

AMITENDU PALIT

RSCI, born in Covid shadow, could challenge RCEP

EDITORIAL

Bradykinin storms seem to explain many aspects of Covid pathology; need to explore this further

NEW DELHI, FRIDAY, SEPTEMBER 11, 2020

YET ANOTHER MILESTONE

RIL becomes first Indian company to hit \$200-bn market cap

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US PRESIDENTIAL ELECTION

Russian state hackers suspected of targeting Biden campaign firm



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■ IN THE NEWS

India's August fuel demand dips most since April

INDIA'S FUEL DEMAND in August posted its biggest decline since April as local lockdowns put brakes on economic activity and transportation, official data showed on Thursday, reports PTI. Petroleum product sales fell to 14.39 MT in August, down 7.5% over the previous month and about 16% from a year earlier, the data from Petroleum Planning and Analysis Cell showed.

States' start-up ecosystem ranking to be out today

THE GOVERNMENT will release the second edition of ranking of states and UTs based on their startup ecosystem on Friday, reports PTI. The rankings are based on the steps taken to promote budding entrepreneurs.

Govt targets 10k CNG outlets in five years

OIL MINISTER DHARMENDRA Pradhan said on Thursday that the government aims to have 10,000 retail outlets of CNG in the next five years as the country plans to increase the share of gas in its energy basket, reports FE Bureau in New Delhi.

HOME NETWORK

Reliance Jio, Bharti lower fixed broadband tariffs and speed

KIRAN RATHEE

New Delhi, September 10

TO CASH IN on the current practice of work from home as well as learn from home, Reliance Jio and Bharti Airtel have come out with new tariff packages for fixed line broadband (FBB), with the monthly starting price point as low as ₹399 and ₹499, respectively.

However, for existing customers, the monthly bill would not see a drop unless the users want to settle for lower Internet speed than the existing one.

Earlier, the starting monthly tariff package for a Jio FBB connection was ₹699 with a speed of 100 Mbps and 150 GB data. Now, Jio has offered a starting package of ₹399 but the speed would be much lower at 30 Mbps. Though data

TESTING RIGHT

Use RT-PCR to get best results: Govt

RT-PCR tests for all symptomatic that RAT tests said were uninfected; Delhi opens RT-PCR for all

ISHAAN GERA
New Delhi, September 10

THE SURGE IN Covid-19 infections, to 4.5 million on September 10 from 2.2 million on August 10, has got the government to change its testing strategy. While ramping up testing was, rightly, seen as an important part of the strategy to contain the virus, this did not help as much since the bulk of the ramping up was done by using Rapid Antigen Tests (RAT) which capture about a third of the

Catching the RAT

(% of symptomatic persons found positive using RT-PCR after RAT tests indicated they were Covid-negative)

Delhi (June 18-Aug 27)	Maharashtra (till Aug 14)	India (June 18-July 21)
11.5	23.9	15.2

infections that RT-PCR tests do. Around 75% of tests in Delhi are now rapid antigen tests; it is 66% in the case of Kerala, and 90% in the case of Bihar.

Continued on Page 2

Serum halts India vaccine trials

SERUM INSTITUTE of India on Thursday halted the ongoing Covid vaccine clinical trials in the country, reports FE Bureau in Pune. "We are reviewing the situation and pausing India trials till AstraZeneca restarts trials," a statement issued by Serum Institute said. ■ Page 4

Randeep Guleria for post-Covid clinics

AS SEVERAL patients are complaining about multiple health concerns after recovery and reporting to hospitals, experts from AIIMS like director Dr Randeep Guleria expressed the need to have post-Covid clinics at all tertiary care hospitals, reports Astha Saxena in New Delhi. ■ Page 2



FORCE MULTIPLIER

Five Rafale jets were inducted into the Indian Air Force at the Ambala Air Force station on Thursday. The induction ceremony, including a water cannon salute, was held in the presence of defence minister Rajnath Singh and his French counterpart Florence Parly

TASHI TOBGYAL

TAX CHANGES

India Inc pays out record dividends

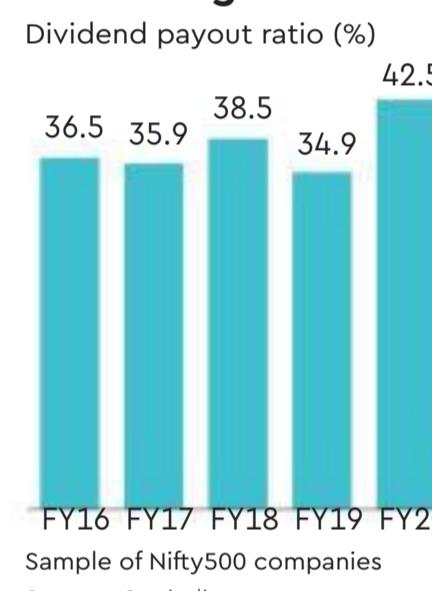
Ahead of the new laws, promoters pay themselves chunky dividends

YOOSEF KP
Mumbai, September 10

THE DIVIDEND PAYOUT for the Nifty 500 universe has risen to 42.5% in 2019-20 – the highest in at least seven years, data from Capitaline shows. While the top 500 companies distributed 34.9% of their earnings as dividends in 2018-19, the ratio for 2017-18 was higher at 38.5%. The five-year average through FY19 is 36.4%.

Unsurprisingly, the rise in dividend payout was seen in companies where the promoter holding is significantly high.

It's raining dividends



Approximately 10% of the firms have more than doubled their payout in 2019-20; the promoter group held a stake of over 60% in these companies.

The reason for the high payout is that the dividend distribution tax (DDT) was abolished in

the FY21 Budget. The rules have been amended such that the dividend income is now taxable in the hands of the receiver as per the tax rate applicable to their income slabs.

Continued on Page 12

FUND-RAISING

Zomato picks up \$104 million, to go public in 2021

FE BUREAU
New Delhi, September 10

FOOD DELIVERY PLAYER

Zomato, which has raised \$104 million in a fresh round, plans to go public sometime in the first half of 2021, founder & CEO Deepinder Goyal said in an internal mail to employees on Thursday.

"We have raised a lot of money, and today, our cash in the bank of around \$250 million is more than ever in our history. We estimate that our current round will end up with us at \$600 million in the bank very soon," Goyal wrote.

Regulatory filings sourced from business platforms Toefler and paper.vc showed Zomato has raised a fresh ₹760 crore (\$103.45 million) from Tiger Global, Baillie Gifford and Ant Financial as part of the series J



financing round. A few others, such as Kora Management, are also expected to participate in this round. Last week, the Gurugram-based firm raised \$62.44 million from existing investor Temasek and with the latest infusion, Zomato has now raised some \$1 billion.

Continued on Page 2

LOAN MORATORIUM

SC sticks to stance, says 'keen to waive interest'

INDU BHAN
New Delhi, September 10STATING THAT "IT is keen to waive interest on interest" for the borrowers who availed themselves of the moratorium facility extended by the government in the wake of Covid-19, the Supreme Court on Thursday gave a 'last chance' to the government and the RBI to come up with a 'concrete plan' with regard to the vexed issue.

The court also extended the temporary immunity to the relevant loan accounts from being classified as NPAs till September 28, when it will likely pronounce its final order.

Meanwhile, the government-RBI-banks combine and the petitioners, comprising assorted borrowers including real estate and power companies, resorted to heated arguments during Thursday's hearings, with the former calling the

petitioners' stance as 'adversarial', and the court coming to the petitioners' defense.

Continued on Page 2

● INDIA GDP

Crisil cuts FY21 outlook to worst since 1950s

PRESS TRUST OF INDIA
Mumbai, September 10

THE INDIAN ECONOMY will contract by 9% in 2020-21 as Covid infections are yet to peak and the government is not providing adequate direct fiscal support, Crisil said on Thursday.

In May, the rating agency had estimated the economy to contract by 5%. Crisil said the 9% contraction will be the highest since the 1950s. ■ Page 2

petitioners' stance as 'adversarial', and the court coming to the petitioners' defense.

Continued on Page 2

Special Features

Health plans to give wellness rewards to policyholders

In a boost to preventive healthcare, Irdai has allowed insurers to offer policyholders wellness and preventive features as optional or add-on cover with health plans

■ Personal Finance, P9

UP sticks to \$1-trillion target, seeks consultant

DEEPA JAINANI
Lucknow, September 10

CLINGING TENACIOUSLY to the poll promise of boosting the size of the state's economy to \$1 trillion by 2025, Uttar Pradesh on Thursday floated a global tender to engage a consultant for the task, which, by its own admission, looks Herculean.

Given that the gross state domestic product in FY20 was about ₹17.95 lakh crore, achieving the target will require raising it by over 4 times in five years.

Continued on Page 12

Request for Proposal (RFP) for One Trillion Dollar Economy for Uttar Pradesh

The Department of Planning wishes to engage a Consultant to boost up the size of the economy of Uttar Pradesh to one trillion dollars in five years (2020-2025). In continuation to the e-tender notice dated 19th June, 2020 and subsequent corrigendum dated 15th July, 2020, the revised RFP document with revised timelines can be downloaded from <http://etender.up.nic.in> or <https://planning.up.nic.in>. Last date for submission of e-bid is 9th October, 2020.

Corrigendum/Clarification, if any, will be uploaded on website www.planning.up.nic.in and <https://etender.up.nic.in>. The bidder shall submit bid electronically online on e-Tender portal.

Contact Person : Sri Vivek, IAS, Special Secretary, Planning Department, Govt of U.P.
Phone No. : 0522-2238958/9919219190 Email ID : vivek2009@gmail.com
e-bid Reference : 938/2020-17M(2)/35-Aa-2/2019-32

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The more care

Economy

FRIDAY, SEPTEMBER 11, 2020

Crisil pegs FY21 GDP contraction at 9%, worst since 1950s

PRESS TRUST OF INDIA
Mumbai, September 10

THE INDIAN ECONOMY will contract by 9% in 2020-21 as the coronavirus infections are yet to peak and the government is not providing adequate direct fiscal support, ratings agency Crisil said on Thursday.

In May, Crisil had estimated the economy to contract by 5%. The latest projection comes days after official data for the June quarter showed a contraction of 23.9% in the economy.

Crisil said the 9% contraction will be the highest since the 1950s. The government had announced a ₹20 lakh crore relief package but the actual new spending was less than 2% of GDP.

"With the pandemic's peak not yet in sight and the government not providing adequate direct fiscal support, the downside risks to our earlier forecast have materialised," the agency said.

A stretched fiscal position has constrained the government from spending more to support the economy. Till date, the policy push to growth remains muted, except in pockets. Our May forecast had assumed additional direct fiscal support of 1% of GDP, which has not come through," the agency said.

It added that if the pandemic were to peak out in September-October, GDP growth could move into mild positive territory towards the end of this fiscal.

● MAKE-IN-INDIA PUSH

Govt mulls ₹1.68-lakh-cr sops to woo global firms

Likely to offer production-linked incentives to auto, solar panel makers and specialty steel to appliance cos

ABHIJIT ROY CHOWDHURY
September 10

INDIA IS PLANNING to offer incentives worth ₹1.68 lakh crore (\$23 billion) to attract companies to set up manufacturing in the South Asian nation, people with knowledge of the matter said.

Prime Minister Narendra Modi's government will offer production-linked incentives to automobile manufacturers, solar panel makers, and specialty steel to consumer appliance companies, according to documents reviewed by *Bloomberg News*. Textile units, food processing plants and specialized pharma product makers are also being considered for the plan.

The incentive programme, being spearheaded by the country's policy planning body, uses the template of a scheme implemented earlier this year to draw businesses away from China. About two dozen companies including Samsung Electronics, Hon Hai Precision Industry, known as Foxconn and Wistron pledged \$1.5 billion of investments to



set up mobile-phone factories in the country, according to the government, after authorities offered to pay them an amount equivalent to 4%-6% of their incremental sales over the next five years.

New Delhi has been working on attracting investments to revive an economy that posted its worst slump among major economies last quarter, when it contracted 23.9%. Corporate taxes are already among the lowest in Asia, while insolvency rules were overhauled to improve the ease of doing business.

Most of these items are currently imported from China. The details of both the programmes are being worked out and would be put up for the approval of the federal Cabinet soon, they said.

A spokesperson for Niti Aayog, the government's policy think tank, did not answer a call made during business hours.

India imported goods worth \$65 billion from China in the year ended March 31, while it exports to the neighboring nation stood at \$17 billion, leaving a trade deficit of \$48 billion, according to latest government data.

—BLOOMBERG

manufacturing programme to other sectors for allowing companies to gradually increase local value-addition. The programme, currently in vogue for components and accessories used for mobile phones, is proposed to be extended for furniture, plastics, toys and low-value consumer durables.

Most of these items are currently imported from China. The project involves installation of signalling systems in 417 km of railway line in the Kanpur-Deen Dayal Upadhyay section.

The contract was called off on the grounds of 'poor progress', following the face-off between India and China at the Galwan Valley in the east of Ladakh. The DFCs comprising the Eastern and Western corridors is one of the largest rail infrastructure projects being undertaken at an overall cost of ₹81,459 crore.

The 10 companies which have expressed interest in completing the work of Kanpur-Deen Dayal Upadhyay section are L&T, ECL, Siemens, Kyoson, MRT, Signal, Hitachi Rail STS, Baba, Kalpataru, Texmeco and KEC.

"On 9 September we took all the 10 stakeholders for a tour of the stretch to take stock of the balance S&T work," a spokesperson of DFCCIL told FE.

The last date for the submission of bids is 14 September.

Siemens, Hitachi vie for freight corridor project after China firm's exit

NIVEDITA MUKHERJEE
New Delhi, September 10

TEN COMPANIES INCLUDING Siemens and Hitachi have expressed interest in the signalling and telecommunication project on the Eastern Dedicated Freight Corridor being implemented by Dedicated Freight Corridor Corporation India.

Fresh auctions were conducted for the project after DFCCIL terminated a ₹471-crore contract given earlier to a Chinese company (China Railway Signal and Communication) in July.

The project involves installation of signalling systems in 417 km of railway line in the Kanpur-



'Need post-Covid clinics'

ASTHA SAXENA
New Delhi, September 10

AS SEVERAL COVID-19 patients are complaining about multiple health concerns after recovery and reporting to hospitals, experts from AIIMS expressed the need to have post-Covid clinics at all tertiary care hospitals. Addressing the National Grand Rounds on Wednesday, AIIMS doctors spoke of the residual and recurring symptoms of Covid-19.

"Post discharge of patients, there should also be follow-ups to understand post-Covid complications. We must seriously think of having post-Covid clinic in tertiary care hospitals, where patients can be examined extensively to see the impact of



Dr Randeep Guleria,
director, AIIMS

Covid on other organs. In the future, we must look at management strategies of post-Covid sequelae," said Dr Randeep Guleria, director, AIIMS.

In Delhi, one such clinic has already been set up at the state-run Rajiv Gandhi Super Speciality hospital. The clinic was established to provide support to Covid-19 patients who have recovered, but are still experiencing discomfort.

Doctors stressed on the issue's magnitude, as to how the disease, which was earlier restricted to the lungs, has turned into a multi-system disease affecting the whole human body.

Highlighting strategies to reduce the risk of Covid-19 associated with pulmonary fibrosis, Dr Anant Mohan, head of pulmonary medicine at AIIMS, said: "We should minimise the risk of Ventilator-Induced Lung Injury (VILI) by using protective lung ventilator settings. Patients should be educated on limiting the exposure to environmental factors associated with lung injury... Lung transplant for post-Covid fibrosis can be performed on patients with extensive fibrosis and respiratory failure."

Fuel demand dips most since April

INDIA'S FUEL DEMAND in August posted its biggest decline since April as local lockdowns put brakes on economic activity and transportation, official data showed on Thursday.

Petroleum product sales fell to 14.39 million tonne in August, down 7.5% over the previous month and about 16% from a year earlier, data from the oil ministry's Petroleum Planning and Analysis Cell (PPAC) showed. The decline in August was the sixth consecutive year-on-year slide.

Fuel demand had slumped by record 48.6% in April to 9.4 million tonnes as the government imposed a nationwide lockdown in an attempt to curb the spread of coronavirus. —PTI

Govt targets 10k CNG outlets in five years

FE BUREAU
New Delhi, September 10

UNION MINISTER OF petroleum and natural gas Dharmendra Pradhan said on Thursday that the government aims to have 10,000 retail outlets of compressed natural gas (CNG) in the next five years as the country plans to increase the share of gas in its energy basket.

The 10 companies which have expressed interest in completing the work of Kanpur-Deen Dayal Upadhyay section are L&T, ECL, Siemens, Kyoson, MRT, Signal, Hitachi Rail STS, Baba, Kalpataru, Texmeco and KEC.

"On 9 September we took all the 10 stakeholders for a tour of the stretch to take stock of the balance S&T work," a spokesperson of DFCCIL told FE.

The last date for the submission of bids is 14 September.

A joint venture between Indian Oil (IOCL) and Adani Gas, followed by the ten outlets operated by Adani Gas. IOCL and Hindustan Petroleum will be running six CNG stations each.

The minister also said that the Petroleum and Natural Gas Regulatory Board (PNGRB) is preparing for the 11th round of bidding for city gas distribution (CGD) which will increase the penetration of the natural gas eco-system. Currently, about 75% of the CNG stations are concentrated in Delhi, Gujarat and Maharashtra. The total number of CNG outlets in the country now stands at 2,307.

of the situation on the ground.

Since poor testing allows infected persons – both symptomatic and asymptomatic – to go around spreading the disease, the Union health ministry has asked states to strictly adhere to the ICMR protocol on testing. All symptomatic persons, the ICMR guidelines say, have to be tested with RAT – this gives results within a few hours – but all those who test negative must be tested using RT-PCR.

It may be recalled that the government drew the court's attention to the facility of one-time restructuring of loans announced by the RBI and flagged it as a viable way of addressing the plight of those borrowers, who are not defaulters by nature, without compromising on financial stability.

Senior counsel Harish Salve, appearing for the Indian Banks Association, opposed any stay on downgrading. "How can we not downgrade accounts of certain borrowers despite Covid impact? Downgrade represents borrowing capacity and is based on many factors. The litigation has now turned adversarial. Reality, power sectors are pushing for undue reliefs," he said.

Senior counsel V Giridhar, on behalf of RBI, contended that "downgrading will take place only as per norms. Delay of two weeks as sought by the SC won't affect borrowers. The issue is being considered at the highest possible levels".

THE PANEL, which also comprises Ravindra Dholakia, ex-member of the RBI's Monetary Policy Committee, and former SBI managing director B Sriram, will submit its report in a week.

In a release, the finance ministry said: "Various concerns have been raised during the proceedings of the ongoing hearing in Honourable Supreme Court of India, in the matter of Gajendra Sharma vs Union of India and Others, of the matter regarding the relief sought in terms of waiver of interest and waiver of interest on interest and other related issues. The government has accordingly constituted an expert committee for formulating an overall assessment so that its decisions in this regard are better informed."

The committee will also make suggestions to "mitigate financial constraints of various sections of society in this respect and measures to be adopted in this regard". At the same time, it's also empowered to make any other recommendation or observations that may be necessary given the current situation, according to the statement. The panel can consult banks and other stakeholders.

From the Front Page

Loan moratorium: SC sticks to stance, says 'keen to waive interest'



Solicitor general Tushar Mehta told the court the government was considering "all the issues at the highest level and is in discussions with banks and other stakeholders to work out a holistic solution aimed at revival of the economy".

Given how tough the business analysts reckon less than a handful of players will survive, HSBC analysts estimate India's food delivery business recovering to nearly 60% of pre-Covid levels from a two-year low in the last week of March. "While Covid-19 has impacted the size of our business, it has accelerated our journey to profitability," the firm had said then.

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BORDER FACE-OFF

Jaishankar meets Chinese counterpart amid LAC tensions

The talks between the two ministers took place in the backdrop of a massive spike in border tensions in eastern Ladakh



PRESS TRUST OF INDIA
Moscow/New Delhi,
September 10

EXTERNAL AFFAIRS MINISTER S Jaishankar and his Chinese counterpart Wang Yi met in Moscow on Thursday amid hopes of a possible breakthrough in reducing tensions along the Line of Actual Control (LAC) in eastern Ladakh.

The talks between the two foreign ministers took place in the backdrop of a massive spike in border tensions in eastern Ladakh triggered by fresh face-offs between Indian and Chinese troops along the LAC in eastern Ladakh.

Following fresh confrontation around the southern bank of Pangong lake, India has further strengthened its

Srivastava reiterated India's position that it is committed to resolve the current situation through peaceful negotiations.

"Both India and China are in regular touch through diplomatic and military channels to resolve the situation. This was the consensus when the two defence ministers met," he said.

Defence minister Rajnath Singh held talks with his Chinese counterpart General Wei Fenghe on the margins of another SCO meet in Moscow last Friday, but apparently the meeting did not yield any tangible outcome.

"The external affairs minister will be meeting the Chinese foreign minister shortly where he will be discussing this issue," Ministry of External Affairs (MEA) spokesperson Anurag Srivastava said at a virtual media briefing in the evening when asked whether the four-month-long border face-off will be raised by Jaishankar at the talks.

Jaishankar and Wang are in Moscow to attend a Shanghai Cooperation Organisation (SCO) meeting.

2G scam: HC seeks replies of A Raja, others on CBI, ED pleas for early hearing of appeals

PRESS TRUST OF INDIA
New Delhi, September 10

THE DELHI HIGH court on Thursday asked former telecom minister A Raja and others to respond to the CBI and ED pleas seeking early hearing of their appeals challenging the acquittal of individuals and firms in the 2G spectrum allocation scam cases.

Justice Brijesh Sethi issued notices to all the respondents - individuals and firms -- asking them to file replies and listed the matter for hearing on September 21. The two investigative agencies have sought early hearing of the appeals which were listed for hearing on October 12.

CBI has also sought advancing the hearing of the appeal challenging the acquittal of Essar Group promoters Ravi Kant Ruia and Anshuman Ruia and six others in a separate case arising out of the 2G scam probe.

During the hearing, additional solicitor general Sanjay Jain, representing the ED and the CBI, said it will be in public interest that the country's largest trial which was conducted at the public exchequer's cost be brought to its



logical conclusion and the agencies' leave to appeal be heard at the earliest. Leave to appeal is a formal permission granted by a court to a party to appeal a decision to a higher court.

