. RMC materials shall be supplied to Divisional Store UHP within 45 Days from the date of issuance of LOA, 2. AMC material shall be supplied to Divisional Store LJHP within 90 days from date of issuance of LOA.
2	Routine Maintenance of Electro Mechanical Equipment's installed at 105 MW (3x35MW) LJHP.	One year, Reckoned from the date of commencement of work.	57.511			24 months
3	Annual Maintenance of Electro Mechanical Equipment's installed at 105 MW (3x35MW) LJHP.	One year, Reckoned from the date of commencement of work.	11.493			Maximum 21 days per machine per year for AMC along with allied equipment's/installations (Annual maintenance for Six machines in two successive years as the time slot to be decided by Engineer In-Charge).
4	Grand Total		116.684			

CRITICAL DATES

1. Date of Issue of tender notice	13/01/2025
2. Period of downloading of bidding documents.	13/01/2025 to 03/02/2025
3. Date and time of Pre bid meeting	20/01/2025 at 1400 hrs
4. e-Bid submission (start) date & time	21/01/2025 at 0900 hrs
5. e-Bid submission (end) date & time	04/02/2025 at 1500 hrs
6. Commercial and Technical Bid opening date & time	06/02/2025 at 1400 hrs
7. Online financial e-Bid opening date & time (Only of the technically qualified Bidders)	Will be communicated to the Technically Qualified Bidders

1. **Complete bidding process will be on line.** Price bid & as well as pre-qualification documents not to be submitted in physical form. However the same shall be obtained by the Department/ JKPDC management from the bidder who is declared as L1 after opening of financial bid

2. The bidding documents consisting of BOQ (Bill of Quantities), set of Terms & Conditions and other details can be seen at & downloaded from the government website www.jktenders.gov.in or the official website of JKPDC www.jkpspc.nic.in. The bidder has to submit the bids (complete in all respects) online.

No GD/LJHP 2576-81
Dated 13-01-2025

EXECUTIVE ENGINEER
Generation Division LJHP
Gantamulla Baramulla

DIPK-NB-3185/24

ECOS (INDIA) MOBILITY & HOSPITALITY LIMITED
CIN No. L74999DL1996PLC076375
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(+91) 11 4079 4079 | LEGAL@ECORETACAR.COM | WWW.ECOSMOBILITY.COM

NOTICE OF POSTAL BALLOT

Members are hereby informed that pursuant to the provisions of Section 108 and 110 and other applicable provisions of the Companies Act, 2013 read with the Companies (Management and Administration) Rules, 2014 (cumulatively "Act"), SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, Secretarial Standard - 2 issued by the Institute of Company Secretaries of India and other applicable laws and regulations, if any, including any statutory modification(s) or re-enactment(s) thereof for the time being in force, Ecos (India) Mobility & Hospitality Limited ("the Company") is seeking approval from its Members by passing of Resolution as set forth in the Postal Ballot Notice dated 10th January 2025 ("Postal Ballot Notice/ Notice") by way of electronic voting ("e-voting/remote e-voting") only.

In terms of relevant provisions of the Act and in accordance with the guidelines issued by the Ministry of Corporate Affairs, inter-alia, for conducting Postal Ballot through e-voting vide General Circulars Nos. 14/2020, 17/2020, dated April 8, 2020, April 13, 2020, respectively ("MCA Circulars"), the process of sending Postal Ballot Notice along with the instructions regarding remote e-voting through email to all those Members, whose email address is registered with the Company or with the Depositories/Depository Participants or Registrar and Share Transfer Agent of the Company ("RTA") and whose names appear in the Register of Members/list of Beneficial Owners as on 10th January 2025 ("Cut-off Date"), was completed on 14th January, 2025.

In compliance with the requirements of the MCA Circulars, physical copy of Postal Ballot Notice along with Postal Ballot Forms and pre-paid business envelope will not be sent to the Members for this Postal Ballot and Members are required to communicate their assent or dissent through the remote e-voting system only. The Company has engaged National Securities Depository Limited ("NSDL") as e-voting agency for the purpose of providing remote e-voting services.

All the Members are hereby informed that:

- The e-voting period commences on Wednesday, 15th January, 2025 (09:00 A.M. IST) and will end on Saturday, 15th February, 2025 (05:00 P.M. IST) for all the Members, whether holding shares in physical form or in demat form. The e-voting module shall be disabled by NSDL for voting thereafter.
- Remote e-voting shall not be allowed beyond the said time and date. Vote once cast cannot be changed subsequently.
- A person whose name is recorded in the Register of Beneficial Owners maintained by the Depositories as on the cut-off i.e. 10th January, 2025, shall be entitled to avail the facility of remote e-voting. A person who is not a Member on the cut-off date should accordingly treat the Postal Ballot Notice as for information purposes only.
- The Board of Directors of the Company have appointed Mr. Deepak Kukreja (FCS No. 4140), PROPRIETOR, Deepak Kukreja & Associates, Practicing Company Secretaries, as the Scrutinizer for conducting the voting process through Postal Ballot E-Voting in accordance with the law and in a fair and transparent manner.

Members are requested to register their email ID permanently by following the procedure as mentioned below:

- Members holding shares in dematerialized mode are requested to register/update their email ID with the relevant Depository Participants.

For further details, kindly refer to the Postal Ballot Notice. The Notice is also available on Company's website (<https://www.ecosmobility.com/>), Stock Exchanges' website (www.bseindia.com and www.nseindia.com) and NSDL's website (www.evoting.nsdl.com). Any Member seeking of electronic copy of this Notice may write to us at legal@ecoretacar.com. Further, details including detailed instructions for voting are provided in the Postal Ballot Notice available on the website of the Company.

In case of any queries related to this Postal Ballot including remote e-voting facility, you may refer the Frequently Asked Questions (FAQs) for Members and e-voting user manual for Members available at the download section of www.evoting.nsdl.com or call on toll free no.: 1800-222-990 or contact Ms. Pallavi Mhatre, Manager, NSDL, Trade World, 'A' Wing, 4th Floor, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai - 400013, at the designated email address: pallavid@nsdl.co.in / evoting@nsdl.co.in or at telephone no. +91 22 2499 454

**By order of the Board of Directors
For Ecos (India) Mobility & Hospitality Limited
Shweta Bhardwaj
(Company Secretary & Compliance Officer)
Membership No. 43310**

Place:- Delhi
Date:- 14.01.2025