He submitted that he had completed his arguments on behalf of CBI on January 15, but thereafter, the matter could not be heard due to the Covid-19 pandemic.

Jain along with advocates Amit Mahajan and N K Matta added that as Justice Sethi will demit the office on November 30, the appeal be heard and decided expeditiously as if the part-heard matter, which has consumed a lot of judicial time, will be heard afresh by another bench it will cost too much to the public exchequer.

Meanwhile, the court

reserved its order on two separate pleas by two firms, which were acquitted in the 2G scam related money laundering case, seeking release of their properties attached by the Enforcement Directorate (ED).

Advocate Vijay Aggarwal, representing the two firms, said they were ready to execute an indemnity bond of the value of the properties as a surety and if the appeal by ED is allowed against the acquittal, it will deposit the amount with the agency as equivalent to the properties' value.

Jain opposed the pleas saying the high court is yet to decide the 'leave to appeal' applications of the agencies and till the time they are not decided, hearing an interim plea is 'abuse of process of law'.

He said the court can keep the firms' applications in abeyance till the time it decides the plea for granting leave to appeal and added that the theory of indemnity bond was completely alien to the Prevention of Money Laundering Act (PMLA).

A special court had on December 21, 2017 acquitted Raja, DMK MP Kanimozi and others in CBI and ED cases related to the scam.

The minister suggested that Nabard should resolve this using technology so that farmers do not wait for the benefit. He cited the recent PM-Kisan direct benefit transfer of ₹17,000 crore to over 8 crore farmers at once and hoped that such technological intervention is possible to resolve pending issues for the benefit of farmers.

"Farmers get the additional subsidy benefit only after government releases its share and it takes even one year or more to realise these subsidies," said a manager of a public sector bank. He said the Odisha government released its share of subsidy a few days ago, though claim of which was sent in September 2019. Odisha disburses 2% additional interest subsidy on agriculture credit making the effective rate at 2% in the state.

The Centre has allocated ₹21,175 crore on interest subsidy for FY21 against ₹17,863.43 crore last year. The agriculture credit has been targeted at ₹15-lakh crore for FY21, up from ₹13 lakh crore last year.

Modi appreciates role in boosting Indo-Japan ties in call to Abe

PRESS TRUST OF INDIA
New Delhi, September 10

PRIME MINISTER NARENDRA Modi on Thursday held a telephonic conversation with his outgoing Japanese counterpart Shinzo Abe and conveyed his gratitude for playing a key role in greatly strengthening ties between India and Japan.

In the talks, Modi apprised Abe his intention to work closely with the new government of Japan and wished him the very best for the future, ministry of external affairs said.

It said the two leaders expressed confidence that the strong momentum

attained in partnership between the two countries in the last few years will continue unabated in the future.

Last month, Abe decided to resign citing health issues.

"Prime Minister Modi expressed his gratitude to Prime Minister Abe for his personal commitment and leadership in greatly strengthening the relationship between the two countries," the MEA said.

"Made a phone call to my dear friend @AbeShinzo to wish him good health and happiness. I deeply cherish our

cal logistics support agreement between the Indian Armed Forces and the Self-Defence Forces of Japan.

"They concurred that the agreement will further enhance the depth of defence cooperation between the two countries and contribute to peace and security in the Indo-Pacific region," the MEA said.

"Made a phone call to my dear friend @AbeShinzo to wish him good health and happiness. I deeply cherish our

long association. His leadership and commitment have been vital in taking India-Japan partnership to new heights. I am sure this momentum will continue in the coming years," Modi tweeted.

After years of negotiations, India and Japan on Wednesday signed the landmark agreement that will allow their militaries access each other's bases for logistics support

Mumbai-Ahmedabad High Speed Rail (MAHSR) project, under the framework of the India-Japan Special Strategic and Global Partnership.

They agreed that the strong and enduring partnership between the two countries will play a critical role in charting the course for the global community in the post-Covid world.

The MEA said the two leaders expressed appreciation for the support provided to resident citizens in each other's countries during the Covid-19 pandemic and agreed that such efforts must be continued to sustain the strong people-to-people ties between the two countries.

Rafale inducted into IAF: Stern message to those eyeing India's sovereignty, says Rajnath

PRESS TRUST OF INDIA
Ambala, September 10

FIVE FRENCH-MADE MULTIROLE Rafale jets were inducted into the Indian Air Force on Thursday at a glittering ceremony here, in a major boost to the country's air power at a time when it is engaged in an escalating border dispute with China.

Using the occasion to send a signal to China over the border row in eastern Ladakh, defence minister Rajnath Singh said the induction was crucial considering the atmosphere being created along the frontier and called it a "big and stern" message to those eyeing India's sovereignty.

Singh said Rafale is considered one of the best combat aircraft globally and the deal to procure the jets was a "game changer" for India's national security.

A traditional 'sarva dharma puja', a ceremonial water canopy salute to the Rafale fighter jets and an aerial drill featuring breathtaking manoeuvres by the aircraft marked their induction into the IAF's 'Golden Arrows' squadron at the Ambala Air Force station.

"The induction of Rafale jets is a big and stern message to the entire world, especially to those eyeing our sovereignty. This kind of induction is very important for the kind of atmosphere that has been created on our borders," the defence minister said.

"We understand very well that with changing times, we also have to prepare ourselves. I feel proud to say that our national security has been a big priority for Prime Minister



The induction ceremony of the newly acquired Rafale jets in Ambala on Thursday TASHITOBGYAL

Narendra Modi," he said.

Besides Singh, the nearly two-hour ceremony was attended by French defence minister Florence Parly, Chief of Defence Staff Gen Bipin Rawat, Air Chief Marshal RKS Bhadauria and top executives of major French defence firms involved in the Rafale deal.

Bhadauria said the induction of Rafale jets could not have happened at a more opportune time, considering the security scenario.

He said the Golden Arrows squadron has already flown the aircraft and undergone intense integrated training with other combat fleets, including firing advanced weapons.

"So this formal induction today also marks the operational induction of this aircraft into the IAF. We are good to go and deliver," he said.

In her address, Parly said France is fully committed to integrate the Indian defence industry with France's global

military supply chain, and called Rafale's induction into the IAF a new chapter in bilateral defence ties.

She said India will have an edge over the entire region to defend its people with the induction of the fighter jets.

"We are very proud to be equipping the IAF's Rafales with a full comprehensive weapon package that includes the game-changing Meteor and MICA air-to-air missiles and the SCALP cruise missile to conduct deep strike missions in a complex and severe environment," Beranger said later.

Ten Rafale jets have been delivered to India so far and five of them are held back in France for imparting training to IAF pilots. The delivery of all 36 aircraft is scheduled to be completed by the end of 2021.

A second batch of four to five Rafale jets is likely to arrive by November.

The Rafale aircraft are India's first major acquisition of fighter planes in 23 years after the Sukhoi jets were imported from Russia.

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The notice was published on 03.09.2020 in this newspaper. M/s Soni Traders property Sl. No. 2 EMD amount Rs. 20.05 lakhs is wrong. Please read as EMD amount Rs. 20.50 lakhs & Property Sl. No. 7 EMD amount Rs. 0.16 lakhs is wrong. Please read as EMD amount Rs. 1.60 Lakhs other terms and condition will be same.

Date : 10.09.2020 Authorised Officer State Bank of India Place : Delhi

E-AUCTION NOTICE
FOR SALE OF ASSET OF LOTUS SHOPPING CENTRES PVT. LTD. (IN LIQUIDATION), Under IBC, 2016

Sale of Asset(s) and Properties owned by Lotus Shopping Centres Pvt. Ltd. (In Liquidation) forming part of the Liquidation Estate formed by the Liquidator, appointed by the Hon'ble NCLT, (Bengaluru) Order dated 18 June, 2020.

Assets Lot	Date and Time of Auction	Reserve Price	Incremental Amount	EMD Amount & Submission deadline
Lotus Shopping Mall - Kulshekara, Mangalore, Karnataka.	26 September 2020 from 03:00 PM to 05:00 PM (with unlimited extension of 5 mins)	INR 168.48 crore	INR 50 Lakhs	INR 20 Crore (refer asset sale process memorandum) 25 September 2020

Please refer Terms & Conditions of E-auction and submission of Expression of Interest (EOI), provided under EoI process document and the Asset Sale Process Memorandum on the website of the corporate debtor <http://lotusshoppingcentres.in>. Alternatively details will also be made available on <https://nclcauction.auctonigner.net>. E-Auction website.

You may write to me at LQ.Lotus@in.gt.com for any further details or clarification in this regard.

Sanjay Kumar Mishra
(IBBI/PA-001/IP-P01047/2017-2018/11730)
Liquidator of Lotus Shopping Centres Private Limited (In Liquidation)
Registered address : Dreams Complex, 4C-1605, LBS Marg, Bhandup West, Mumbai-400 078, Email: ipsanjaymishra@rediffmail.com

Date : 11 September, 2020 Place: Mumbai

Date : September 9, 2020 Place : Gurugram

For SpiceJet Limited
Sd/-
Chandan Sand Sr. VP (Legal) & Company Secretary



Companies

FRIDAY, SEPTEMBER 11, 2020



STREAMING ON LARGE SCREENS

Tarun Katial, CEO, ZEE5 India

We do think in the post-Covid era, there would be a significant increase in broadband penetration coupled with digital video streaming on TV. Now, it has become cheaper to buy a smart TV rather than a smartphone. This now allows for more consumption of video-on-demand on the large screen.

Quick View



Dalmia Cement buys Indian Energy Exchange shares worth ₹98 crore

DALMIA CEMENT (BHARAT) on Thursday purchased shares of Indian Energy Exchange worth nearly ₹98 crore through open market transaction. As per the bulk deal data on BSE, over 51.49 lakh scrips of the firm were picked up by Dalmia Cement (Bharat) at ₹190.1 per share. The total deal value stood at ₹97.89 crore. Through a separate transaction, DCB Power Ventures offloaded 55 lakh shares of Indian Energy Exchange at a price of ₹190.11 apiece, valuing the deal at ₹104.56 crore.

Times Internet aims for \$1-bn revenue by 2025

DIGITAL CONTENT AND services firm Times Internet, which owns platforms like Gaana, MX Player, Dineout, on

Thursday said it aims to become a \$1-billion revenue company by 2025. The firm said its revenue grew 24% to ₹1,625 crore in FY20. Times Internet claimed to have crossed 11 crore daily active users and 55.7 crore monthly active users in FY20.

TAJGVK Hotels appoints Cherian additional director

TAJGVK HOTELS AND Resorts on Thursday said its board has approved the appointment of Dilip Cherian as additional director of the company. Cherian has been appointed as non-executive independent director with effect from September 10, 2020, for a period of five years, TAJGVK Hotels and Resorts said in a filing to BSE.

BA to operate London-Hyd flights from tomorrow

BRITISH AIRWAYS ON Thursday announced its flight services to Hyderabad from London Heathrow, starting September 12. As of now, the UK-based carrier has only been operating outbound flights from Hyderabad, the capital city of Telangana, under the bilateral air bubble pact between India and the UK.

One Electric Motorcycles to deliver Kridn next month

ONE ELECTRIC MOTORCYCLES on Thursday said it will begin deliveries of its electric bike Kridn from next month, covering four cities. The capital-based firm has completed the homologation process and on-road trials of its 'Made in India' electric bike Kridn, and the deliveries of first production batch will commence in October, One Electric Motorcycles said in a statement.

Titagarh Wagons, Fourth Partner announce tie-up

SOLAR POWER PLAYER Fourth Partner Energy on Thursday said it has tied up with Titagarh Wagons to supply 4.8 MW solar energy to electrify the latter's three manufacturing units in West Bengal. Passenger and freight trains maker Titagarh Wagons has signed a PPA with FPE to procure 4.8 MW of solar power for its wagon and steel foundries at Titagarh and its passenger coach and propulsion unit at Uttarpara.

Amway India eyes 5X growth in home deliveries

DIRECT SELLING MAJOR Amway India on Thursday said it is looking to scale up home delivery orders by five times this year and will invest ₹30 crore for strengthening its supply chain and automation. The company, which started integrating offline-to-online earlier this year, said it has witnessed a significant shift to online sales from 33.6% in February 2020 to over 70% at present, and expects to clock up to 5-lakh home delivery orders per month by the end of this year.

Saregama inks licensing deal with ShareChat, Moj

MUSIC LABEL SAREGAMA on Thursday said it has signed a global licensing deal with homegrown social media platform ShareChat to license its music catalogue. As part of the deal, Saregama will license its catalogue to ShareChat and Moj, allowing over 180 million active users of the two platforms to create their own short video content using the Saregama library, it said.

DEAL OR NO DEAL?

RIL in talks with Amazon to sell \$20-bn stake in retail biz

ANTO ANTONY

September 10



RIL chairman Mukesh Ambani

BILLIONAIRE MUKESH Ambani's Reliance Industries (RIL) is offering to sell a roughly \$20-billion stake in its retail business to Amazon, according to a person with knowledge of the matter.

Amazon has held discussions about investing in the conglomerate's Reliance Retail Ventures unit and has expressed interest in negotiating a potential transaction, the person said. Mumbai-based Reliance Industries is willing to sell as much as a 40% stake in the subsidiary to Amazon, the person said, asking not to be identified because the information is private.

A deal, if successful, would not only create a retail behemoth in India but will also turn Jeff Bezos and Asia's richest man from rivals into allies in one of the fastest-growing consumer markets in the world. At \$20 billion, the deal would be the biggest ever in India as well as for Amazon, according to data compiled by Bloomberg.

Shares of RIL surged to a record. The stock advanced 7.1% in Mumbai — the most since April 22 — pushing the company's market valuation past \$200 billion. It was the day's top gainer on the benchmark S&P BSE Sensex, which rose 1.7% Thursday.

In India, where a lot of people still shop in tiny street-corner stores, the deal could be Amazon's way of acknowledging that it needs a locally-entrenched partner with a strong on-the-ground presence. For Amazon, Reliance would provide a brick-and-mortar component to its ambitions in a country where online purchasing still accounts for a minuscule share of an estimated \$1-trillion retail market.

Highly complementary

"The deal would be a highly complementary one that builds on the strengths of either side," said Utkarsh Sinha, managing director at Baxley Advisors in Mumbai. "Amazon comes with the might of its warehousing capabilities and the ability to

streamline supply chains and sweat assets for maximum returns."

Amazon hasn't made any final decision on the size of its potential investment, and talks could still fall apart, the person said. A representative for Amazon declined to comment. "As a policy, we do not comment on media speculation and rumors," a Reliance spokesman said in an emailed response to Bloomberg News. "Our company evaluates various opportunities on an ongoing basis."

The company further said it will continue to make necessary disclosures in compliance with our obligations. Any deal between the two would also bolster the partnership that was indirectly forged last month through an unrelated purchase by Ambani's group when it bought assets of indebted rival Future Group. Amazon had invested in one of Future's unlisted firms last year and later expanded the alliance.

India playbook

Such an investment by Amazon also means the titan is altering its playbook after learning from past failures in the region. Earlier, the online juggernaut's strategy of going it alone in China flopped in the face of competition from domestic giants including Alibaba Group Holding and JD.com.

For Reliance, the deal will give further credence to Ambani's ambitions to create an e-commerce giant for India akin to Alibaba Group.

Reliance Retail already lured about \$1 billion from Silver Lake Partners, in a deal that valued the firm at about \$57 billion.

The US private equity firm KKR & Co. is

We appeal to media to carefully examine speculative info: RIL

FE BUREAU

Mumbai, September 10

IN RESPONSE TO reports that Reliance Industries will be offering a stake to Amazon for \$20 billion in Reliance Retail, a spokesperson of Reliance Industries said, "We would like to reiterate that as a policy, we do not comment on media speculation and rumors and we cannot confirm or deny any transaction which may or may not be in the works. Our company evaluates various opportunities on an ongoing basis".

The company further said it will continue to make necessary disclosures in compliance with our obligations.

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The US private equity firm KKR & Co. is

in advanced talks to invest at least \$1 billion, and L Catterton is also considering investing, Bloomberg News reported Wednesday.

The investment in Ambani's retail ventures comes after he raised \$20 billion selling stakes in his technology venture — Jio Platforms — to investors including Facebook and Google.

—BLOOMBERG

Over the years, shares of RIL have outperformed the benchmark. RIL shares have returned 91.13% over the last one year while the benchmark Nifty 50 has returned at 4.06%.

Similarly, a comparison between returns from RIL and Nifty over a period of three as well as five years shows that the giant has beaten the

Reliance becomes first Indian company to cross \$200 billion in m-cap

URVASHI VALECHA
Mumbai, September 10

RELIANCE INDUSTRIES on Thursday hit another milestone as its market capitalisation sailed past \$200 billion. The stock rose 7.29% during the day as the company looks set to bring in global investors in its retail business just as it did for its digital platforms business.

It is the first Indian company to hit a market cap of \$200 billion and its global rank is 42 among the world's most valued companies.

Reliance Industries (RIL) propelled the benchmarks higher on Thursday after the index heavyweight rallied by 7.29% to touch a fresh all-time high of ₹2,319 a piece. RIL contributed 126 points to the Nifty rally of 171 points. Currently, the market capitalisation of RIL stands at ₹207.87 billion or ₹15.3 lakh crore.

Market experts are of the view that the re-rating of the stock could continue as long as there are more announcements with respect to the stake sale in Reliance Retail.

Deepak Jasani, head - retail research, HDFC Securities, said, "The stock of RIL is benefitting after a deal it made with respect to Reliance Retail and in anticipation that there will be more such announcements on stake sale for the retail arm which has resulted in the re-rating of the stock but the number of announcements and valuation is something that market participants are waiting to know. The re-rating of the stock will keep on happening or the stock markets begin consistently.

The Nifty's returns in the last three and five years stood at 15.24% and 47.01%, whereas, RIL during the same period gave its investors returns of 185.95% and 438.5%.

With the select few company stocks driving the returns in the stock markets, the investable universe in the stock markets is set to get narrow.

In a recent report, the french investment bank BNP Paribas, said that from 2014 till date, close to 78% of the market rally has been driven by select stocks.

"Our evaluation of Nifty returns over the last 18 years showed that the market has been getting narrower as fewer stocks drove a large part of the market performance, showing a lack of confidence in mid and small cap names. We do not see this trend reversing anytime soon," BNP Paribas said.

After DCGI rap, Serum halts India trials of Covid vaccine

FE BUREAU
Pune, September 10

PUNE-BASED VACCINE

maker Serum Institute of India on Thursday halted the ongoing clinical trials of the Covid-19 vaccine in the country.

"We are reviewing the situation and pausing India trials till AstraZeneca restarts trials," a statement issued by the institute said.

It further said the company was following the Drugs Controller General of India's (DCGI) instructions and would not be able to comment further on trials.

The company did not comment on the impact of this decision on its vaccine manufacturing plans in India.

Serum has partnered with AstraZeneca to carry out trials and manufacture the Oxford University's Covid-19 vaccine doses in India at its Pune facility.

The decision to halt the trials was made after the company was pulled up by Dr VG Somani, the Drugs Controller General of India, for failing to inform about AstraZeneca pausing the clinical trials of the Oxford Covid-19 vaccine in other countries and not submitting the casualty analysis of the reported serious adverse event.

The DCGI sought an explanation from Serum as to why the permission granted on August 2 for Phase 2 and 3 clinical trials of the vaccine candidate should not be suspended.

A Serum team was in Delhi to meet the officials and subsequently announced that they were halting the trials.

Serum was in the process of recruiting 1,600 participants for the India trial and had started administering the shots across the 17 trial sites across the country. It had started manufacturing the Covid-19 vaccines at its Pune facility and was looking at making 60-70 million doses per month.

AstraZeneca has voluntarily paused vaccination for reviewing of safety data by an independent committee. They called it a routine action and expect to resume trials after the review.

AstraZeneca and Oxford had started Phase 3 trials for the Covid-19 vaccine in August with trials in the US, the UK, Brazil, South Africa and India and cover 30,000 participants across 100 sites to assess safety, efficacy and immunogenicity of the vaccine.

Growth records more than 1.5 lakh new SIPs every month, the company claimed.

"India is seeing increased participation of retail investors in financial markets – with 2 million new stock market investors added in the last quarter alone. Growth is leading this change by serving millions of retail investors," Sequoia Capital India principal Ashish Agrawal said.

"Our wealth as a nation will keep growing, and our mission is to provide the best experience to investors to manage their wealth. We are happy to partner with investors who believe in our long-term vision," Growth co-founder and CEO Lalit Keshre said. Incepted in 2017, Growth claims to have 80 lakh registered users on the platform in India. The platform currently offers stock broking and direct mutual funds.

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"India is seeing increased participation of retail investors in financial markets – with 2 million new stock market investors added in the last quarter alone. Growth is leading this change by serving millions of retail investors," Sequoia Capital India principal Ashish Agrawal said.

"Worryingly, more than two in five (44%) working moms are working outside their business hours to provide childcare, nearly twice as many men (25%)," it said.

The survey showed that only one in five (20%) working mothers rely on a family member or friend to take care of their children, when compared to 32% men.

Hindalco should be back to pre-Covid levels in H2 of FY21: Chairman KM Birla

FE BUREAU
Mumbai, September 10



Kumar Mangalam Birla

KUMAR MANGALAM BIRLA, the chairman of Hindalco Industries, said on Thursday that the second quarter of financial year 2020-2021 would be better than the first quarter and that there would be a bounce back in the second half of the year. "We should be back to pre-Covid levels in H2FY21," Birla told the shareholders at Hindalco's 61st annual general meeting held in Mumbai.

Birla said that despite the slump in Q1 GDP, the activity levels are gradually normalising. "I remain confident that India's long-term growth potential remains intact despite the Covid setback," he said.

Commenting on the Aleris deal, Birla said the divestment procedures for Aleris' automotive assets were underway and the acquisition would add aerospace and specialty aluminium capabilities to Novelis' portfolio.

He added that the deal would cement Hindalco's position as the leading aluminium value-added player in the world.

Giving an update on the current situation of the company post the lifting of lockdown, Birla said that all plants are operational at Novelis, and many are now running at their full capacity. "All the automotive customers in North America and China are now pulling at nearly pre-Covid

levels," he said.

Back home, the chairman said that all aluminium upstream plants continued to operate at near full capacity, while all aluminium downstream plants were operating at partial capacity. The copper facilities are also ramping up to their optimal levels.

On the capex for FY21, Birla said that the capital expenditure for Novelis would be in the range of \$450-500 million for FY21, while that of Hindalco's domestic operations would be to the tune of ₹1,500 crore. Also, fixed costs would be cut by 15% in FY21.

A Serum team was in Delhi to meet the officials and subsequently announced that they were halting the trials.

Further, the Index showed that there seems to be no respite for the hospitality and travel industries, which continue to be the most impacted sectors with an annual decline of 80%.

Oil and gas or power saw a decline of 59%, retail 54% and accounting or taxation or finance 46% in hiring activities compared to the same month last year.

The Naukri JobSpeak is a monthly index that calculates and records hiring activities based on the job listings on Naukri.com website month-on-month

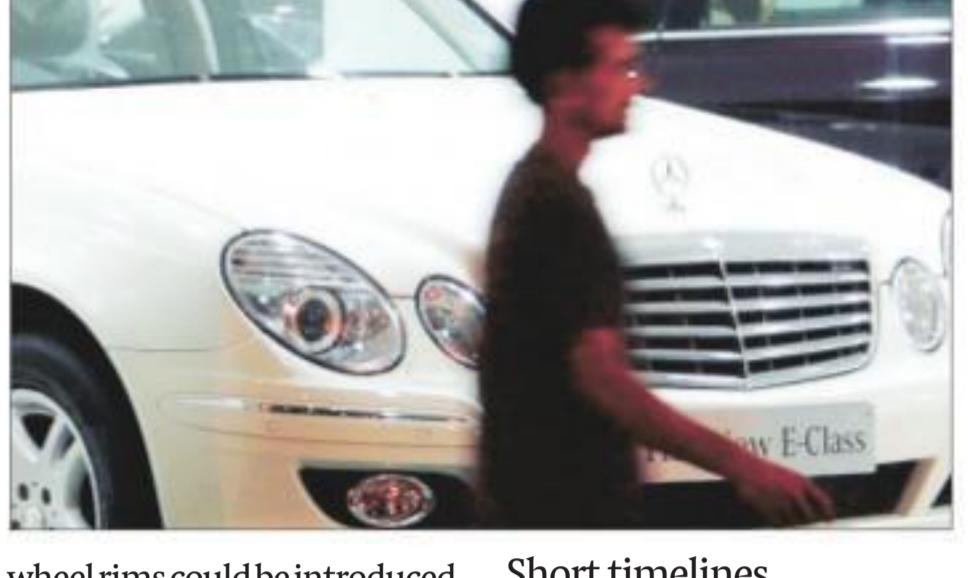
telecom with 9%, IT-hardware 25% and BPO/IteS with a 26% dip remained less impacted in terms of hiring.

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● STRICTER QUALITY CHECKS

Foreign automakers seek exemptions, delays in new rules for imported parts

ADITI SHAH
New Delhi, September 10



FOREIGN AUTOMAKERS ARE seeking delays and exemptions to India's planned new quality rules for imported auto parts, arguing the regulations will increase costs, hurt sales and disrupt supply chains, sources with direct knowledge of the matter told Reuters.

Prime Minister Narendra Modi is keen to cut imports to boost local manufacturing to make India more self-sufficient and enable it to play a bigger role in the global supply chain. That said, the move is seen mainly aimed at slashing the amount of lower-quality imports from China. "There is short-term pain but there is long-term gain," commerce minister Piyush Goyal told an auto convention last week, saying India has become a dumping ground for low-quality goods by not having standards similar to other countries.

New rules mandating stricter quality checks have been flagged in stages for various auto parts since early this year and tighter regulations for

wheel rims could be introduced as soon as October, according to a draft government notice.

All automakers will have to comply, but foreign premium brands such as Daimler's Mercedes-Benz, BMW and Audi will suffer most as they have the highest ratio of imported parts, four auto executives told Reuters. "It's just an additional compliance burden and will not lead to higher local production because the volumes for luxury are too small to achieve economies of scale," said one of the executives. The sources declined to be identified, citing sensitive negotiations with the government.

Short timelines

Luxury carmakers account for less than 1% of India's annual passenger car sales in terms of volume although they contribute roughly 10% in terms of revenue. Executives from premium German brands as well as Volkswagen AG, Ford Motor and Toyota Motor have held several rounds of talks with government officials in recent weeks, sources said.

Martin Schwenk, head of Mercedes-Benz India, said in a statement

that additional requirements "will make low-volume business unviable". His company is requesting a "reasonable time line for mid to long term implementation, and exemptions for low volume manufacturers in the short-term."

Volkswagen Group's India unit also said in a statement that for premium vehicles it was not possible to localise a "majority of components or spares as the total size of market is marginal". Toyota's India unit is working to meet the rules but the timelines are too short, a spokesperson said. It also wants an exemption for limited, direct car imports which the company says are typically made to test new models and technologies in the market before deciding whether to manufacture them locally.

—REUTERS

CIL plans to restore production from discontinued underground mines

PRESS TRUST OF INDIA
New Delhi, September 10

STATE-OWNED Coal India (CIL) on Thursday said it plans to restore production from its discontinued underground mines and has identified 12 such blocks with provisional mineable reserves of around 1,060 million tonnes.

The move is seen as part of efforts by the PSU coal major to meet its overall production target of 1 billion tonne in next four years

Of the said blocks, eight belong to Eastern Coalfields (ECL) and the remaining four fall under Bharat Coking Coal (BCC), spread over the states of West Bengal and Jharkhand.

ECL and BCC are Coal India subsidiaries.

"The project is on the drawing board but CIL aims to start the process soon to bring these mines back to active production. This is in effort to increase production through indigenous sources," the company said.

CIL is keen to fast track the issue once Central Mine Planning and Design Institute (CMPDI), its in-house mine consultancy arm that has been entrusted to prepare a data dossier, submits its report on the feasibility.

Salesforce says it will set up 'local instance' in India by end of the year

PRESS TRUST OF INDIA
New Delhi, September 10

CLOUD-BASED SOFTWARE provider Salesforce on Thursday said it will set up a "local instance" in India this year as part of its efforts to provide solutions for hosting data in the country.

"We are committed to our customers in India. When we look at our conversations over the last 12 months, we have been talking about solutions of hosting data locally, and I am proud today to announce that we would have a local instance in India before the end of this year," Salesforce senior V-P and country

leader India Sunil Jose said at the Salesforce Live: India event. He, however, did not disclose any other details.

Salesforce uses the term 'instance' as a unit of scale or capacity for its multi-tenant cloud infrastructure. A single instance supports multiple customers and the data for customers is stored within the instance. These 'instances' are spread across the Americas, Asia Pacific and EMEA (Europe, the Middle East and Africa) regions.

Salesforce has also announced grants of \$2,40,000 impacting over 15,000 people across India. These grants will be split across six NGOs in India.

Top advertisers back on TV, ad volume higher, says Barc CEO

WITH THE GRADUAL reopening of the economy after the lockdown, advertisers from FMCG, e-commerce, automobiles and online education sectors are back on TV, recording higher ad volumes, Broadcast Audience Research Council

(Barc) CEO Sunil Lulla said.

The ad volumes, which had fallen sharply during the lockdown, are up again as companies have returned after the unlock process started and supply lines were restored, he said. Now, more advertisers and

brands are returning to TV and several leading advertisers such as HUL have surpassed the pre-Covid-19 inventory levels, Lulla added. "As I speak, the ad volume

of last week is higher than the ad volume in same period of 2019. Ad volumes are back but the pricing may not be up in the same ratio," he said. —PTI

SCHEDULE-II FORM B PUBLIC ANNOUNCEMENT	
(Regulation 12 of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016)	
FOR THE ATTENTION OF THE STAKEHOLDERS OF SHREE RAJ MAHAL JEWELLERS PRIVATE LIMITED	
1. Name of Corporate Debtor	SHREE RAJ MAHAL JEWELLERS PRIVATE LIMITED
2. Date of Incorporation of Corporate Debtor	12/05/2009
3. Authority under which Corporate Debtor is Incorporated/Registered	RoC-Delhi
4. Corporate Identity No / Limited Liability Identification No. of corporate debtor	U36103DL2009PTC190236
5. Address of the registered office & principal office (if any) of corporate debtor	Registered Office : Shop No. 1 & 2, Lower Ground Floor, 2678, Diamond Mall, Gurudwara Road, Karol Bagh, New Delhi - 110005 IN
6. Date of closure of Insolvency Resolution Process	18th January 2020 (Deemed closure of CIRP upon completion of 270 days from the Insolvency Commencement Date)
7. Liquidation commencement date of Corporate Debtor	08 September 2020 (Order received on 09 September 2020)
8. Name & Registration Number of Insolvency Professional acting as Liquidator	NISHANT GAURAV GUPTA Regn. No: IBBI/IPA-002/IP-N0057/2017-2018/11739
9. Address and Email of the liquidator as registered with the Board	"SIDDHANT ADVOCATES" Flat No. 542, 1st Floor, DDA SFS Flats, Sector 22, Pocket 1, Dwarka, New Delhi - 110 077 Email : nishantgaurav@outlook.in
10. Address and e-mail to be used for correspondence with the liquidator	"SIDDHANT ADVOCATES" Flat No. 542, 1st Floor, DDA SFS Flats, Sector 22, Pocket 1, Dwarka, New Delhi - 110 077 Email : smr.liquidation@outlook.in
11. Last date for submission of Claims	07.10.2020
Notice is hereby given to draw kind attention of the shareholders of the Company that Ministry of Corporate Affairs (MCA) vide Circular dated 5 th May, 2020 and Securities Exchange Board of India (SEBI) vide Circular dated 12 th May, 2020, have allowed Companies to conduct their Annual General Meeting through Video Conferencing (VC) or Other Audio Visual Means (OAVM), to send financial statement including Board's Report, Auditor's Report or other documents required to be attached therewith along with Notice of Annual General Meeting to the Members only through email registered with the Company and relaxed the requirement of furnishing hard copy of Annual report to the Members.	
We urge the shareholders of the Company to register their email address / bank details by 25.09.2020 with the Company's Registrar and Transfer Agent, MCS Shares Transfer Agent Limited, 1st floor, Akapuri Neelam Apartment, 88 Samprada Colony, Above Chhipaon, Bhog, Alkapuri, Vadodara - 390007, Tel No.: 0265-2350490. Email: mcs@dbarcda@gmail.com or Company's Email Id: cs@gagl.net	
Public advertisement is also available on website of the Company www.gagl.net.	
For Him Teknoforge Limited (Formerly known as Gujarat Automotive Gears Limited)	
Abhishek Misra Company Secretary Manager Secretarial and Legal	
Place: Baddi Date: 10/09/2020	

Him Teknoforge Limited
(Formerly known as Gujarat Automotive Gears Limited)
CIN: L29130HP1971PLC000904
Registered Office : Village Billawali, Baddi, Dist: Solan (H.P)-173205
Telephone No.+91(1795) 245466 Fax No.+91(1795)245467
E-mail: gujarat.gears@gmail.com, Website: www.gagl.net

NOTICE

Notice is hereby given to draw kind attention of the shareholders of the Company that Ministry of Corporate Affairs (MCA) vide Circular dated 5th May, 2020 and Securities Exchange Board of India (SEBI) vide Circular dated 12th May, 2020, have allowed Companies to conduct their Annual General Meeting through Video Conferencing (VC) or Other Audio Visual Means (OAVM), to send financial statement including Board's Report, Auditor's Report or other documents required to be attached therewith along with Notice of Annual General Meeting to the Members only through email registered with the Company and relaxed the requirement of furnishing hard copy of Annual report to the Members.

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Public advertisement is also available on website of the Company www.gagl.net.

For Him Teknoforge Limited
(Formerly known as Gujarat Automotive Gears Limited)

Sd/-
Abhishek Misra
Company Secretary
Manager Secretarial and Legal

Place: Baddi
Date: 10/09/2020

STATE BANK OF INDIA Stressed Assets Recovery Branch, Retail
1st Floor, 23, Naijgarh Road, New Delhi - 110015, Ph.: 25419177, 25412977, e-mail: sbi.05169@sbi.co.in

"APPENDIX- IV-A" [See proviso to rule 8 (6)] Sale notice for sale of Immovable Properties

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below mentioned Immovable properties/mortgaged/charged to the Secured Creditor (State Bank of India), the symbolic possession mentioned below of which has been taken by the Authorized Officer of State Bank of India (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" Basis on 14-10-2020, for recovery of amount as mentioned below, due to the Secured Creditor from Borrowers, Guarantors and Mortgagors. The reserve price is mentioned below and the earnest money to be deposited is mentioned respectively.

Sr. No.	Name & Address of Borrower (B) /Guarantor(s) (G) /	Address of Security charged covered under Auction (Symbolic / Physical Possession)	Reserve Price(RP) EMD Amount 10% of The Reserve Price Incremental Amount	Outstanding Dues for recovery of which properties are being sold	Authorised Officer Contact No.
1	Mr. Arvind Narayan Singh	Residential Flat bearing Survey Number(s): C-602, situated at C-602, Nagarjuna CGHS Ltd, Mayur Vihar, Phase-I Extn. (Mayur Kunj) Delhi (Symbolic Possession with Bank)	₹ 112.00 Lacs ₹ 11.20 Lacs ₹ 1.00 Lacs	Rs. 51,79,098.00 as on 07.03.2019 plus future interest and expenses.	Sh. Shailesh Ranjan Mob.: 8800447600
2	M/s Silicon Valley (partnership firm) 1. Mr. Sanjay Bountra, (Partner) 2. Mr. Bhupesh Malhotra (Partner)	Residential independent second floor of Plot no. 61A , Block -E, Vipul World, Sector -48, Gurgaon in the name of Sh. Upendra Nath Bountra (Symbolic Possession with Bank)	₹ 79.36 Lacs ₹ 8.00 Lacs ₹ 1.00 Lacs	Rs. 1,05,81,192.00 as on 29.08.2018 plus future interest and expenses.	Sh. Shailesh Ranjan Mob.: 8800447600
3	Mr. Kameksha Narayan Tiwari and Mrs. Meena Tiwari	H. No. 2/63, Chirajiv Vihar, Ghaziabad, U.P. (Area 88.85 Sq. Mtr.) (Symbolic Possession with Bank)	₹ 54.98 Lacs ₹ 5.50 Lacs ₹ 1.00 Lacs	Rs. 12,98,782.00 as on 17.10.2016 plus future interest and expenses.	Sh. Shailesh Ranjan Mob.: 8800447600
4	M/s Knit India (partnership firm) 1. Mr. Sambhav Harzai 2. Mrs. Ishra Harzai 3. Mrs. Sushma Harzai 4. Mr. Om Prakash Harzai 5. Mr. Anil Vij (Gaurantor)	Residential Building Survey No 8/132, Ramesh Nagar, New Delhi admeasuring 100 sqyds (Symbolic Possession with Bank)	₹ 225.22 Lacs ₹ 22.53 Lacs ₹ 1.00 Lacs	Rs. 4,69,96,159.39 as on 04.02.2020 plus future interest and expenses.	Sh. Shailesh Ranjan Mob.: 8800447600
5	M/s Naveen Construction (proprietor Mr. Naveen Kumar)	Property No. C-360/3 out of Khsra no. 839, Gali No.11, New Usmanpur Shahdara, New Delhi - 110053 (Symbolic Possession with Bank)	₹ 46.36 Lacs ₹ 4.64 Lacs ₹ 1.00 Lacs	Rs. 66,02,155.00 as on 01.12.2019 plus future interest and expenses.	Sh. Shailesh Ranjan Mob.: 8800447600
6	M/s Top Runner Impex Private Limited. 1. Smt. Vandana Mathur 2. Shri. Deepak Mathur	Residential Flat No. C-01/1, First Floor, Indian Airlines Pilots Cooperative Housing Society, Sector 28, Essel Tower, MG Road, Haryana-122001 (Symbolic Possession with Bank)	₹ 302.00 Lacs ₹ 30.20 Lacs ₹ 1.00 Lacs	Rs. 3,51,37,744.00 as on 15.01.2020 plus future interest and expenses.	Sh. Shailesh Ranjan Mob.: 8800447600
7	M/s Gurmeet Machinery Store (Mr. Kuljeet Singh)	Shop No. 2372, Gopinath building, Shradhanand Marg, Delhi -110006 in the name of Mr. Kuljeet Singh (Symbolic Possession with Bank)	₹ 19.89 Lacs ₹ 2.00 Lacs ₹ 1.00 Lacs	Rs. 44,41,665.00 as on 20.10.2017 plus future interest and expenses.	Sh. Shailesh Ranjan Mob.: 8800447600

Date of E-Auction : 14-10-2020 Time : 60 Minutes From 12.00 Noon to 01:00 P.M. with unlimited extensions of 5 Minutes each

Date / Time of On - site inspection of Property : 09-10-2020 11.00 AM to 03.00 PM

Date and time for submission of request letter of participation, KYC Documents, PAN Card, Proof of EMD etc.

On or before 13-10-2020 upto 4.00 P.M. personally (Hard Copy) and online through RTGS/NEFT.

TERMS AND CONDITIONS OF THE E-AUCTION ARE AS UNDER:

1. E-Auction is being held on "As is where is", "As is what is", and "Whatever there is" Basis and will be conducted "On Line". The auction will be conducted through the Bank's approved service provider M/s e-Procurement Technologies limited (Auction Tiger) (Contact No. 079-40230833/832 at their web portal <https://sbi.auctiontiger.net>). E-Auction Tender Document containing online e-auction Bid form, Declaration, General Terms and Conditions of online auction sale are available in <https://sbi.auctiontiger.net>.
2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the properties. However, the intending bidders should make their own independent inquiries re-garding the encumbrances, title of properties put on auction and claims / rights / dues / affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.
3. The sale shall be subject to rules / conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.</li



Opinion

FRIDAY, SEPTEMBER 11, 2020

Understanding Covid-19 pathology better

Research points at a link between Covid-19 pathology & bradykinin storms causing malfunction of blood pressure regulation

WI TH SO MANY aspects of Covid-19 yet to be unravelled by research, every hypothesis, even if emerging out of limited evidence, is perhaps worth examining. One such, termed 'the bradykinin hypothesis', has been discussed in recent research, but nowhere has it been as strongly argued for as in a study authored by researchers at the Oak Ridge National Lab, Tennessee, the US, published in the journal *Jlife*. The researchers, an article in *Medium* says, base their hypothesis on the analysis of the results of data-crunching by the supercomputer, Summit. The study proposes that SARS-CoV-2 interferes in the regulation of bradykinin—a peptide that is responsible for vasodilation in the human body—in a manner that can possibly explain many traits and symptoms of Covid-19, including the less common ones.

As per the Oak Ridge researchers, SARS-CoV-2 hijacks the body's ACE2 regulatory mechanism—ACE2 receptor proteins are key to SARS-CoV-2's pathology in the body—and forces the body to produce more of these receptors. Now ACE2 counters the effect of ACE in the renin-angiotensin-aldosterone system (RAAS) that regulates blood pressure in the body. With decreased ACE activity, bradykinin levels are not controlled, and this leads to a bradykinin storm. Given bradykinin increases blood vessels permeability, fluid and immune cells leak out of the vessels into the lungs. While the latter cause local inflammation, SARS-CoV-2 complicates the problem of fluid accumulation in the lungs further by causing increased production of hyaluronic acid, a superabsorbent, in the lungs. This precipitates the formation of a hydrogel in the alveoli that makes it difficult for patients to breathe, sometimes even with ventilator support. Bradykinin storms may also explain the cardiovascular conditions reported in some cases, even when the patient had no history of this. Apart from the virus's direct action through ACE2 receptors in the heart, the RAAS malfunction too could explain the cardiac arrhythmia often seen in Covid-19 cases. Bradykinin's role in weakening the blood-brain barrier—that protects the brain against damaging chemicals and cells (unregulated immune cells, etc)—could be behind Covid-19-linked neuropathologies. The researchers contend that the virus has an effect similar to ACE-inhibitors that are prescribed for controlling high blood pressure—ACE2 inhibitors are known to cause dry cough and fatigue, two common Covid-19 symptoms.

The bradykinin hypothesis could also explain some of the demographic features of the disease—for instance, the lower mortality amongst women. While in India, men account for 69% of the Covid-deaths, in the US, they account for 54%. The researchers note that given the gene coding for a protein that plays a significant role in the regulation of blood-clots—another reported Covid-19 symptom—and in RAAS regulation is linked to the X-chromosome, women are likely to have twice the levels of this protein than men. Given bradykinin suppresses this protein, women have a comparative advantage. Even as researchers hold that cytokine storms are strongly linked to Covid-19 fatality, the Oak Ridge researchers say that bradykinin storms could explain Covid-19 pathology better, even though there could be an "intricate link" between cytokine storms and bradykinin storms. This calls for testing of the hypothesis with due scientific rigour. Meanwhile, as AIIMS director Randeep Guleria has pointed out, there is a need to ready post-Covid healthcare infrastructure, given the infection's lingering physiological effects. The Oak Ridge researchers call for testing of commonly-available RAS-regulating drugs, such as danazol, stanozolol, etc, apart from timbetasin (the non-proprietary name of the protein encoded by the X-chromosome gene) and some hyaluronic acid regulating drugs. Given how these are already approved by developed-country drug regulators, commencing safety and efficacy trials is a good idea indeed.

Tech-ing medical R&D forward

Covid-19 catalysed wide tech-deployment in medical research

THE USE OF technology for a range of public-health purposes has, without doubt, proliferated after Covid-19. While over 50 nations—including India, Singapore, Canada, Israel, and Germany—have rolled out contact tracing apps, private sector tech companies have also come up with tech-led solutions to several Covid-19-related problems. But, the fact of note is, tech is even aiding better understanding of the disease; recent research that points to SARS-CoV-2 triggering a malfunction of the delicate interplay of bio-molecules that regulate vasodilation/constriction—which, in turn, could explain many symptoms of the disease—was made possible because of a supercomputer, Summit, crunching data gleaned from 30,000 genes from 17,000 genetic samples. While this is emerging research in the Covid-19 context—many more blanks need to be filled through deeper work—Summit's data-crunching and the analysis it facilitated seem to confirm certain aspects of earlier research in the area. What is also interesting is that Summit has been used to identify 77 potential Covid treatments, based on the analysis of the data it processed.

Computational power is being leveraged to monitor clinical trials of drugs, vaccines, identify new compounds of medicinal value, etc. Indeed, Moderna, AstraZeneca and others used Medidata, from Dassault Systems, which aided data management and analysis for their vaccine research. Medidata has also been used to create synthetic control arms, by augmenting placebo research with a virtual group, based on data gleaned from previous research; this not only improves the speed of research but also helps maintain trial quality and rigour. Another software from Dassault Systems, Biovia, has been extensively used by institutions conducting vaccine research—based on past research data, it allows scientists to model viral protein behaviour and the evolution of epitopes (the part of the antigen that is recognised by the immune system). This helps researchers make inferences from past research to decide their own research strategies. Last month, IBM announced the launch of RoboRXN, which will help develop new drugs. The process is expected to cut the cost of drug development by a tenth as RoboRXN can also be used to predict and model molecule reactions during drug development. Relying on artificial intelligence, RoboRXN also learns from past mistakes. Earlier this year, a machine-learning algorithm at MIT discovered a powerful new antibiotic compound that proved effective against many antibiotic-resistant bacteria. The system is designed to screen millions of compounds to arrive at those that can kill bacteria in a manner that is different from what existing antibiotics follow. It isn't difficult to imagine what this could do for the antibiotic pipeline that had dried up over the past two-three decades. The recent progress in data analysis, technology and AI development—and the ongoing R&D adding to this every day—will yield a rich dividend for science, especially medical science and physiology. To that end, countries investing in these areas—through both public sector and private players—stand to leap past the rest, something that India needs to keep in mind.

OscarQUOTA

The Academy Award needs to look beyond Hollywood, not introduce quotas for under-represented categories

PARASITE—A SOUTH KOREAN FILM—was able to win awards in four of the six Oscars it was nominated for, including the Best Picture and Best Director, because it was a fantastic portrayal of class divide in society. Some would argue the decision to recognise the movie also helped the Oscar nomination committee shed its image of being biased towards Hollywood, or at least deflect some of the criticism. Till about a couple of years ago, non-English-language movies didn't quite make it to the Best Motion Picture nominations, and the Oscars had been exhorted by many cinema experts to be more inclusive. The Oscars needed to deal with the diversity problem by being more open to world cinema. Instead, the Academy chose to emulate India's failed quota model. In recently released rules, the Oscar committee has made clear that for a film to be nominated for the Best Picture category, it would need to have representation from under-represented categories in the cast, crew, studio and other aspects of film-release.

Making a strong case for production houses and distribution networks to keep diversity in focus is progressive, but forcing this through quotas for an award to recognise cinematic merit clearly isn't. The Academy should have expanded inclusion of films outside Hollywood. The current rules will only mean a movie could get excluded despite being award-worthy because it doesn't meet the diversity quota. And that would rob the award of credibility.



COMBATING COVID-19

Union home minister Amit Shah

Coronavirus is an unprecedented challenge for us. But we are fighting against it in a well-planned manner under the leadership of PM Narendra Modi and the entire world has recognised our efforts

THROUGH THE LOOKING GLASS

INDIA CAN LEARN A LOT FROM ITS EXPERIENCE IN MANAGING CASH—GETTING A BILLION PEOPLE WHAT THEY NEED CAN BE PLANNED EFFECTIVELY

Getting the Covid-19 vaccine to a billion-plus people

AVACCINE FOR Covid-19 is expected to come sometime over the next few months—hopefully in this year. Once a vaccine is available, getting it to India's billion-plus people is a logistical challenge with many moral and ethical questions attached. How should India plan for the vaccination programme?

Before we go there, let us recognise that a few very important questions still remain to be answered. What shape and form the vaccine will be, remains to be seen: it is expected that it will be intravenous, and hence, may require skilled or trained practitioners to administer. It is also not clear whether there will be only one vaccine or many competing ones, and how effective each might be. All of this will feed into the number of doses that might be required—whether a single shot would do or multiple jabs may be required. Hopefully, India will develop its own vaccine; however, if vaccines are available from other countries, how soon can they come to India?

Given all these imponderables, one may be tempted to push back the planning till there is more clarity. With fast-paced changes taking place in this field, it is possible that many of these questions will be responded to rather quickly. It will be useful, hence, to have the policy framework for the delivery of the vaccine in place.

Make it flow like cash

A vaccine is a good with significant positive externalities: the more the number of people who take the vaccine, the better it is for everyone in the society. Ideally, if everyone is inoculated, then everyone is safe. There are a few providers (or maybe even one), and everyone is a buyer. All citizens in the country will queue up to get a vaccine, as and when it is available.

Cash is a similar type of good. There is only one supplier (the government), and everyone needs it: all are required to have the same type of cash when they transact with each other. All citi-

zens in the country queue up to get the notes as required.

India has recent experience of ensuring the wide availability of a good like cash to all its citizens. Unlike in the case of demonetisation, where the announcement was sudden, the expectation of a vaccine has been building up for some time—this allows us the opportunity to draw upon our experiences. The re-monetisation process lasted only around 50 days: similarly, we need to think of timeframes in days and not years as we think of our vaccine delivery.

The three As

Availability and training: There is an implicit government assurance to all citizens that they will all have the notes in their wallets when they want them—this has been perfected over years of experience. As RBI's annual report of 2017 says, "...during a short span from November 9 to December 31, 2016, the Reserve Bank pumped in 23.8 billion pieces of banknotes into circulation aggregating ₹5,540 billion in value". Assuming that every transaction meant the final customer picked up 24 pieces from a bank, it meant a billion transactions, similar to the number of vaccine doses that may be required.

The availability of the new notes was made across all branches of the banks: more than 125,000 centres. A similar size and scale need to be brought to bear to the vaccination programme, which

should be available across all primary and secondary healthcare units with appropriate training for administration.

We note that there are 0.9 mn Accredited Social Health Activist (ASHA) workers and many private medical care professionals in the country. The training for administering intravenous vaccines, if not already done, should be started now—even before the vaccine has been finalised. Similarly, the logistics and cold storage facility plans should be thought-through now.

Access and prioritisation: As we plan to roll-out the vaccines, access to every citizen has to be assured. Unlike in the case of cash, where there were concerns on hoarding, there should be a limited concern that a citizen would want to take multiple shots when a single dose would suffice. Anyone who presents himself/herself should be offered a shot without concerning too much on whether the person has received a shot earlier.

The government should invest its energies in getting the doses, not in administering the system that administers the doses. If an elaborate system of maintaining records is kept, it can lead to undue bureaucratic delays and hold-ups. Anyone who wants to take a vaccination shot should be allowed to without the need to show any documents. The crisis is not the time to create a health registry or a digital health id.

The issue of who gets the vaccine

The government should invest its energies in getting the doses, not in administering the system that administers the doses. If an elaborate system of maintaining records is kept, it can lead to undue bureaucratic delays and hold-ups. Anyone who wants to take a vaccination shot should be allowed to without the need to show any documents. The crisis is not the time to create a health registry or a digital health id.

Researcher and author Amitendu Palit, in his article, suggests that the Indian government should learn from its experience in managing cash—getting a billion people what they need can be planned effectively. He argues that the government should invest in availability and training, ensuring that vaccines are widely available across all primary and secondary healthcare units with appropriate training for administration. He also suggests that the government should prioritise access and prioritisation, ensuring that every citizen has access to the vaccine. He believes that the government should roll out the vaccines as quickly as possible, and that the government should invest in the logistics and cold storage facility plans. He also suggests that the government should thought-through now.

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AKHILESH TILOTIA

The author is with Axis Bank
Views are personal



first remains. The frontline health-workers, other essential workers, and senior citizens have a natural claim to be the initial recipients. The most effective way in which this can be practically and morally be addressed is if the other citizens know that their turn will come soon. This is a key reason why the target for overall vaccination has to be measured in days—not months or years.

Affordability and pricing: An important component of access is the price at which vaccines will be available. In the case of the vaccine, a low price coupled with the solid expectation of availability-on-demand will remove most of the incentive to hoard. The government can give an assurance of supply (and hence keep prices in check) by contracting capacity for many hundreds of millions of doses. The government should use the powers at its disposal to grant licences to make the vaccines to a large number of players. It should consider and resolve whether India can invoke a process patent instead of a product patent in this case.

There should be a pay-off to ASHA workers or other health professionals who administer a dose. A local, social audit should be powerful enough to determine whether the vaccines were actually administered and not just stored or wasted away. Public announcements of when and what quantities of medicines reach the health centres should be periodically made.

A vaccine shot to heal them all

Once vaccines are ready, we should aim to reach as many of our citizens as quickly as possible. The Indian pharma industry has proven to be a world-beater in manufacturing large scale doses. As we saw with the prices of ventilators and PPE kits, a large supply almost inevitably results in low prices—the government should use the scale to keep vaccine prices low.

A quick dose of vaccination will lead to a quick restart of the lives of the citizens and the economy.

LETTERS TO THE EDITOR

PM & street vendors

It was commendable that PM Modi found the time to interact via videoconferencing with street vendors who got loans under the PM Street Vendors Atmanirbhar Nidhi (PM SVANidhi) scheme to tide over the financial hardships due to the pandemic and lockdown. The one-time loan amount was pegged at ₹10,000. It is no small service that in this time when the ruling elites wish to project India as a land of affluence, PM Modi recognises that impoverished people exist in our country. His pledge to ease the problems of the poor must be translated into action. Time alone will reveal what his promise to provide a new digital platform for street vendors holds out for them on the ground. But a lot more is needed to improve their economic condition and quality of life. Street vendors have few material resources at their disposal and subsist on very small incomes. They have to climb up many rungs to be put on a par with restaurant owners which PM Modi did. What Modi meant by "street vendors have access to easy capital" needs elaboration. Normally capital is not a term associated with people who eke out a living by manual labour. PM Modi was right in saying that the poor bear the brunt of any crisis. But, his claim that his government is focussed on easing the problems of the poor is belied by the absence of any concrete measure towards this end. PM Modi's suggestion to a broom-making couple to recycle the "pipe" is unlikely to make a big difference in their means of livelihood. On being told that the "pipe" too gets spoilt, the PM put the onus of keeping it unspoilt and returning it on the customers. The Indian economy is not amenable to a simple-minded approach. Broomconomics falls far short of what is needed to be done to boost the economy and battle the scourge of poverty.

—G David Milton, Maruthancode

●Write to us at feletters@expressindia.com

RSCI: Trouble for RCEP?

The Resilient Supply Chain Initiative is an example of how regional supply chains might be repositioning in line with the emerging geopolitics post-Covid-19

AMITENDU PALIT

Senior research fellow and research lead, Institute of South Asian Studies, NUS. Views are personal



THIS RESILIENT SUPPLY Chain Initiative (RSCI) proposed by India, Japan and Australia for building resilient supply chains in the Indo-Pacific has implications for regional trade agreements, including the upcoming Regional Comprehensive Economic Partnership (RCEP).

India's decision to walk out of RCEP hasn't stalled its progress. The ten-member ASEAN group of economies from Southeast Asia, along with Australia, Japan, China, New Zealand and Korea, are working on its adoption in the 4th RCEP Summit scheduled for November 2020. The latest RCEP ministerial meeting, held virtually on August 27, reaffirmed the implementation. It also reiterated that the RCEP remains open for India and noted India's potential to contribute to regional prosperity (bit.ly/3k3ovcZ).

India is unlikely to revisit the prospects of re-joining RCEP. Apart from the heavily circumspect view, it has on entering FTAs, premised by the focus on import-substitution arising from the drive on self-reliance, its relations with China are inconducive for joining a trade pact where China is the largest economy. In the meantime, however, it has decided to work with other prominent Indo-Pacific members of RCEP—Japan and Australia, who are also distinctly wary of China on the RSCI.

The RSCI would build resilient supply chains that are either independent or barely dependent on China. The effort follows a fundamental lesson imparted by Covid-19. Supply chains relying excessively on a particular country—China, in this instance—are likely to be severely disrupted during pandemics like Covid-19. The collapse of production within China in the early months of the outbreak of the pandemic caused cracks in several supply chains. For countries like India, Japan

and Australia, whose trade relations with China are deep and exhaustive, and whose producers and consumers are reliant on sourcing from China, the impact was catastrophic. The economic imperative for pushing supply chains out of China has been compounded by worsening of political relations of RSCI countries with it. India's current relations with China are at their lowest ebb in several decades. Australia and Japan are also experiencing various difficulties and discomfort in managing ties with China.

Bad blood with China is a common trait across much of the Indo-Pacific. With China's relations with the US worsening rapidly, the Indo-Pacific has become a common ground for rallying against China. Promulgation of the RSCI by major Indo-Pacific countries, therefore, is hardly surprising. But, what does this mean for RCEP?

The RSCI is looking to expand by including more countries from Southeast Asia. All members from Southeast Asia are in the RCEP. Getting some of them to figure in the RSCI, for delinking substantive parts of regional supply chains out of China, would mean, on part of these countries, signalling to China their intention to be part of an anti-China alliance. This might affect the equilibrium in RCEP.

RCEP's complications would increase if Southeast Asia, individually, or in small groups, tends to take positions on the basis of strategic loyalties to China, or the Indo-Pacific. ASEAN as a bloc would find it tough to handle increasing rivalries between China and the non-ASEAN members. Given Japan and Australia's difficult ties with China, RCEP might well be in a situation where it finds it difficult to progress.

Ideally, most Southeast Asian countries would prefer staying neutral. They would wish to benefit from the

The Academy Award needs to look beyond Hollywood, not introduce quotas for under-represented categories

PARASITE—A SOUTH KOREAN FILM—was able to win awards in four of the six Oscars it was nominated for, including the Best Picture and Best Director, because it was a fantastic portrayal of class divide in society. Some would argue the decision to recognise the movie also helped the Oscar nomination committee shed its image of being biased towards Hollywood, or at least deflect some of the criticism. Till about a couple of years ago, non-English-language movies didn't quite make it to the Best Motion Picture nominations, and the Oscars had been exhorted by many cinema experts to be more inclusive. The Oscars needed to deal with the diversity problem by being more open to world cinema. Instead, the Academy chose to emulate India's failed quota model. In recently released rules, the Oscar committee has made clear that for a film to be nominated for the Best Picture category, it would need to have representation from under-represented categories in the cast, crew, studio and other aspects of film-release.

International

FRIDAY, SEPTEMBER 11, 2020



COVID THROUGH AI DATA

Sundar Pichai, CEO, Google and Alphabet
@sundarpichai

Nonprofits & academic institutions around the world are using AI+ data analytics to better understand Covid-19. To support this work, @Googleorg is giving \$8.5M+ to 31 orgs working to help mitigate effects of the pandemic

DENYING ENTRY

US cancels visas of more than 1K Chinese nationals

The visa action followed a May 29 proclamation by Trump as part of the US response to China's curbs on democracy in HK

REUTERS
Washington/Beijing, September 10

THE UNITED STATES has revoked visas for more than 1,000 Chinese nationals under a presidential measure denying entry to students and researchers deemed security risks, the State Department said on Wednesday, a move China called a violation of human rights.

The acting head of the US Department of Homeland Security, Chad Wolf, said earlier that Washington was blocking visas "for certain Chinese graduate students and researchers with ties to China's military fusion strategy to prevent them from stealing and otherwise appropriating sensitive research."

In a speech, Wolf repeated US charges of unjust business practices and industrial espionage by China, including attempts to steal coronavirus research, and accused it of abusing student visas to exploit American academia. Wolf said the US was also "preventing goods produced from slave labour from entering our markets, demanding that China respect the inherent dignity of each human



'NAKED' POLITICS

- As of September 8, 2020, the department has revoked more than 1,000 visas of PRC nationals
- About 360,000 Chinese nationals study in the US, bringing its colleges significant revenue
- In Beijing, a foreign ministry spokesman described the move as 'naked' political persecution

being," an apparent reference to accusations of abuse of Muslims in western Xinjiang.

A State Department spokeswoman said the visa action followed a May 29 proclamation by President Donald Trump as part of the US response to China's curbs on democracy in Hong Kong.

"As of September 8, 2020, the department has revoked more than 1,000 visas of PRC nationals who were found to be subject to Presidential Proclamation 10043 and therefore ineligible for a visa," she said.

She said the ineligible "high-risk graduate students and research scholars" were "a small subset" of the Chinese coming to the United States for study and research, and that legitimate students and scholars would continue to be welcomed.

About 360,000 Chinese nationals study in the US, bringing its colleges significant revenue, though the Covid-19 pandemic has severely disrupted the return to campus this autumn semester. In Beijing on Thursday, a foreign ministry spokesman described the US move as "naked" political persecution and racial discrimination.

China-US relations have sunk to historic lows with the world's two biggest economies clashing over issues ranging from trade and human rights to Hong Kong and the coronavirus. Trump, who had touted friendly ties with Chinese President Xi Jinping as he sought to make good on promises to rebalance a massive trade deficit, has made getting tough on China a key part of his campaign for re-election on November 3.

Quick View

Citigroup CEO Michael Corbat to step down



CITIGROUP CEO MICHAEL Corbat will step down in February 2021, after 37 years with the bank, and will be succeeded by President Jane Fraser, making her the first-ever woman executive to head a major Wall Street bank. Fraser has been seen as a rising star on Wall Street, and last year was seen as a CEO candidate by Wells Fargo's board.

US sanctions a Russia-linked Ukrainian for election meddling

THE TREASURY DEPARTMENT imposed sanctions on Andrii Derkach, a member of the Ukrainian Parliament, for working with Russian agents to try to influence the 2020 US presidential election. Between May and July 2020, Derkach released edited audio tapes and other unsupported information with the intent to discredit US officials, the Treasury Department said in a statement on Thursday.

'ECB is keeping eye on euro without signaling alarm'

EUROPEAN CENTRAL BANK President Christine Lagarde said the surging euro must be monitored for its impact on prices, but she didn't signal any pressing need to adjust monetary policy. Speaking after the ECB's Governing Council, Lagarde said the ECB will "carefully assess incoming information, including developments in the exchange rate, with regard to its implications for the medium-term inflation outlook."

Huawei to launch HarmonyOS on smartphones next year

REUTERS
Shenzhen, China, September 10

HUAWEITECHNOLOGIES PLANS to introduce its Harmony operating system (OS), viewed as its replacement to Google's Android mobile operating system, on smartphones next year, as it seeks to overcome curbs placed on it by the US.

The company first unveiled its proprietary HarmonyOS last year which it has billed as a multi-device platform across watches, laptops and mobiles, rather than as a like-for-like challenger to Google's Android mobile OS.

Analysts say it is the closest solution to a replacement that Huawei has, after its addition to the US entity list in May last year.

Unemployment claims show little relief from virus's toll

REUTERS
Washington, September 10

THE NUMBER OF AMERICANS filing new claims for unemployment benefits hovered at high levels last week, strengthening views that the labor market was settling into a more gradual path of recovery from the Covid-19 pandemic.

Initial claims for state unemployment benefits totaled a seasonally adjusted 884,000 for the week ended September 5, matching the number of applications received in the prior week, the Labour Department said on Thursday. Economists polled by Reuters had forecast 846,000 applications in the latest week.

Though claims have dropped from a record 6.867 million at the end of March, layoffs persist across industries as many companies have exhausted loans from the government to help with wages and the coronavirus lingers. A weekly unemployment supplement, credited for the sharp rebound in economic activity, starting with record retail sales

initial claims for state unemployment benefits totaled a seasonally adjusted 884,000 for the week ended September 5

growth in May, lapsed in July.

Airlines, including United Airlines and American Airlines have announced furloughs and job cuts. There have also been layoffs at oilfield services and equipment companies.

Economists believe the labour market could take years to return to its pre-pandemic levels and are urging the White House and Congress to restart stalled negotiations for another rescue package amid a setback in the quest for a vaccine.

The government reported last week that the economy created 1.371 million jobs in August after adding 1.734 million in July. About 10.6 million of the 22.2 million jobs lost at the depth of the coronavirus crisis have been recovered.

AstraZeneca still aiming for Oxford Covid vaccine by year-end, CEO says

BLOOMBERG
September 10

ASTRAZENECA CHIEF EXECUTIVE OFFICER Pascal Soriot said the coronavirus vaccine the company is developing with the University of Oxford could still be ready before the end of the year after pausing its trials due to a possible serious neurological problem in one patient.

Speaking at an online conference Thursday, Soriot sought to reassure investors after the company and its partner confirmed earlier this week that they had temporarily stopped giving patients the experimental shot.

The trial was halted after a person in the UK who was participating in it got sick, triggering a review of safety data. Though such interruptions are common in vaccine studies, the drugmaker and its boss are facing questions about what exactly caused the issue and whether it could be related to the shot.



"What we have here is a special set of circumstances where the whole world becomes involved in the conduct of a clinical trial," Soriot said in his first public comments since the trial was halted. The decision on whether to resume the study is in the hands of a group of independent experts working to understand whether the patient's illness was a coincidence or a result of the vaccine.

'World must scale up clinical trials to address Covid'

The head of the World Health Organization urged countries on Thursday to contribute resources that can expedite products which may help stem the coronavirus pandemic. The WHO's ACT-Accelerator programme already supports research into potential vaccines, drugs and diagnostics, WHO Director-General Tedros Adhanom Ghebreyesus said in an event. "But we need to rapidly scale up our clinical trials, manufacturing, licensing and regulation capacity so that these products can get to people and start saving lives," he said.

— REUTERS

MAPPING THE VIRUS

- | |
|----------------------------|
| Cases surpass 27.8 million |
| Deaths exceed 904,000 |
| Recoveries 18.93 million |
- Europe passes US in new Covid cases, re-emerging as hotspot
 - US Covid funding shortchanges hospitals in black areas
 - Trump own words on the virus come back to haunt him
 - New York to resume indoor dining, Los Angeles bans Halloween parties
 - As Jakarta heads into lockdown, doctors warn of buckling health system
 - Trump has no Covid-19 plan, and Biden's 'follow the science' isn't a strategy



month ago.

Singapore says that the new infection clusters emerging among more than 300,000 workers living in dormitories are due to many of them not being exposed to the virus yet.

Los Angeles County officials softened their stance on trick-or-treating during the pandemic, saying the annual Halloween tradition they'd prohibited Tuesday was now just not recommended.

Pompeo tells South East Asia to stand up to China, shun its firms

REUTERS
Hanoi, September 10

THE UNITED STATES' top diplomat on Thursday urged Southeast Asian countries to stand up to maritime bullying by China and to reassess business deals with its state firms, adding to heated exchanges between two powers jostling for influence.

Speaking remotely to foreign ministers of the 10-member Association of Southeast Asian Nations (Asean), Secretary of State Mike Pompeo said the region should be confident in the United States and know it can bank on its support.

"Today, I say keep going. Don't just speak up but act," Pompeo said. "Reconsider business

deals with the very state-owned enterprises that bully Asean coastal states in the South China Sea. Don't let the Chinese Communist Party walk over us and our people."

Asean has said it does not want to take

sides amid friction over a recent spike in military activities by both powers in the South China Sea and ahead of a November election in which US President Donald Trump will trumpet his tough stand against China.

Asked about China-US tensions on Tuesday in an interview with Reuters, Indonesian Foreign Minister Retno Marsudi said: "We don't want to get trapped by this rivalry."

China's State Councillor Wang Yi on Wednesday told the Asean ministers that the US was interfering in the South China Sea and was driving its militarisation.

China says it has historical sovereignty over most of the waterway, but its neighbours and the United States say that claim has no basis in international law.

China vaccine frontrunner says shots are safe amid Astra setback

China National Biotech Group said none of the recipients of its two coronavirus shots has reported an obvious adverse reaction or infection, as the Chinese vaccine frontrunner presses ahead with testing after AstraZeneca Plc suspended its trial.

Hundreds of thousands of people have received the Covid-19 shots so far, the state-owned drugmaker Sinopharm Group, said on its official WeChat account. The vaccine is being administered under an emergency-use program that allows experimental shots to be used for frontline workers before they complete final testing.

— BLOOMBERG

New Delhi

BrandWagon

FRIDAY, SEPTEMBER 11, 2020

Before the pandemic hit, 50% of Pizza Hut's business came from dine-ins. Although restaurants have opened, deliveries continue to bring in the lion's share of sales for the QSR player. Merrill Pereyra, tells Devika Singh, that the company is refurbishing its digital infrastructure to augment sales, launching new deals during these times, and more.

Pizza Hut started its contactless dine-in service in June. What has been the response so far?

Our dine-in business was big in India before the pandemic hit. We expect it to remain subdued; it will take 12-18 months for this business to recover. At the moment, over 80% of our restaurants are open. The restaurants located in malls are seeing a slow recovery. Also, most food joints are situated next to multiplexes in malls, and since theatres are yet to open, it has affected footfall and business.

As the lockdown hit and our restaurants shut overnight, we realised that we have to come up with something that makes consumers feel safe about experiencing our brand, and hence we introduced contactless takeaways and contactless deliveries. In August 2019, 50% of our sales came from dine-in, 35% from delivery, and the rest from takeaways. In August 2020, deliveries contributed 63% (including food aggregators) to our sales, and the rest came from takeaways and dine-ins.

Pizza Hut does not have a strong online presence, unlike its competitor Domino's Pizza. How has your digital strategy changed in the past few months?

It cannot be denied that the competition has had a presence on the channel for some time now. However, Domino's has maintained that it's a technology company

INTERVIEW: MERRILL PEREYRA, MD, Pizza Hut India Subcontinent

'Dine-in business will take 12-18 months to recover'



before being a pizza seller.

We have been present online for a while, but have been focussing on it only in the last couple of years. With this pandemic, we had to fast-track all our plans for the online channel. We recently upgraded the infrastructure of all our digital assets – the web-

site, mobile site and the app. We have also introduced more digital payment gateways to make it easier for customers to transact online. Data and analytics are being employed to offer personalised products and services to our customers. These also help us in creating more effective market-

ing campaigns and improve customer engagement. We currently invest 95% of our total marketing budget on digital.

We have done better sales from deliveries and takeaways, as compared to last year. In the last few months, our online platforms, too, have seen growth; sales through our app

have grown 50-60% as compared to the pre-Covid period, and our mobile site has seen a growth of 30%. We have noticed an increase in first-time buyers coming to our platforms. The average order value from online has also gone up, as consumers are now ordering in for the entire family. Many professionals, who are working from home, are opting for delivery instead of preparing food due to paucity of time.

Have you revisited pricing or changed product offerings, keeping in view the decline in discretionary spends?

Our research has shown that consumers are increasingly seeking value. We understand that it is a tough time for everyone, and hence, we have offers running on all channels. For deliveries and takeaways, we have value deals such as 'buy one get one' on medium pizzas and 'Hut Treat Meal' (save up to 40%) catering to families and larger group sizes. We have also introduced 'My Box' in select cities for solo consumption, as people are conscious of sharing their food. For the upcoming festive season, too, we are working on value deals that are designed for group occasions. We also plan to bring out a new product around our core offering, pan pizza, for the festive season.

Coming to your offline presence...where will your new outlets be concentrated?

We have about 431 stores in the country, and we plan to keep adding 60-100 stores every year, for the next three to five years. Our focus, however, is going to remain on tier I – for the next two years – as we see a lot of untapped potential in these markets. Presently, about 58% of our stores are in tier I and 42% in tier II; going ahead, 70% of our new store openings will be in tier I and 30% in tier II.

BLOGGER'S PARK

Advertising outlook for rest of 2020

Betting big on IPL and digital media will prove beneficial



Mayank Yadav

THE COVID-19 PANDEMIC hurt all industries alike, and the advertising and marketing verticals are no exceptions. A recent report by Interactive Advertising Bureau stated that "almost 24% media buyers, planners and brands paused ad spending until Q2; while 46% indicated they would adjust their ad spending across the same period".

The move to digital

However, there has been an interesting shift in paradigm. To give you some context, a survey conducted by Comscore early this year reported that visits to websites and mobile apps in the general news category increased by 61% during March 16-22. Likewise, the report also stated that the reach and engagement with digital content within the business news category have surged by 34% in the same period. These are indicative of the fact that the transition, which was predicted to happen over the next five years, happened over a period of some months or weeks, led by the pandemic. Digital branded content has emerged as a surefire way to build brand recognition. Since the message isn't a sales pitch, it creates trust between the brand and the consumer.

As per a report by Dentsu Aegis Network, while the FMCG sector spends the highest (30%) on advertising, the biggest spenders on digital are BFSI (42%), followed by consumer durables (38%) and e-commerce (37%). It is evident that traditional industries are betting big on garnering more eyeballs. Brands have had four to five months to restructure, and will be trying to find opportunities to advertise. Verticals such as ed-tech will also continue to maintain an upward gradient, given the current circumstances.

Cricket season

Moving ahead, 2020 is going to be the year of cricket for marketers. Brands must look at placing themselves organically within the content that people are already watching. IPL sponsorships are a great way to do that. Popularising branded content not only during IPL, but before and after the



ward for a period of three months only.

Insurer will notify the rewards accrued and the entitlements of the policyholders under the wellness and preventive features at least once a year. They will specify in the policy contract and prospectus, the mode of communication for notification of various services offered under the scheme. Insurers will also specify how to redeem the rewards accrued under the wellness and preventive features in the prospectus, policy wordings and disclose updated information in their website.

Insurers will make no discrimination in providing any of the wellness and preventive features offered and in granting the reward points to the same or similarly placed categories of policyholders of the underlying health insurance product. Insurance companies will be responsible for any errors or omission in calculation of accrued rewards and will address it through their in-house grievance redressal mechanism.

Pricing impact

Insurers will have to assess the pricing impact of wellness and preventive features and it has to be disclosed upfront in the File and Use or Use and File application.

Experts say there will be a pricing impact after inclusion of such benefits in the policy. However, in the long run, use of wellness services should lead to better health and reduce the expenses towards treatments.

Gurdeep Singh Batra, head, retail underwriting, Bajaj Allianz General Insurance, says the company will be able to give discounts to its customers if they follow the wellness criteria which will be defined in the policy. "This is in its true sense shall help policyholders to monetise the reward points earned by them by following a certain wellness regime. This feature will be now available as an add-on under the policy," he says.

tournament is also important, as content related to their favourite topic will automatically help garner higher engagement.

This is where brands must look at capturing viewership across either branded content around cricket, or creating campaigns around cricket.

However, owing to the Covid-19 situation, traditional brand spending on IPL will be abysmally low. A majority of sponsors this time are start-ups. Furthermore, for the first time ever, IPL and the festive season are going to coincide. Marketers are looking at this as a collective opportunity to drive demand and revive the economy. With digital media, it is also now possible to draw up multiple creatives, or work with publishers to focus on two back-to-back opportunities for their brands. This wasn't hitherto possible with TV or traditional media buying.

However, there will be a lot of clutter in this space as numerous brands will advertise to make their presence felt, be it around IPL or the festive season. Therefore, this is a perfect opportunity for brands to be most genuine in their approach, so as to remain relevant and have top-of-mind recall. It will be imperative for brands to generate organic viewership and virality in their spends.

It must also be noted that since 2020 is unprecedented and very different for all industries and sectors alike, IPL, too, will witness innovation as far as brand advertising is concerned. A lot of brands are looking at it as an opportunity, but at the same time, tread with caution. Most will use the fail-fast approach to see what is working and what's not, and continuously innovate on things that can potentially work for the brand.

The author is CEO, Rusk Media

Personal Finance

HEALTH INSURANCE

Policyholders to now get wellness rewards

Irdai has allowed insurers to offer wellness and preventive features as optional or add-on cover

SAIKAT NEOGI

HEALTH INSURANCE COMPANIES will offer reward points to policyholders who maintain good health and regularly take part in various wellness and fitness programmes. The rewards could be redeemable vouchers for health supplements, membership in yoga centres, gyms, sports clubs or fitness centres. The insurer can also provide discounts on premiums or increase the sum insured at the time of renewals based on the wellness regime followed by policyholders in the preceding policy period.

To popularise wellness and preventive care, Insurance Regulatory and Development Authority of India (Irdai) has issued guidelines on product filing. It has underlined that no wellness and preventive feature can be offered without it being filed or incorporated as part of the product in terms of the Product Filing Guidelines. The regulator has underlined that wellness and preventive features under a policy can be offered either as optional or add-on cover.

Bhabatosh Mishra, director - Underwriting, Products & Claims, Max Bupa Health Insurance, says there has been growing demand from consumers for wellness-linked benefits as we see the trend of utilisation going up. "Covid-19 has brought in higher awareness amongst consumers and adoption of digital health and wellness features is on the rise. In our country, we see a surge in chronic conditions and preventive healthcare is important to manage such conditions," he says.

Wellness features

Insurers can promote wellness amongst health insurance policyholders by offering health-specific services provided by network providers, empanelled hospitals or service providers for outpatient consultations or treatments, phar-

maceuticals, health check-ups/diagnoses, including discounts on all these.

The regulator has made it clear that insurers will not publish the trade names or trade logos of third party merchandise in any of the insurance advertisements, but may refer to the services in generic terms. Insurers will have to disclose the specific items of services in their website with necessary details and may provide a link to this in their insurance advertisement and policy contracts.

For family floater plans, insurers will have to disclose in the policy document, the manner in which accrual and redemption of rewards is considered for all members covered. Every insurer will have to specify in the policy contract if the accrued rewards can be carried forward when the policy is renewed and the period of validity of the accrued rewards will have to be mentioned. However, in case of expiry of policy, the accrued rewards may be carried for-



ILLUSTRATION: SHYAM KUMAR PRASAD

young age or make a career in sports. All these unconventional career paths do not yield immediate and regular income and thus need better financial planning at parents' end.

Like for every other goal in your life, preparing an investment plan to meet the financial needs that may arise at different stages of your child's growth, can help avoid stress in future. For this it is essential that you start early and invest in appropriate investment avenues that have the potential for long-term wealth creation.

You may have planned for these expenses through traditional investment avenues but at the same time investments in market linked instruments such as mutual funds are also needed. That's not it, you should invest in your child's name

funds are one avenue which can be looked at for long term wealth creation. These funds also have a lock-in period, say of five years, to discourage early withdrawals and to help you stay committed to the goal. You should start investing at the earliest and in a systematic manner as it can help you build the required corpus by investing a smaller amount on a regular basis. This is because the longer you stay invested, higher is the compound effect, eventually helping you build a higher corpus.

Children's funds offer different plans which cater to different investor risk profiles. The decision to choose either an equity-oriented fund or debt-oriented fund should be based on your risk profile, investment horizon and the corpus you intend to build. You can invest in these funds until the child turns 18. So, if you are starting early and have a longer investment horizon it is advisable to invest in a fund that has higher allocation to equities.

The writer is chief business officer, SBI Mutual Fund

Check out children's funds from mutual funds

These funds have a lock-in period to discourage early withdrawals and help you stay committed to the goal

YOUR MONEY

D P SINGH

AS PARENTS, ONE thing that you would want for your child is to get the best of everything in his/her life. Given the kind of exposure that children get today, they are likely to explore unconventional career paths and aspire to become a coder, a gamer, an artist, an entrepreneur at a

so that you don't end up disturbing these savings in times of need and the money is only utilised for the intended purpose. Premature withdrawals from the fund allocated for your child can disturb the target corpus that you plan to achieve.

Children's funds offered by mutual

Markets

FRIDAY, SEPTEMBER 11, 2020

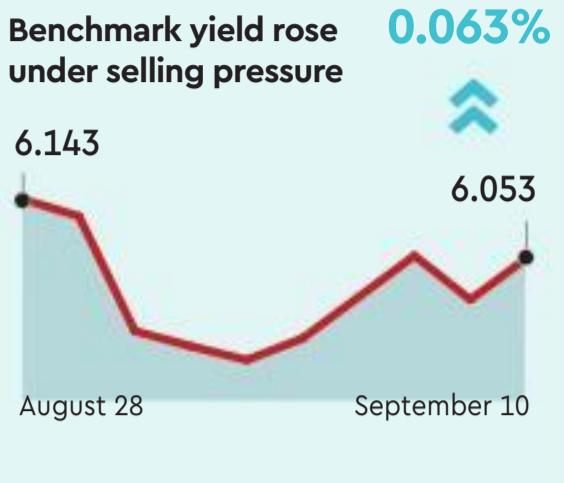
EXPERT VIEW

Three out of four investment-grade companies (rated Crisil BBB- or higher) and one out of two in the BB rating category qualify for restructuring of bank loans

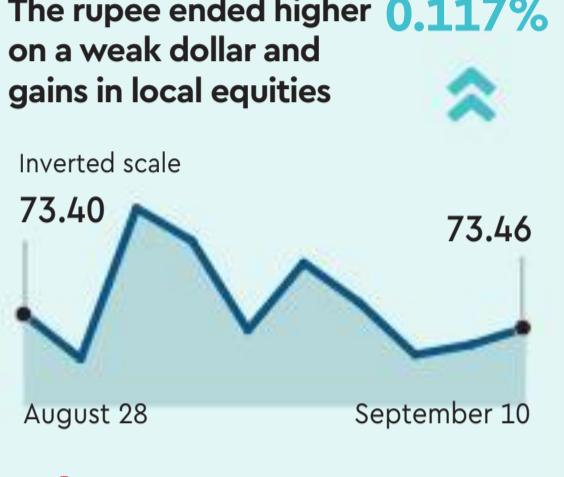
—Subodh Rai, senior director, Crisil Ratings

Money Matters

G-SEC



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Sensex zooms 646 pts riding RIL rally

The markets rallied in the last hour of the trading session, with RIL's stock prices rising by 7.29% to reach an all-time high

FE BUREAU
Mumbai, September 10

STOCK MARKETS RALLIED on Thursday after trading in losses for two straight sessions. What drove the markets higher was the strong rise in shares of Reliance Industries (RIL), which hit a fresh life-time high. The benchmark Nifty rose 171.25 points, or 1.52%, to close at 11,449.25. The Sensex was up by 646.4 points, or 1.69%, to close at 38,840.32.

Siddhartha Khemka, head — retail research, Motilal Oswal Financial Services, said: "Domestic market witnessed strong momentum as Reliance Industries (RIL) surged more than 7%, contributing more than 126 points to the gain in Nifty. Mar-



kets tomorrow (Friday) would react to the ECB monetary policy decision due today (Thursday) evening. It would further track the developments over the India-China border tensions."

The markets rallied in the last hour of the trading session, with RIL's stock price rising by 7.29% to reach an all-time high. The index heavyweight also hit a market capitalisation of \$200 billion, becoming the first Indian company to do so, after its stake

sale in Reliance Retail. The stock ended at ₹2,319 apiece.

In its report, Credit Suisse, while speaking about the valuations of Reliance Retail, said the upside in the retail segment from further ramp-up in e-commerce and kirana store integration was not fully factored in. "The next catalysts for the stock are rollout of a health app with integration of online medicine delivery, rollout of education app, potential

induction of strategic investors in retail and more financial investors, tariff increase in the telecom business and turnaround in the refining margin cycle," said Credit Suisse.

Strong global cues also propelled the markets higher, with Asian stocks tracking Wall Street gains the previous day. The bourses in Taiwan, South Korea and Japan ended up between 0.6% and 0.8%. European markets were cautious ahead of the European Central Bank meeting.

Foreign portfolio investors (FPIs) have been sellers in the Indian markets. On Wednesday, they pulled out \$126.6 million while domestic institutional investors sold stocks worth \$34.73 million.

NSE data show the futures and options segment saw a turnover worth ₹45.8 lakh crore on Thursday, against the six-month average of ₹15.42 lakh crore. The cash market segment, on the other hand, saw a turnover worth ₹59,581.57 crore, against the six month average of ₹53,128 crore.

Big gainers on the Nifty were Reliance Industries, BPL, Asian Paints, IOC and Axis Bank, up by 7.29%, 6.02%, 4.24%, 3.85% and 3.65%, respectively.

Indiabulls Housing Finance sells part stake in OakNorth Holding for ₹440 cr

FE BUREAU
Mumbai, September 10

INDIABULLS HOUSING FINANCE on Thursday said it has sold a part of its stake in OakNorth Holding to HighSage Ventures for ₹440 crore.

The sale proceeds would be accretive to the regulatory net worth and the capital adequacy ratio of the company, Indiabulls Housing Finance said in a regulatory filing. The capital adequacy ratio of lender stood at 27.94% at the end of June quarter.



"The company plans to conclude few other transactions on the partial stake sale in OakNorth Bank over the next few days," the company said in the filing.

The divestments will result in boosting capital to risk weighted assets ratio (CRAR) and shall free up capital to grow the loan book of the company, it added.

HighSage Ventures is a Boston-based investment firm with an investor network spanning the venture capital, private equity and public equity communities and OakNorth Holding is parent company of United Kingdom (UK) based OakNorth Bank.

Indiabulls Housing Finance board had earlier taken shareholders' approval on July 29 for raising around ₹2,200 crore (\$300 million) by issuing securities through qualified institutional placement (QIP) or through foreign currency convertible bonds (FCCBs) during the course of the next one year.

Deferred, staggered consumer payments become new norm

SHRITAMA BOSE
Mumbai, September 10

THE USE OF 'buy now, pay later' schemes for online purchases of groceries and other essentials and equated monthly instalments (EMIs) for large-ticket purchases has increased significantly since the beginning of the Covid outbreak. By some accounts, the use of EMIs is at a record high.

Payment industry executives said that the growing use of these modes is a result of cashbacks and other rewards being offered with these modes at a time when consumers are hamstrung by salary cuts and job losses. The prospect of being able to afford a product or service in instalments without having to make a large payment upfront is driving the adoption of the EMI channel.

The pay-later mode has seen a 50-60% rise in usage from pre-Covid levels

Drivers of these modes of payments are essentially cash-backs, reward points and interest-free credit, all of which have been of help for individuals who needed to bridge the time gap between salary cycles, experts said

and the growth in the EMI mode has been a whopping 100%, said Harshil Mathur, co-founder and CEO, Razorpay. At the same time, the 'pay later' mode still constitutes a small portion of all digital transactions because it is offered only to relatively well-heeled consumers with good credit scores.

EMIs, on the other hand, are a mid-market instrument which boost purchasing power. Naturally, they are being used more often at a time of economic distress.

"With job losses and salary cuts, people are buying more through EMIs and

other affordability solutions. 'Pay later' is more of a convenience product used mostly by the affluent crowd, while the EMI option is generally used by the mid-tier crowd," Mathur said.

Purchases of white goods and furniture, too, are being made with the 'pay later' option. There has been exponential demand for online courses since the Covid-19 outbreak and students are mostly paying through EMIs, said Mahesh Ramamoorthy, managing director, banking solutions, international market, APAC, FIS.

"On account of work from home there has been an increase in demand for office furniture such as chairs, tables, work desks, laptop stands, etc," Ramamoorthy said, adding, "The groceries and essentials have seen increased consumption, the cashback schemes on essentials and interest free credit for 15-30 days have generated a lot of consumer interest."

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Two-thirds of Crisil-rated firms eligible for debt recast

FE BUREAU
Mumbai, September 10

NEARLY TWO-THIRDS of the companies rated by Crisil would be eligible for one-time debt restructuring, the rating agency said on Thursday. The rating firm has studied its rated portfolio of more than 8,500 companies after sorting them by rating, sector and moratorium. The assessment by Crisil excludes small and medium enterprises and financial sector companies.

The study was conducted after the central bank specified five key ratios across 26 sectors for lenders to follow while restructuring of corporate accounts impacted by Covid-19. The agency also specified that a final picture on how many companies have qualified for restructuring will only emerge over the next three-four months.

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benefit more. Three out of four rated ones in the resilient sectors such as construction, chemicals, pharmaceuticals, iron and steel manufacturing, corporate retail and consumer durables/FMCG will qualify for restructuring.

The agency said in the less-

resilient sectors such as auto dealerships, gems and jewellery, hotels, restaurants and tourism, power generation and real estate, opportunities for debt restructuring could be a little lower. Crisil said these sectors can take longer to recover to pre-pandemic busi-

ness levels. Here, only one in three companies could be eligible for restructuring, rating firm said.

Crisil also said restructuring will also be available to a large number of companies that opted for the moratorium.

Subodh Rai, senior director, Crisil Ratings, said: "Three out of four investment-grade companies (rated Crisil BBB- or higher) and one out of two in the BB rating category qualify for restructuring of bank loans." However, in the Crisil B category, only one in three qualify because companies here tend to have relatively weak debt protection metrics, he added.

While the parameters support debt restructuring across rating categories, the study indicated that companies in the resilient sectors stand to

Franklin's six shut schemes receive ₹2,206 crore in August

FE BUREAU
Mumbai, September 10

THE SIX SHUTTERED debt schemes of Franklin Templeton Mutual Fund received cash flows of ₹2,206 crore from various issuers in August. The fund house in a letter to investors on Thursday said a large portion of the money received during the month was from Vedanta.

Sanjay Sapre, president at Franklin Templeton Asset Management (India), in a letter to investors said on August 17 that four out of the six schemes had cumulatively received ₹1,050 crore as part of maturity proceeds and interest payments from Vedanta.

As on August 31, Franklin India Low Duration Fund and Franklin India Credit Risk Fund turned cash positive, tak-



ing the total count of cash-positive schemes to four. Even the cash position in Franklin India Ultra Short Bond Fund and Franklin India Dynamic Accrual Fund rose to 31% and 14% of their respective assets under management as of August 31. Borrowing levels in the remaining two schemes continue to come down.

Recently, four debt schemes saw a fall in their net asset values as Rivaaz Trade Ventures (RTVPL) – a Future group entity – defaulted on its scheduled debt obligation due on August 31. Due to the default in payment, the securities of RTVPL was valued at zero based on Amfi's standard haircut metrics.

However, Franklin believes that Reliance Retail's announcement of the acquisition of the retail, wholesale logistics and warehousing business of Future group is a positive development for the non-convertible debentures held by the schemes.

In the letter Sapre also mentioned that barring issues in payment by a small number of issuers such as the Future Group, Essel and Anil Dhirubhai Ambani Group, all other investee companies in the company's portfolio have made the payments as scheduled, since the day of the winding up.

J&K Bank's Q1 consolidated net falls 65.5%

JAMMU & KASHMIR Bank on Thursday reported a 65.5% decline in its consolidated net profit to ₹7.30 crore in the three months ended June. It had a consolidated net profit of ₹21.15 crore in the year-ago period.

The bank had posted a net loss of ₹293.82 crore for the quarter ended March 2020.

In the June quarter, total income fell to ₹2,160.51 crore from ₹2,257.42 crore in the same period a year ago, according to a regulatory filing.

—PTI

ADF Foods Limited
CIN: L15400GJ1990PLC014265
Regd. Office: 83/86, G.I.D.C. Industrial Estate, Nadiad - 387 001, Gujarat
Tel.: +91 268 2551381/82, Fax: +91 268 2565068
E-mail: info@adf-foods.com, Website: www.adf-foods.com

NOTICE OF EXTRA ORDINARY GENERAL MEETING AND E-VOTING

NOTICE is hereby given that the Extra Ordinary General Meeting (EGM) of the Members of ADF Foods Limited will be held at the Registered Office of the Company at 83/86, G.I.D.C. Industrial Estate, Nadiad - 387 001, Gujarat on Monday, October 5, 2020 at 12.30 p.m. to transact the business as set out in the Notice of the EGM dated September 04, 2020. The said Notice along with the Proxy Form and Attendance Slip has been sent electronically to all those Members whose e-mail IDs have been registered with the Company/ Depository Participants(s) and Physical copies have been dispatched to other Members, in permitted mode and the same is also available on the website of the Company at www.adf-foods.com, websites of the Stock Exchanges i.e. National Stock Exchange of India Limited and BSE Limited at www.bseindia.com and www.bseindia.com respectively and also available on the website of the Link Intime India Pvt. Ltd. (LIPL) at www.linkintime.co.in. The dispatch of Notice of the EGM has been completed on September 09, 2020.

A Member entitled to attend and vote at the Meeting is entitled to appoint a proxy to attend and vote instead of himself/herself and the proxy need not be a Member of the Company. Proxies in order to be effective, should be deposited at the Registered Office of the Company, duly completed and signed, not less than 48 hours before the commencement of EGM.

In compliance with the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended from time to time and Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Secretarial Standard on General Meeting (SS-2) issued by the Institute of Company Secretaries of India:

- The Company is providing remote e-voting facility to its Members to cast their vote by electronic means on the Resolutions set out in the Notice of the said EGM.
- The remote e-voting shall commence on Friday, October 02, 2020 at 9:00 a.m. and shall end on Sunday, October 04, 2020 at 5:00 p.m.
- The cut-off date for determining the eligible Members for voting is September 28, 2020.
- Any person, who acquires shares of the Company and become Member of the Company after dispatch of EGM Notice and holding shares as of the cut-off date i.e. September 28, 2020 may obtain the login ID and password by sending a request at enotes@linkintime.co.in. However, if you are already registered with LIPL for e-voting, then you can use your existing user ID and password. If you forget your password, you can reset your password by using "Forgot User Details/Password" option available on www.linkintime.co.in

The Members are requested to note that:

- Remote e-voting module shall be disabled by LIPL for voting after 5:00 p.m. on Sunday, October 04, 2020.
- The facility for voting through ballot paper shall be made available during the EGM.

c. The Members who will be attending the Meeting and who have not cast their votes through remote e-voting and are otherwise not barred from doing so, shall be eligible to exercise their voting rights at the EGM. The Members who have already cast their votes through remote e-voting may attend the Meeting but shall NOT be entitled to cast their votes at the EGM.

d. Only the Members holding shares in physical or dematerialised form as on the cut-off date September 28, 2020 shall be entitled to avail the facility of remote e-voting or voting through ballot paper at the EGM.

For any query or grievances in relation to remote e-voting, Members may refer to Frequently Asked Questions ("FAQs") and Instavote e-voting manual for Members available at https://instavote.linkintime.co.in under help section or write an email to enotes@linkintime.co.in or may contact Ms. Shalaka Ovalekar, Company Secretary at co_secretary@adf-foods.com or at contact number: (022) 61415555.

The result of the remote e-voting/ voting at EGM shall be declared on or before October 07, 2020. The result declared, along with the Scrutinizer's Report, shall be displayed at the Registered Office of the Company and also be placed on the Company's website and on the website of LIPL and be communicated to the Stock Exchanges where the Company's shares are listed.

For and on behalf of ADF Foods Limited
Sd/-
Place: Mumbai
Date : September 10, 2020

Shalaka Ovalekar
Company Secretary

e. The Members holding shares in physical or dematerialised form as on the cut-off date September 28, 2020 shall be entitled to avail the facility of remote e-voting or voting through ballot paper at the EGM.

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For and on behalf of ADF Foods Limited
Sd/-
Place: Gurugram
Date: 10.09.2020

By order of the Board For V-Mart Retail Ltd.
Sd/-
Megha Tandon
(Company Secretary)

JCT LIMITED
(CIN NO. L17117PB1946PLC004565)
REGD. OFFICE : VILLAGE CHOHAL, DISTT. HOSHIARPUR (PUNJAB) 146024
Phone : 91-11-46290000, Fax : 25812222, Website : www.jct.co.in, Email : jctsecretarial@jcttd.com
EXTRACT OF STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2020

Sl. No.	Particulars	(Amount in lakhs)	
		QUARTER ENDED 30.06.2020	30.06.2020
1	Total Income from Operations	13304	18843
2	Net Profit/(Loss) for the period before tax (before exceptional and/or extra ordinary items)	441	(615)
3	Net Profit/(Loss) for the period before tax (after exceptional and/or extra ordinary items)	441	(615)
4	Net Profit/(Loss) for the period after tax (after exceptional and/or extra ordinary items)	441	(615)
5	Total Comprehensive (Loss)/Income for the period Comprising Profit/(Loss) for the period (after tax) and other Comprehensive Income (after tax)	410	(579)
6	Equity Share Capital	20961	20961
7	Earnings Per Share of Rs.2.50 each (not annualised)	0.05	(0.07)
	Basic (Rs.) :		
	Diluted (Rs.) :	0.05	(0.07)

Notes :
1. The above is an extract of the detailed format of quarterly financial results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the above financial results of the Company is available on the website of BSE Limited i.e. www.bseindia.com, the Stock Exchange where the Company's shares are listed and on the website of the Company i.e. www.jct.co.in.

2. The above results are reviewed by audit committee and have been approved by Board of Directors in its Meeting on 10th September, 2020.

3. Figures for the previous period have been regrouped wherever necessary.

For and on Behalf of Board of Directors
JCT Limited
SAMIR THAPAR
CHAIRMAN & MANAGING DIRECTOR
DIN: 0062267

Place: New Delhi
Dated: 10.09.2020

SALE OF ASSETS UNDER THE INSOLVENCY AND BANKRUPTCY CODE, 2016 OF M/S BOSS PROFILES LIMITED (IN LIQUIDATION)
MANUFACTURERS OF CERAMIC TILES & SPECIAL PROFILES
Properties Located at SORAKUDI VILLAGE, THIRUNALLARU COMMUNE, KARAikal - 609607, PONDICHERRY

ANNOUNCEMENT: THE FOLLOWING ASSETS AND PROPERTIES OF M/S BOSS PROFILES LIMITED (IN LIQUIDATION) FORMING PART OF LIQUIDATION ESTATE ARE FOR SALE BY THE UNDER MENTIONED LIQUIDATOR. THE SALE WILL BE DONE THROUGH THE E-AUCTION PLATFORM. <https://ncltauction.auctontiger.net> (with unlimited extension of 5 minutes each).

ASSETS & PROPERTIES DETAILS: LAND NEARLY AROUND 25 ACRES COVERING TOTAL BUILDING AREA OF AROUND 120000 SQFT INCLUDING FACTORY BUILDING SHED OF 75000 SQFT. THE MACHINERIES OF CERAMIC TILES HAVING INSTALLED CAPACITY OF 3000 SQ.M/DAY WITH MOSTLY IMPORTED WITH WELL EQUIPPED R&D DEPARTMENT IS PART OF THE PLANT. IT IS SITUATED AT SORAKUDI VILLAGE, THIRUNALLARU COMMUNE, KARAikal - 609607 (NEARER TO FAMOUS THIRUNALLARU SANESWARAN TEMPLE)

RESERVE PRICE : Rs. 10,65,00,000 (Rupees Ten Crores Sixty Five Lakhs only)	INSPECTION DATE: BEFORE 5 PM ON 23rd SEPTEMBER 2020
EMD AMOUNT & DOCUMENTS SUBMISSION DEADLINE: RS. 1,00,00,000/- (RS. ONE CRORE ONLY), ON OR BEFORE 5 PM, ON 25th SEPTEMBER 2020	DATE AND TIME OF E-AUCTION : 28th SEPTEMBER 2020 FROM 3 PM TO 5 PM

NOTE: EMD CAN BE DEPOSITED EITHER BY REMITTANCE INTO THE ACCOUNT OR THROUGH DEMAND DRAFTS.

- Auction sales will be conducted on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS AND NO COMPLAINT BASIS" only.
- Interested applicants may refer to the COMPLETE E-AUCTION PROCESS INFORMATION DOCUMENT containing details of terms and conditions of online E-Auction. E-auction Bid-Form, Eligibility Criteria, Declaration by Bidders, requirement etc. available in service provider web portal i.e. <https://ncltauction.auctontiger.net> or through E-Mail: sanjeevica@yahoo.co.in
- The Liquidator has right to accept or cancel or extend or modify etc any terms and conditions of E-Auction Sales at any time.
- He has right to reject any of the bid without giving any reasons.

PLACE : COIMBATORE
DATE : 11.09.2020
SANJEEVIC, LIQUIDATOR (MOBILE NO. 9442651218)
IP. REGN NO. IBII/PA-003/PI-N000108/2017-18/11215
EMAIL ID: sanjeevica@yahoo.co.in

Shriram Epc
Engineering the future
Shriram EPC Limited
Regd. Office : 4th Floor, Sigappi Achi Building, Door No. 183, Rukmini Lakshmi Patil Salai ((Marshall's Road), Egmore, Chennai - 600 008. Ph.: 044-4901 5678; Fax: 044-4901 5655; Email: suresh@shriramepc.com Website: www.shriramepc.com Corporate Identification Number L74210TN2000PLC045167

Extract of Consolidated unaudited Financial Results for the Quarter Ended 30 June 2020 (Rupees in lakhs)

S. No.	Particulars	Quarter Ended			Year ended 31.03.2020 Audited
		30.06.2020 Unaudited	31.03.2020 Unaudited	30.06.2019 Unaudited	
1	Total Income from Operations (Net)	13,372.82	18,746.72	39,170.71	125,886.71
2	Profit for the period (before Tax, Exceptional and/or Extraordinary items)	(2,957.38)	(2,542.53)	665.63	(11,1

LOTUS AUTO ENGINEERING LIMITED (IN LIQUIDATION)

Registered office: 3 & 4 L.S.C Pamposh Enclave Greater Kailash, Part-1 New Delhi - 110048
NOTICE FOR SALE OF LOTUS AUTO ENGINEERING LIMITED (IN LIQUIDATION) UNDER INSOLVENCY AND BANKRUPTCY CODE 2016

Assets	Reserve Price (Rs.)	Earliest Money Deposit (Rs.)
Sale of corporate debtor as a going concern	51,30,00,00/-	5,13,00,00/-

Note: Bidders cannot bid for value below reserve price. The bidders can increase their Bid by a minimum incremental amount of Rs. 250 lakh or in multiples of this amount.

Last Date to submit Bid Application Form and Earnest Money Deposit is 11.10.2020.

Please visit website of Lotus Auto Engineering Limited i.e. <http://lotus-auto.in/> or email at ip.lotus@bsa.in for access to E-Auction Process Document and other relevant information required for participation in the E-Auction. For further information, please contact: Mr. Satyam Poddar: +91 9711862674

Sd/-
Ashok Kumar Gulla
Liquidator for Lotus Auto Engineering Limited

IBBI/PA/003/IP-N00024/2017-2018/10174
ip.lotus@bsa.in

RBSA Restructuring Advisors LLP
23, IAPL House, 2nd Floor, South Patel Nagar, New Delhi, 11008

TELANGANA STATE POWER GENERATION CORPORATION LIMITED

VIDYUT SOUDHA :: HYDERABAD - 500 082.

T.No.e-02/CE(C&C)/SE(C&C)/DE/C/A3/TSGENCO/2020-21

KTPS-VI Stage - Purchase, Collection & Removal of Coal Mill Rejects up to July-2020 available at KTPS-VI Stage at Bhadradi Kotagudem District for a period of nine months from date of issue of sale order on "As Is Where Is Basis" through e-auction. Scheduled Inspection Open & Closing Date: 08.09.2020 at 10:30 Hrs & 22.09.2020 at 17:00 Hrs. Auction Date: 06.10.2020 from 12:00 Hrs to 10:00 Hrs.

T.No.e-60/CE/QEM/KTP/CHP-MM/TSGENCO/2020-21

KTP - Procurement of Final Drive Spares at Kakatiya Thermal Power Project, Jayashankar Bhlopalpally District. Value of the works: ₹. 16,87,098/- Scheduled Open & Closing Date: 02.09.2020 at 12:30 Hrs & 23.09.2020 at 10:30 Hrs.

For Further Details: " www.tsgenco.co.in, <https://tender.telangana.gov.in>" and <https://auction.telangana.gov.in>

NLC India Limited

"Navratna" - Government of India Enterprise

Regd. Office : First Floor, No. 8, Mayur Sathyamurti Road, FSD, Egmore Complex of Food Corporation of India, Chetpet, Chennai - 600 031.

Corp. Office : Block-1, Neyveli-607 801, Cuddalore District, Tamil Nadu.

CIN No. L33907TN1996G0103507, Website: www.nlcindia.com

NOTICE INVITING TENDER FOR 50% ELE (E-LENDER NO. NLC/2020/23)

SI.No. Tender Ref./Scope of Supplies & Qty. Reqd.

1. NPL/TUTICORIN: ENQ/NPL/20-21/000139/C&P01 (01): Purchase of Sea water Reverse Osmosis Membrane. EMD: ₹ 2,00,000/-

2. UNIT: M.M.COMPLEX/TE/ENQ/20-21/001292/MM02(01) Dt:03.09.2020: Forged fish Plate for UIC-60 Rails. Qty: 6515 Nos. Due date of opening: 05-10-2020

3. ENQ/20-21/001294/MM05(04) Dt:04.09.2020: Procurement of (9 items) of Seamless Carbon/Alloy Steel for FBHE & Backpass Coil Tubes and Drain Line Pipes. Due date of opening: 07-10-2020

S.No. Tender document cost Last date for receipt Date & time of opening

1 ₹ 1000/- 15-09-2020 Up to 14:30 Hrs. 15-09-2020 At 15:00 Hrs.

FOR e-TENDER DOCUMENTS/DETAILS/CORRIGENDUM VISIT: www.nlcindia.com

PUBLIC SECTOR IS YOURS - HELP TO HELP YOU

MEENAKSHI ENTERPRISES LIMITED

CIN: L51102TN1982PLC009711
Regd. Off. Portion No. F, Old No. 24, New No. 45 Venkata Maistry Street,

Mannady, Chennai - 600 001 Statement of Standalone Unaudited Financial Results for the Quarter ended June 30, 2020. (Rs. in lakhs)

S. No.	Particulars	Quarter Ended		Year Ended	
		30.06.2020	31.03.2020	30.06.2019	31.03.2020
1	Total Income from Operations (net)	22,998	32,535	70,057	228,190
2	Net Profit / (Loss) from the period (before Tax, Exceptional and/or Extraordinary Items)	16,906	(2,002)	12,625	(38,943)
3	Net Profit / (Loss) from the period (before Tax, after Exceptional and/or Extraordinary Items)	16,906	(2,002)	12,625	(38,943)
4	Net profit / (Loss) for the period after tax (after Exceptional and Extraordinary items)	16,906	0.392	10,230	(38,943)
5	Total Comprehensive Income for the period [comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	16,906	0.392	10,230	(38,943)
6	Paid up Equity Share Capital (Face value of Rs. 10/- each)	1,240,000	1,240,000	1,240,000	1,240,000
7	Reserves (excluding Revaluation Reserve)				
8	Earnings Per Share (Face value of Rs. 10/- each)				
Basic	0.136	0.003	0.063	(0.314)	
Diluted	0.136	0.003	0.063	(0.314)	

Note:

The above is an extract of the detailed format of Quarterly/Half Yearly Financial Results filed with stock exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Half Yearly Financial Results are available on the stock exchange websites www.bseindia.com and also the company's website www.meinbfc.com

For Meenakshi Enterprises Limited

SD/ SGF Melkhasingh Managing Director

Place : Chennai Date : 10/09/2020

Regd. Office: 6-3-1090, A-5, TSR Towers, Rajbhavan Road, Somajiguda, Hyderabad-500 081, Telangana, India. Corporate Office: 5th Floor, Tower C, Building No. 8, DLF Cybercity, Gurgaon-122 002, Haryana, India. Website: www.semcorpenergyindia.com

GFL LIMITED
(earlier known as Gujarat Fluorochemicals Ltd)

CIN : L24110GJ1987PLC009362, Website : www.gflimited.co.in, Email : contact@gflimited.co.in

Registered Office: 16/3, 26 & 27, Village Ranjithnagar, Taluka Goghamba District, Panchmahals, Gujarat 389 380

EXTRACT OF STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2020

(Rs. in Lakhs)

Sr. No. **Particulars** **Quarter ended 30 June 2020 (Unaudited)** **Preceding Quarter ended 31 March 2020 (Audited)** **Corresponding Quarter ended 30 June 2019 (Unaudited)** **Year ended 31 March 2020 (Audited)**

1 Total Income 10,698 57,046 81,262 2,74,819

2 Profit/(Loss) before exceptional items and tax (19,964) (30,536) 2,807 (27,795)

3 Exceptional items (53) - - -

4 Profit/(Loss) before tax (20,017) (30,536) 2,807 (27,795)

5 Profit/(Loss) for the period (13,865) (25,712) 1,912 (23,646)

6 Total comprehensive income for the period (Comprising Profit/(Loss) and Other Comprehensive Income for the period) (13,827) (25,739) 1,809 (23,675)

7 Total comprehensive income for the period attributable to the owners of the Company (7,279) (13,653) 1,208 (12,349)

8 Equity Share Capital (Face value of Re 1/- each) 1,099 1,099 1,099 1,099

9 Earnings per equity share - Basic and Diluted (in Rs.) (12.62)* (23.41)* 1.74* (21.53)

(*) Not Annualised

NOTES :

1. The above results were reviewed by the Audit Committee and were thereafter approved by the Board of Directors at its meeting held on 10th September, 2020 and have undergone 'Limited Review' by the Statutory Auditors and they have issued unmodified review report.

2. The above is an extract of the detailed format of unaudited Consolidated Financial Results of the Company for the quarter ended 30th June 2020, filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of unaudited Standalone and Consolidated Financial Results of the Company for the quarter ended 30th June 2020 is available at the Company's website www.gflimited.co.in and the websites of the Stock Exchanges, at www.bseindia.com and www.nseindia.com.

3. In the case of the holding company, on the basis of its last audited financial statements, viz. for the year ended 31st March 2020, the Company is required to be treated as a 'non-banking financial company' (NBFC) under section 45-I of the Reserve Bank of India Act, 1934 as the Company's financial assets are more than 50 per cent of its total assets and income from financial assets is more than 50 per cent of the gross income. Accordingly, the Company had applied for obtaining registration as Type-II NBFC-ND Company w.e.f. 1st April 2020 with the Reserve Bank of India (RBI). RBI has returned the said application with certain observations. The Company will take necessary action in this regard in consultation with its legal advisors. In view of above, income of the holding company from financial assets viz. interest, dividend, guarantee commission and fair value gains on investments, after elimination on consolidation, is now classified as 'revenue from operations' as against 'other income' and the figures for the previous periods have been reclassified accordingly.

4. The Board of Directors at their Meeting held on 13th March 2020 have approved, subject to approval of its shareholders and creditors, and other regulatory approvals as may be required, including those of the Stock Exchanges, SEBI and the Hon'ble National Company Law Board Tribunal, a Scheme of Arrangement ("the Scheme") which envisages the following:

a) Part A - Amalgamation of its wholly-owned subsidiary Inox Renewables Limited into GFL Limited w.e.f. 1st April 2020, and

b) Part B - Demerger of the Renewable Energy Business (as more particularly defined in the Scheme) of GFL Limited into its wholly-owned subsidiary, Inox Wind Energy Limited, a newly incorporated company for the purpose of vesting of the Renewable Energy Business w.e.f. 1st July 2020.

As a consideration for the Part B of the Scheme, all the shareholders of GFL Limited will be issued one fully paid-up equity share of Rs. 10 each in Inox Wind Energy Limited, for every ten fully paid-up equity shares of Re. 1 each held by them in GFL Limited. The shares of Inox Wind Energy Limited will be separately listed.

The Company has submitted its application to the Stock Exchanges under Regulation 37 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for obtaining their approval for the Scheme and has received their No Observation Letter in the matter. The Company has filed the Scheme with the Hon'ble National Company Law Tribunal and will take further action in this matter in accordance with the prescribed regulatory requirements. The effect of the Scheme will be given when the same is approved and becomes effective.

5. Impact of COVID-19 pandemic on the Group:

a) On the theatrical exhibition business: The COVID-19 pandemic and the resultant lockdown declared by the Government of India in March 2020 has impacted the entire entertainment industry and consequently the multiplex business of the Group is also adversely affected. The cinema exhibition sector is not yet permitted to commence operations. The Group has taken effective steps to reduce its operational costs in all areas.

Amongst the steps taken to reduce operational costs, the Company has invoked the force majeure clause under various lease agreements for its multiplex premises, contending that rent and CAM charges for the shutdown period on account of COVID-19 pandemic are not payable. Accordingly, the Company has recognised Rs. 6,927 lakhs towards reduction of such rentals and has also not recognised expense of Rs. 2,091 lakhs towards CAM charges for the period ended 30th June 2020.

In accordance with principles of fair presentation, the reduction in rentals has been disclosed as a separate line item in the financial results. The amount of reduction in rent and CAM charges which is yet to be confirmed in writing for the quarter ended 30th June 2020 is Rs. 8,602 lakhs (cumulative amount up to 30th June 2020 is Rs. 9,845 lakhs).

b) On the wind energy business: Considering that the Wind Energy business of Group manufactures Wind Turbine Generator in Renewable Energy which is considered to be an essential service, the management believes that the impact of this outbreak on the business and financial position will not be significant.

In developing the assumptions relating to the possible future uncertainties, the Group has considered all relevant internal and external information available up to the date of approval of the financial statements and the Group has used the principles of prudence in applying judgements, estimates and assumptions including sensitivity analysis. Given the continuing uncertainties due to the COVID-19 pandemic, its actual impact may be different from that estimated as on the date of approval of these financial statements, which will require the impact assessment on the Group's operations to be continuously monitored.

6. Figures for the quarter ended 31st March 2020 represent the difference between the audited figures in respect of the full financial year and the published unaudited figures of nine months ended 31st December 2019 which were subject to limited review by the Auditors.

On behalf of the Board of Directors
For GFL Limited

D. K. JAIN
Managing Director


**SALE NOTICE
OF
IMMOVABLE
PROPERTY**

Head Office: Mangaluru - 575 002 CIN : L85110KA1924PLC001128
Asset Recovery Management Branch, 8-B, First Floor, Rajendra Park, Pusa Road, New Delhi-110060. Phone : 011-25813466, Mobile : 9318891680.
E-Mail : delhiarm@tkbank.com, Website : www.karnatakabank.com

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 8(6) 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 Creditors, the **Symbolic Possession** of which has been taken by the Authorised Officer of the Secured Creditors on **30.12.2019**, will be sold on **"As Is Where Is"**, **"As Is What Is"** and **"Whatever there is"** on **20.10.2020**, for recovery of aggregate amount of **Rs.3,22,77,605.12** (Rupees Three Crore Twenty Two Lakhs Seventy Seven Thousand Six Hundred Five and Twelve Paise Only) along with future interest from **01.09.2020**, plus cost, under PS Overdraft A/c No. **5447000600110801** due to the Karnataka Bank Ltd. Savita Vihar, Branch-Delhi, Plot No. 13, Near Sai Mandir, Main Road, **Savita Vihar, Delhi-110092**, the Secured creditors from (1) **M/s Hingri Sales (India)**, Represented by its proprietor, (1) **Mr. Deepak Kumar S/o Mr. Narendra Kumar, 674/675, Gali No.16, West Guru Angad Nagar, Laxmi Nagar Delhi-110092** (2) **Mr. Deepak Kumar S/o Mr. Narendra Kumar (3) Mrs. Kalpana W/o Mr. Deepak Kumar, Both 2 & 3 are residing at 674/675, Gali No.16, West Guru Angad Nagar, Laxmi Nagar Delhi-110092, being borrowers/guarantors/co-obligants.**

DESCRIPTION OF THE IMMOVABLE PROPERTY:

All that piece and parcel free hold Residential/mixed use property bearing No.674/675, constructed on plot measuring 123 Sq. Yard, out of Khara No.5/23, having old No.5/29, situated in the abadi of west Guru Angad Nagar, Village Khureji Khas, Iliaqua Shahadar, Delhi-110092, belonging to **Mr. Deepak Kumar Boundaries:**

East: Property No.669, West: Property No.680 & 681

North: Road 25ft. wide, South: Property No.636

Reserve Price/Upset Price below which the property may not be sold: Rs.2,81,09,000.00 (Rupees Two Crores Eighty One Lakhs Nine Thousand Only)

Earrest money to be deposited/tendered: Rs.28,10,900.00 (Rupees Twenty Eight Lakhs Ten 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 (6) of Rule (8) 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 "mortgaged assets for sale"

The E-auction will be conducted through portal <https://bankauctions.in/> on 20.10.2020 from 11:00 am to 12:00 pm with unlimited extension of 05 minutes. The intending bidder is required to register their name at <https://bankauctions.in/> and get the user id and password free of cost and get online training on E-auction (tentatively on 19/10/2020) from M/s. Aclosure, Flat No.102, Plot No.20, Amrutha Apartments, Mohinagar, Hyderabad-500018 contact No.040-23836405, mobile 8142000809, E-mail: vikas@bankauctions.in and info@bankauctions.in.

Place : New Delhi Date : 09.09.2020

**Chief Manager & Authorised Officer
For Karnataka Bank Ltd.,**
BRAND REALTY SERVICES LTD.

Regd.Off: S-8 & 2, DDA Shopping Complex, Opp. Pocket-1, Mayur Vihar, Phase-I, Delhi-110091 Telephone No. 011-22755819, CIN: L74899DL1995PLC064237, PAN: AABCBS3166R, GST(DELHI) 07AACBS3166R1ZT, (UP) 09AACBS3166R1ZP

Extract of Audited Standalone Financial Results for the First Quarter ended June 30, 2020 (Rs. in Lacs)

PARTICULARS	Quarter ended		Year ended	
	30.06.2020 Unaudited	31.03.2020 Audited	31.03.2020 Audited	31.03.2020 Audited
Total Income from Operations	15.31	9.56	41.83	
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(8.84)	(14.51)	(65.08)	
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(8.84)	(14.51)	(65.08)	
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(8.84)	(27.79)	(78.36)	
Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(8.84)	(27.29)	(78.36)	
Equity Share Capital	300.44	300.44	300.44	
Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations)	(0.29)	(0.92)	(2.61)	
(a) Basic	(0.29)	(0.92)	(2.61)	
(b) Diluted	(0.29)	(0.92)	(2.61)	
Notes :				
1. The above is an extract of the detailed format of the audited standalone financial Results for the First quarter ended June, 30, 2020 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Financial Results for the First quarter ended June, 30, 2020 is available on the Stock Exchanges' website (www.bseindia.com) and Company's website (www.brandrealty.in).				
2. Previous year/ period figures have been rearranged and regrouped wherever necessary to make them comparable with current period figures.				
3. The above results were reviewed and recommended by the Audit Committee and approved by the Board of Directors in its meeting held on 10th September, 2020.				
4. These financial results have been prepared in accordance with Ind-AS notified under the Companies (Indian Accounting Standards) Rules, 2015 and relevant amendment thereafter				

For Brand Realty Services Ltd
Sd/-
Kamal Manchanda
Whole Time Director
DIN:00027889

Place: Delhi Date: 10th September, 2020

TATA CAPITAL FINANCIAL SERVICES LIMITED

Regd. Office: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013. CIN No. U67190MH2008PLC187552.

NOTICE OF SALE OF IMMMOVABLE SECURED ASSETS
Issued under Rule 9(1) of the Security Interest (Enforcement) Rules 2002

10. **Date:** 11th September, 2020
1. Yash Automotive Private Limited , Registered Office: Pairyota Tola, DankeenGanj, Mirzapur, Uttar Pradesh 231 001. Also at N.H.7, Vill-Chandapur, P.O.: Amoi, Rewa Road, Mirzapur 2. Late Sanjay Kumar, Pairyota Tola, DankeenGanj, Mirzapur, Uttar Pradesh 231 00
3. Ms. Sneha, Pairyota Tola, DankeenGanj, Mirzapur, Uttar Pradesh 231 001
4. Mr. Yuvraj Kumar, Pairyota Tola, DankeenGanj, Mirzapur, Uttar Pradesh 231 001. Also at HOUSE NO 8 Sektor 16 Faridabad HARYANA 121001. Also at: QRG Health City Plot No 1 Sector 16 Faridabad Haryana 121002
5. Mr. Vinod Kumar, Pairyota Tola, DankeenGanj, Mirzapur, Uttar Pradesh 231 001
6. Mr. Lakan Prasad Srivastava, Pairyota Tola, DankeenGanj, Mirzapur, Uttar Pradesh 231 001
7. Ms. SabitaKumari, ChoubeyTola, Mirzapur Uttar Pradesh. Also at: HOUSE NO 8 SECTOR 21D FARIDABAD FARIDABAD HARYANA 121001. Also at: QRG Health City Plot No 1 Sector 16 Faridabad Haryana 121002
8. Late Ram Pyari Devi, ChoubeyTola, Mirzapur Uttar Pradesh
9. Mr. Ankit Raja, Pairyota Tola, DankeenGanj, Mirzapur, Uttar Pradesh 231 001
10. Legal Heirs of Late Mr. Sanjay Kumar, Pairyota Tola, DankeenGanj, Mirzapur, Uttar Pradesh 231 001. Also at N.H.7, Vill-Chandapur, P.O.: Amoi, Rewa Road, Mirzapur
11. Shreya Suryavanshi, Pairyota Tola, DankeenGanj, Mirzapur, Uttar Pradesh 231 001. Also at Dear Sir/Madam,
Sub: Notice of 15 days for sale of immovable secured asset under Rule 9 of the Security Interest (Enforcement) Rules 2002.

In furtherance to our notice dated 4th August 2020, you have failed and neglected to clear the entire dues of the secured creditor. The Authorised Officer had attempted to sell the immovable Secured assets described in the Schedule herein through e-auction on 10th September 2020 by following the process laid down under the captioned Act and Rules made thereunder.

The e-Auction(s) conducted as detailed above in respect of the schedule property was not successful for want of bidders/bids at the respective reserve price mentioned therein. Thereafter, some purchaser(s) has shown their interest in purchasing the mortgaged properties more particularly as mentioned in the below schedule for a price below the Reserve Price of Rs. 84,00,000/- (Rupees Eighty Four Lakh Only) for mortgaged property No.1, an amount of Rs. 83,00,000/- (Rupees Eighty Three Lakh Only) for mortgaged property No.2 and an amount of Rs. 41,00,000/- (Rupees Forty One Lakh Only) for mortgaged property No.3 respectively mortgaged by Mr. Vinod Kumar, Mr. Lakan Prasad, Mr. Ankit Raja. As the below mentioned Schedule secured asset could not be sold through e-auction held earlier, hence TCFSL has decided to sell the below referred mortgaged property to the proposed purchasers by executing Sale Certificate by way of private treaty.

This is a 15 day's notice as per Rule 9 of the provisions of SARFAESI Rules, 2002 to you the Borrower(s)/Mortgagor(s) of above account informing you about the sale of the secured asset by Private Treaty. Hence please be informed that if the total outstanding dues i.e. Rs.15,13,73,176/- (Rupees Fifteen Crores Thirteen Lakhs Seventy Three Thousand One Hundred Sixty Six Only) due as on 7th January, 2020, together with further interest, costs, charges, etc. from 8th January, 2020 till realization are not paid by you within 15 days, from the date of this notice, the Authorised Officer will sell the Secured assets on "As Is Where Is , "As Is What Is" and Whatever there is" on 06.10.2020, for recovery of aggregate amount of banks Rs.3,59,19,245.25 (Rupees Three Crore Fifty Nine Lakh Nineteen Thousand Two Hundred Forty Nine and Twenty Five Paise Only) along with future interest from 01.09.2020, plus cost under PS Overdraft A/c No.5627000600001301, due to the Karnataka Bank Ltd. **Vikaspuri Branch-Delhi**, F-19, Ground Floor, Vikaspuri, New Delhi-110018, the Secured creditor from (1)M/s Arithant Industries, Represented by its Proprietor, Mr.Sripal Jain, Room No.201-202, Plot No.189-191, 2nd Floor, Lawrence Road, Industrial Area, New Delhi-110035. (2)Mr.Sripal Jain, S/o Mr.Daulat Ram Jain, RZ-116, Santhosh Park, Uttam Nagar, New Delhi-110059, (3)Mrs.Renu Jain, W/o Mr.Sripal Jain, RZ-116, Santhosh Park, Uttam Nagar, New Delhi-110059, being borrowers/guarantors/co-obligants.

DESCRIPTION OF THE IMMOVABLE PROPERTY:

All that piece and parcel free hold Residential/mixed use property bearing No.674/675, constructed on plot measuring 123 Sq. Yard, out of Khara No.5/23, having old No.5/29, situated in the abadi of west Guru Angad Nagar, Village Khureji Khas, Iliaqua Shahadar, Delhi-110092, belonging to **Mr. Deepak Kumar Boundaries:**

East: Property No.669, West: Property No.680 & 681

North: Road 25ft. wide, South: Property No.636

Reserve Price/Upset Price below which the property may not be sold: Rs.2,81,09,000.00 (Rupees Two Crores Eighty One Lakhs Nine Thousand Only)

Earrest money to be deposited/tendered: Rs.28,10,900.00 (Rupees Twenty Eight Lakhs Ten 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 (6) of Rule (8) 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 "mortgaged assets for sale"

The E-auction will be conducted through portal <https://bankauctions.in/> on 20.10.2020 from 11:00 am to 12:00 pm with unlimited extension of 05 minutes. The intending bidder is required to register their name at <https://bankauctions.in/> and get the user id and password free of cost and get online training on E-auction (tentatively on 19/10/2020) from M/s. Aclosure, Flat No.102, Plot No.20, Amrutha Apartments, Mohinagar, Hyderabad-500018 contact No.040-23836405, mobile 8142000809, E-mail: vikas@bankauctions.in and info@bankauctions.in.

Place : New Delhi Date : 09.09.2020

**Chief Manager & Authorised Officer
For Karnataka Bank Ltd.,**

SCHEDULE OF SECURED ASSET

Property 1: Description of mortgaged properties by Vinod Kumar

Survey/Door Patta/Khata No. Land falling under Khasra no. 426 admeasuring 0.1610 hectares & Khasra no. 429 admeasuring 0.1390 hectares in Majua Chandapur, Tappa 84, Pargana Kanit , Tehsil Sadar and District Mirzapur.

Plot No...../Flat No.....

Measurement/Extent of property Khasra no. 428 admeasuring 0.1610 hectares & Khasra no. 429 admeasuring 0.1390 hectares in Majua Chandapur, Tappa 84, Pargana Kanit , Tehsil Sadar and District

Location/Landmarks/ name of the area. Mohalla (it should give clear location of the property so as to reach the spot in the case of need)

City/District Mirzapur

Boundaries

On or towards East by Khasra no. 430

On or towards West by Khasra no. 430

On or towards North by Khasra no. 430

On or towards South by Khasra no. 430

Property 2: Description of mortgaged properties by Lekhan Prasad Srivastava

Survey/Door Patta/Khata No. Land falling under Khasra no. 430 in Majua Chandapur, Tappa 84, Pargana Kanit , Tehsil Sadar and District Mirzapur admeasuring 01 Bigha 03 Biswa, 05 Dhoor.

Plot No...../Flat No.....

Measurement/Extent of property 01 Bigha 03 Biswa, 05 Dhoor.

Location/Landmarks/ name of the area. Mohalla (it should give clear location of the property so as to reach the spot in the case of need)

City/District Mirzapur

Boundaries

On or towards East by Portion of Arazi no. 430 & then Arazi no. 4

PUBLIC ANNOUNCEMENT

FOR THE ATTENTION OF THE STAKEHOLDER'S OF
NEWGEN SPECIALTY PLASTICS LIMITED-UNDER LIQUIDATION
(Under Regulation 31(2) read with regulation 12(3) of the Insolvency and
Bankruptcy Board of India (Liquidation Process) Regulations 2016)

1. Name of Corporate Debtor	NEWGEN SPECIALTY PLASTICS LIMITED
2. Date of Incorporation and CIN	11.10.2006 and U25209DL2006PLC154715
3. Authority under which the Corporate debtor is Incorporated/Registered	Registrar of Companies, Delhi & Haryana
4. Address of the Registered office and Principal office (If any) of Corporate debtor	A-47 Aruna Park Shakarpur Near Sanjay Park East Delhi East Delhi-110092
5. Liquidation Commencement date of the Corporate debtor	06.01.2020
6. Name, Address, Email Address, Telephone Number and the Registration Number of the Liquidator	Name: Mr. Anil Kumar, Address: 303, Chandra GHS Limited, Golf Course Road, Plot No.64, Sector-55, Gurugram, Haryana-122011, Email id: anil2566@gmail.com,newgen.liqd@gmail.com, Telephone Number :+91-9999458899,+91-9873121883 Regn. No: IBBI/PA-001/PI-P00144/2017-2018/10308

Pursuant to Regulation 31(2) read with regulation 12(3) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations 2016, Public Announcement is hereby made to all the stakeholders of **NEWGEN SPECIALTY PLASTICS LIMITED** that, upon admission of claims received from the creditors pursuant to the public announcement dated 19.01.2020 in line with the order of Hon'ble National Company Law Tribunal, Principal Bench, New Delhi dated 06/01/2020, the List of Stakeholders of the company, has been filed electronically with Hon'ble NCLT, New Delhi bench on 08.09.2020. The List of Stakeholders is available for inspection by the stakeholders, Members, directors & guarantors of the corporate debtor at the address mentioned against Item No. 6.

Place: Gurugram
Date: 11.09.2020

Anil Kumar
(Liquidator)

SHANTHU INVESTMENTS (INDIA) LTD

CIN: L65993DL1973PLC006795
Reg Office DSC-319, DLF South Court, Saket, New Delhi-110017
Email: cs@greatvalueindia.com, Phone No. 011-41349612-14
Website: www.shanthuinvestments.com

Intimation of Boar d Meeting Utr 29(1) of SEBI(LODR) Regulations, 2015

This is with reference to the captioned subject, we would like to inform you that pursuant to the provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, The Meeting of Board of Directors of Shantu Investments (India) Limited will be held on Tuesday, 15 September, 2020 at 05:00 P.M. at the registered office situated at DSC-319, DLF South Court, Saket, New Delhi-110017 to inter alia consider and approve the Un-Audited Financial Results for the first Quarter ended on 30th June, 2020.

For Shantu Investments (India) Limited
Vinay Anand
Company Secretary & Compliance Officer.
Membership No. A46658

P G INDUSTRY LIMITED

Rept. Off: A-30, S-11, Second Floor, Kalash Colony, New Delhi-110048 Website: www.pgcl.com E-mail: pgindustryld@gmail.com CIN: L74899DL1993PLC056421

NOTICE

Notice is hereby given pursuant to Regulation 29 read with Regulation 47 (1) (a) of the SEBI (Listing Obligations & Disclosure Requirements) 2015, Meeting No. 05/2020 – 21 of the Board of Directors of the Company will be held on Tuesday, the 15th day of September, 2020 at 05:00 P.M. at the registered office of the company to consider and approve the un-audited Financial Results for the quarter ended on June 30, 2020.

As per the provisions of the Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information and Code of Conduct to Regulate, Monitor and Report Trading by Insiders, trading window has been closed and will re-open 48 hours after the submission of outcome of the Board Meeting to the stock exchange for designated person.

The notice is also available on the website of the Stock Exchange i.e. www.bseindia.com and on the website of the Company.

For P G Industry Limited
Sd/-
Place : New Delhi Date : 08.09.2020 Managing Director (DIN: 00083636)

For P G Industry Limited
Sd/-
Abhay Chand Bardia
Director DIN 00009217

Place: Delhi
Date: 04.09.2020

TARINI ENTERPRISES LIMITED

CIN: L51101DL2006PLC148967
Regd. Off: 3/14A 1st Floor Vijay Nagar, Double Storey, Delhi-110009
Phone No.: 011-3261237 Mobile: 9811024165
E Mail: tarinienterprisespltd@gmail.com

NOTICE OF 14th ANNUAL GENERAL MEETING OF SHAREHOLDERS, EVOTING INFORMATION AND BOOK CLOSURE

Notice is hereby given that 14th Annual General Meeting of the members of Tarini Enterprises Limited will be held on Wednesday, 30 September, 2020 at 04:00 P.M. at the registered office of the company at 3/14A 1st Floor Vijay Nagar, Double Storey, Delhi-110009 to transact the business as listed in the notice convening the said AGM.

The aforesaid notice and annual report for the financial year 2019-20 have been dispatched (by email to members whose email addresses have been made available by the depositaries or are registered with the company and by other permitted modes to members who have not registered their email address), in terms of section 101 of the companies Act 2013 read with Rule 18 of Companies (Management & Administration) Rules, 2014.

The notice is also displayed at the website of the Company www.tarinienterprises.in and also at the website of the NSDL, agency providing electronic voting facility at www.evoting.nsdl.com

The Company is pleased to extend remote e-voting facility as an option, for its shareholders to enable them to cast their vote electronically. Alternatively, the members can also cast their vote by poll or by exercising the electronic voting option available at the general meeting venue. In case a member desires to exercise vote by using remote e-voting facility then he/she should carefully follow the instructions given under the heading "Instructions" in the notice convening the meeting. The option of remote e-voting is available from 10:00 A.M. on Sunday, 27th September 2020 to 5:00 P.M. on Tuesday 29th September 2020. The remote e-voting shall not be allowed beyond the said date and time. A member may participate in the general meeting even after exercising his right to vote through remote e-voting but shall not be allowed to vote again in the meeting.

A person whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositaries as on the cut-off date only shall be entitled to avail the facility of remote e-voting as well as voting in the general meeting. The cut-off date for determining eligibility to vote by electronic means or in the general meeting has been fixed as Wednesday, 23rd September, 2020.

Persons who have acquired shares and become members of the company after the dispatch of the notice may obtain the login ID and password by sending a request to evoting@nsdl.com.

In case of any grievances connected with the voting through electronic means, you may call on toll free no.: 1800-222-990.

Pursuant to Section 91 of the Companies Act, 2013 read with Rule 10 of the Companies (Management and Administration) Rules, 2014, the Register of Members and Share Transfer Book of the Company will remain closed from Thursday, 24th September 2020 to Wednesday 30th September 2020 (both days inclusive) for the purpose of 14th Annual General Meeting of the company.

By order of the Board of Directors
for TARINI ENTERPRISES LIMITED

Sd/-
Abhay Chand Bardia
Director DIN 00009217

Place: Delhi
Date: 04.09.2020

SAI INDUSTRIES LIMITED

Regd. off: 302, 3rd Floor, C-2/4, Community Centre Ashok Vihar, phase-2, Delhi-110052
CIN: L74999DL1991PLC045678
Email: saiindustries1609@gmail.com

NOTICE

Notice is hereby given pursuant to Regulation 29 read with Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a Meeting of the Board of Directors of the Company will be held on Tuesday, 15 September, 2020 at 3:00 P.M. through video conferencing inter-alia to consider & approve the Un-Audited Financial Results for the Quarter ended 30th June, 2020.

Further in terms of Internal code of conduct for prevention of Insider Dealing in relation to securities of the Company, the Trading window for transactions in the securities of the Company has been closed since 1st July, 2020 for insiders for the purpose of announcement of aforesaid results.

The said notice may be accessed on the Company website and may also be accessed at stock exchange website at <https://www.bseindia.com>

For SAI Industries Ltd.

Sd/-

Niraj Kumar Singh
Managing Director

Date : 09.09.2020

Place : Delhi

Place: Delhi
Date: 10.09.2020

YORK EXPORTS LIMITED

CIN: L74899DL1983PLC015416, Regd. Office: D-6 Wan Shree Apartments, 30 Ferozeshaw Road, NEW DELHI-110001, Tel: 011-23718127, Email: yorkexportsindia@gmail.com, Website: www.yorkexports.in

Notice is hereby given that the Board Meeting of the Directors of the company will be held on **Tuesday, September 15, 2020 at 01:00 PM** at the corporate office of the company at Civil Lines, Ludhiana to consider & approve un-audited financial results of the company for the quarter ended June 30, 2020.

By order of the Board
For York Exports Ltd
Sd/-
(Gian Chand Dhawan)
Mg.Director
DIN: 00277447

Place: New Delhi
Date: 10.09.2020

U.P. STATE SUGAR CORPORATION LTD.
VIPIN KHAND, GOMTI NAGAR, LUCKNOW-226010
Ph. No. 0522-2307826/28, Fax: 0522-2307895
Email : upsugscorporation@gmail.com, www.upsugcorp.com

RE. NO. FOR SSC/ Tenders Capital Item No. 2020-21/ 423 Date : 10.09.2020

c-TENDER NOTICE

Online e-tenders are invited from Original Manufacturers / Authorized dealers (as per details given in tender documents) for Supply of Portable Sugar Belt Conveyor and Bagasse Bailing Machine to Munderwa and Pipraich units of U.P. State Sugar Corporation Ltd., The e-tender documents with detailed specifications, terms and conditions etc., can be downloaded from e-tender portal <http://etender.upnic.in> & Sugar Corporation's website www.upsugcorp.com from 11.09.2020. The Sugar Corporation reserves the right to cancel any or all bids/annual e-bidding process without assigning any reason to and decision of Corporation will be final binding.

MANAGING DIRECTOR

OFFICE THE EXECUTIVE ENGINEER PWD (R&B) ELECTRIC DIVISION JAMMU

NOTICE INVITING TENDER

e-NIT No.EDJ/56 of 2020-21 Dated 07-09-2020

For and on behalf of the Lieutenant Governor of Jammu and Kashmir e-tenders are invited on % age basis from approved and eligible contractors/agencies registered with the Union Territory/Railways and other State/Central Government for each of the following works:-

Sl. No.	Name of Work	Name of Division	Cost of document (In Rs.)	Earliest Date of opening of tender	Time and date of opening of tender	Class of Contractor
1. 2	Consultancy Services for Surveying, Planning, Geotagging & Designing of Facade Lighting using RGB RGBW of Heritage Monuments Govt. Buildings Bridges using DMX Controller and Electrical Related Works under Jammu Smart City Limited, JSCL	PWD (R&B) Electric Division, Jammu	1000	50000	22-09-2020 At or after (2:00 PM)	Firms full filling eligibility criteria

The Bidding documents Consisting of qualifying information, eligibility criteria, specifications, bill of quantities (B.O.Q), Set of terms and conditions of contract and other details can be seen/downloaded from the departmental website <http://etenders.gov.in> as per below schedule:

1. Date of Issue of Tender Notice	07-09-2020
2. Period of downloading of bidding documents	From 08-09-2020 to 21-09-2020, 4:00 P.M.

Executive Engineer
PWD (R&B) Electric Division Jammu

DIPJ-4344

POWER OF 33 BRANCH: SOTI GANJ, MEERUT Demand Notice

Whereas,
In pursuance of the scheme of Amalgamation notified in the Gazette of India by the Ministry of Finance, Department of Financial Services vide G.S.R.No. 2(E) on 02.01.2019, Vijaya Bank has been amalgamated with Bank of Baroda with effect from 01.04.2019. In terms of the scheme of Amalgamation, all loan documents as well as security interest in favour of erstwhile Vijaya Bank are transferred and vested with Bank of Baroda.

NOTICE UNDER SECTION 13(2) OF CHAPTER III OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002

A. BORROWER'S NAME & ADDRESS

M/s Inertia Advertising & Promotions Pvt Ltd Add: 197A, 2nd Floor, Nagina Complex, Abu Lane, Meerut-250001 (U.P.) Through its Directors:

1. Sri Rajneesh Sharma S/o Late S.M. Sharma Add: D-1201, Apex Green Valley, Sector-09, Vaishali, Ghaziabad-201-010 (U.P.)

2. Sri Sunil Kaushik S/o Late Tek Chand Sharma Add: House No: 236, Near Modern Dairy, New Mohanpur, Meerut-250002

3. Sri Rajeev Katyan S/o Sri Chander Prakash Sharma Add: House No: 147, Global City, Meerut Cantt-250001 (U.P.) For Housing Loan Account:

1. Sri Rajneesh Sharma S/o Late S.M. Sharma (Borrower) Add: D-1201, Apex Green Valley, Sector-09, Vaishali, Ghaziabad-201-010 (U.P.)

2. Smt. Kajal Sharma W/o Sri Rajneesh Mohan Sharma (Co-borrower) Add: D-1201, Apex Green Valley, Sector-09, Vaishali, Ghaziabad-201-010 (U.P.)

4. Smt. Kajal Sharma W/o Sri Rajneesh Mohan Sharma Add: D-1201, Apex Green Valley, Sector-09, Vaishali, Ghaziabad-201-010 (U.P.)

Re: Financial assistance sanctioned to you by Bank of Baroda (eVijaya Bank)-Defaults committed by you in payment of instalment of Principal, Interest etc.,

We Bank of Baroda (eVijaya Bank) had issued Demand Notices dated (as mentioned in respective Annexure 1) to (A) at the addresses furnished by you. Since the notices have been returned due to party not staying there or with some other reasons, notices could not be served on you.

We Bank of Baroda (eVijaya Bank) had at your request granted to A No. 1 of your various credit facilities by way of financial assistance on the terms & conditions contained in the agreement/s and document/s duly executed in favour of the Bank. The relevant particulars of the said credit facilities and the amount outstanding repayable by you are stated in Annexure-I of respective borrower A



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 8 (6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower(s) and Mortgagor/Guarantor(s) that the below described immovable properties mortgaged /charged to the Secured Creditor, the constructive/physical/symbolic possession of which has been taken by Authorised Officer of the Bank/Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/Secured Creditor from the respective Borrower(s) and Guarantor(s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties."

CIRCLE SASTRA EAST DELHI
Mayur Vihar Phase-II, Pocket "E" Commercial Shopping
Complex New Delhi-110091
Email:cs8075@pnb.co.in, Phone No.: 011-22779758, 22785289

**SALE NOTICE FOR SALE OF
IMMOVABLE PROPERTIES**

SALE NOTICE FOR SALE OF IMMMOVABLE PROPERTIES

SCHEDULE OF THE SECURED ASSETS

S. No.	NAME OF THE BRANCH NAME OF THE ACCOUNT NAME AND ADDRESSES OF THE BORROWER/ GUARANTORS ACCOUNT	DATE OF DEMAND NOTICE U/S 13(2) OF SARFAESI ACT 2002 AMOUNT AS PER DEMAND NOTICE POSSESSION DATE U/S 13(4) OF SARFAESI ACT 2002 NATURE OF POSSESSION Symbolic/Physical/ Constructive	DESCRIPTION OF IMMOVABLE PROPERTIES MORTGAGED/OWNER'S NAME (MORTGAGERS OF PROPERTY)[IES]	RESERVE PRICE (Rs. In Lakhs) EMD (Last date of deposit EMD) Bid Increase Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors	Contact Person and Mobile No.
1.	PATPARGANJ INDUSTRIAL AREA M/S SHREEDHAR MILK FOODS LIMITED, Presently Under Liquidation (borrower) No. 6327/II Floor Khari Baoli Delhi-110006; Mr. Shyam Goel S/o Late Mr. R.d. Goel (director Cum Guarantor Cum Mortgagor) H No. 406 Sector 37 Faridabad Haryana-121003; Mr. Anirudh Goel S/o Mr. Shyam Goel (director Cum Guarantor Cum Mortgagor) H No. 406 Sector 37 Faridabad Haryana-121003; Mrs. Sadhna Goel W/o Mr. Shyam Goel (director Cum Guarantor Cum Mortgagor) H No. 406 Sector 37 Faridabad Haryana-121003; Mr. Vishal Goel S/o Mr. Mukesh Kumar Gupta (guarantor) Block D Plot No. D-1112 New Friends Colony Delhi-110065; M/s Shree Bankey Kunj Bihari Milk Foods Private Limited (corporate Guarantor) No. 632/8 2nd Floor Khari Baoli Delhi-110006 And M/s Vaibhav Lakshmi Enterprises Private Limited (corporate Guarantor) No. 632/8 2nd Floor Khari Baoli Delhi-110006	31.03.2018 Rs. 27579.45 Lakhs of All Banks Combined + Further Interest, Other Charges And Expenses Till The Date of Full And Final Payment 26.08.2019 Symbolic	RESIDENTIAL LAND & BUILDING SITUATED AT PLOT NO. 93 -P, SECTOR 46 AT FARIDABAD HARYANA 121003 MEASURING APPROXIMATELY 480.00 SQUARE METERS IN THE NAME OF SHYAM GOEL	RS. 165.86 LAKH RS. 16.58 LAKH (28.09.2020) RS. 25000	29.09.2020 11.00 AM TO 04:00 PM	Not Known	MR. KAMAL SINGH (M. No. 9818090199) Authorised Officer Circle Sastra East Delhi
2.	PATPARGANJ INDUSTRIAL AREA M/S SHREEDHAR MILK FOODS LIMITED, Presently Under Liquidation (borrower) No. 6327/II Floor Khari Baoli Delhi-110006; Mr. Shyam Goel S/o Late Mr. R.d. Goel (director Cum Guarantor Cum Mortgagor) H No. 406 Sector 37 Faridabad Haryana-121003; Mr. Anirudh Goel S/o Mr. Shyam Goel (director Cum Guarantor Cum Mortgagor) H No. 406 Sector 37 Faridabad Haryana-121003; Mrs. Sadhna Goel W/o Mr. Shyam Goel (director Cum Guarantor Cum Mortgagor) H No. 406 Sector 37 Faridabad Haryana-121003; Mr. Vishal Goel S/o Mr. Mukesh Kumar Gupta (guarantor) Block D Plot No. D-1112 New Friends Colony Delhi-110065; M/s Shree Bankey Kunj Bihari Milk Foods Private Limited (corporate Guarantor) No. 632/8 2nd Floor Khari Baoli Delhi-110006 And M/s Vaibhav Lakshmi Enterprises Private Limited (corporate Guarantor) No. 632/8 2nd Floor Khari Baoli Delhi-110006	31.03.2018 RS. 27579.45 LAKHS OF ALL BANKS COMBINED + FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 26.08.2019 SYMBOLIC	Plot Of Land Situated At Gate No. 473, Gram Aaraji, Bhoomidhori, Karanpur Kayastha, Teh. Sambhal, Distt. Muradabad Up-244001 Measuring Approximately 14000 Square Meters In The Name Of Sh. Anirudh Goel.	RS. 140.00 LAKH Rs. 14.00 LAKH (28.09.2020) RS. 25000	29.09.2020 11.00 AM TO 04:00 PM	Not known	MR. KAMAL SINGH (M. No. 9818090199) Authorised Officer Circle Sastra East Delhi
3.	PATPARGANJ INDUSTRIAL AREA M/S SHILPI CABLES TECHNOLOGIES LTD. PRESENTLY UNDER LIQUIDATION (BORROWER); MR. MUKESH KUMAR GUPTA S/O LATE MR. HARI SHANKAR GUPTA (DIRECTOR CUM GUARANTOR CUM MORTGAGOR); MR. MANISH GOEL S/O MR. MUKESH KUMAR GUPTA (DIRECTOR CUM GUARANTOR); MR. VISHAL GOEL S/O MR. MUKESH KUMAR GUPTA (GUARANTOR CUM MORTGAGOR); M/S SHILPI CABLE PRIVATE LIMITED, PRESENTLY UNDER LIQUIDATION (CORPORATE GUARANTOR CUM MORTGAGOR); M/S SHILPI COMMUNICATION PRIVATE LIMITED (CORPORATE GUARANTOR) AND M/S MVM IMPEX PRIVATE LIMITED (CORPORATE GUARANTOR)	IDBI Bank Limited 15.12.2017 Rs. 22580.17 Lakhs, Punjab National Bank 02.01.18 Rs. 12865.33 Lakhs. State Bank of India 28.11.18 Rs. 22004.33 Lakhs., Axis Bank Limited 15.11.2018 Rs. 2822.95 Lakhs., Vijaya Bank (Presently BOB) 04.12.2017 Rs. 5811.84 Lakhs, Union Bank of India 08.01.19 Rs. 7012.51 Lakhs, Oriental Bank of Commerce 13.11.18 Rs. 3662.71 Lakhs., Syndicate Bank 27.12.2017 Rs. 3545.37 Lakhs, Bank of Maharashtra 15.11.2018 Rs. 4782.02 Lakhs., Canara Bank 30.01.2019 Rs. 7795.23Lakhs., Bank of India 20.01.2018 Rs. 6482.01 Lakhs, Andhra Bank 08.11.2018 Rs. 7411.47 Lakhs + Further Interest, Other Charges And Expenses Till The Date of Full And Final Payment Rs. 106775.96 Lakhs + Further Interest, Other Charges And Expenses Till The Date of Full And Final Payment 04.09.2019 PHYSICAL	PROPERTY SITUATED AT MCD NO. 269, KHASRA NO. 358 AALI INDUSTRIAL COMPLEX MATHURA ROAD DELHI MEASURING APPROXIMATELY 300 SQ YARDS IN THE NAME OF SH MUKESH KUMAR GUPTA	RS. 127.00 LAKH RS. 12.70 LAKH (28.09.2020) RS. 25000	29.09.2020 11.00 AM TO 04:00 PM	Not known	MR. KAMAL SINGH (M. No. 9818090199) Authorised Officer Circle Sastra East Delhi
4.	PATPARGANJ INDUSTRIAL AREA M/S SHILPI CABLES TECHNOLOGIES LTD. PRESENTLY UNDER LIQUIDATION (BORROWER); MR. MUKESH KUMAR GUPTA S/O LATE MR. HARI SHANKAR GUPTA (DIRECTOR CUM GUARANTOR CUM MORTGAGOR); MR. MANISH GOEL S/O MR. MUKESH KUMAR GUPTA (DIRECTOR CUM GUARANTOR); MR. VISHAL GOEL S/O MR. MUKESH KUMAR GUPTA (GUARANTOR CUM MORTGAGOR); M/S SHILPI CABLE PRIVATE LIMITED, PRESENTLY UNDER LIQUIDATION (CORPORATE GUARANTOR CUM MORTGAGOR); M/S SHILPI COMMUNICATION PRIVATE LIMITED (CORPORATE GUARANTOR) AND M/S MVM IMPEX PRIVATE LIMITED (CORPORATE GUARANTOR)	IDBI Bank Limited 15.12.2017 Rs. 22580.17 Lakhs, Punjab National Bank 02.01.18 Rs. 12865.33 Lakhs. State Bank of India 28.11.18 Rs. 22004.33 Lakhs., Axis Bank Limited 15.11.2018 Rs. 2822.95 Lakhs., Vijaya Bank (Presently BOB) 04.12.2017 Rs. 5811.84 Lakhs, Union Bank of India 08.01.19 Rs. 7012.51 Lakhs, Oriental Bank of Commerce 13.11.18 Rs. 3662.71 Lakhs., Syndicate Bank 27.12.2017 Rs. 3545.37 Lakhs, Bank of Maharashtra 15.11.2018 Rs. 4782.02 Lakhs., Canara Bank 30.01.2019 Rs. 7795.23Lakhs., Bank of India 20.01.2018 Rs. 6482.01 Lakhs, Andhra Bank 08.11.2018 Rs. 7411.47 Lakhs + Further Interest, Other Charges And Expenses Till The Date of Full And Final Payment Rs. 106775.96 Lakhs + Further Interest, Other Charges And Expenses Till The Date of Full And Final Payment 04.09.2019 PHYSICAL	PROPERTY SITUATED AT MCD NO. 268, KHASRA NO. 358 AALI INDUSTRIAL COMPLEX MATHURA ROAD DELHI MEASURING APPROXIMATELY 324 SQ YARDS IN THE NAME OF SH VISHAL GOEL	RS. 137.00 LAKH RS. 13.70 LAKH (28.09.2020) RS. 25000	29.09.2020 11.00 AM TO 04:00 PM	Not known	MR. KAMAL SINGH (M. No. 9818090199) Authorised Officer Circle Sastra East Delhi
5.	PATPARGANJ INDUSTRIAL AREA M/s Shilpi Cables Technologies Ltd. Presently Under Liquidation (borrower); Mr. Mukesh Kumar Gupta S/o Late Mr. Hari Shankar Gupta (director/Cum Guarantor Cum Mortgagor); Mr. Manish Goel S/o Mr. Mukesh Kumar Gupta (director/Cum Guarantor); Mr. Vishal Goel S/o Mr. Mukesh Kumar Gupta (guarantor Cum Mortgagor); M/s Shilpi Cable Private Limited, Presently Under Liquidation (corporate Guarantor Cum Mortgagor); M/s Shilpi Communication Private Limited (corporate Guarantor) And M/s Mvm Impex Private Limited (corporate Guarantor)	IDBI Bank Limited 15.12.2017 Rs. 22580.17 Lakhs, Punjab National Bank 02.01.18 Rs. 12865.33 Lakhs. State Bank of India 28.11.18 Rs. 22004.33 Lakhs., Axis Bank Limited 15.11.2018 Rs. 2822.95 Lakhs., Vijaya Bank (Presently BOB) 04.12.2017 Rs. 5811.84 Lakhs, Union Bank of India 08.01.19 Rs. 7012.51 Lakhs, Oriental Bank of Commerce 13.11.18 Rs. 3662.71 Lakhs., Syndicate Bank 27.12.2017 Rs. 3545.37 Lakhs, Bank of Maharashtra 15.11.2018 Rs. 4782.02 Lakhs., Canara Bank 30.01.2019 Rs. 7795.23Lakhs., Bank of India 20.01.2018 Rs. 6482.01 Lakhs, Andhra Bank 08.11.2018 Rs. 7411.47 Lakhs + Further Interest, Other Charges And Expenses Till The Date of Full And Final Payment Rs. 106775.96 Lakhs + Further Interest, Other Charges And Expenses Till The Date of Full And Final Payment 04.09.2019 PHYSICAL	PROPERTY SITUATED AT MCD NO. 21, KHASRA NO. 358 AALI INDUSTRIAL COMPLEX MATHURA ROAD DELHI MEASURING APPROXIMATELY 167 SQ YARDS IN THE NAME OF SH MUKESH KUMAR GUPTA	RS. 70.00 LAKH RS. 7.00 LAKH (28.09.2020) RS. 25000	29.09.2020 11.00 AM TO 04:00 PM	Not known	MR. KAMAL SINGH (M. No. 9818090199) Authorised Officer Circle Sastra East Delhi
6.	KRISHNANAGAR M/s Gaur Cement & Iron Traders Smt. Chhaya Gaur (borrower Cum Mortgagor) C-9/11, Krishna Nagar, Delhi-110051 Also At Khasara No 477, Village Chagarsi, Distt Ghaziabad u.p	22.09.2015 Rs. 392.23 Lakh+ Further Interest, Other Charges And Expenses Till The Date of Full And Final Payment 23.12.2015 Physical	Freehold Of Entire Three Storyed Built-up Property, Built On A Land Measuring 273.50 Sq. Mtrs. (i.e. 327.22 Sq. Yd.) Situated At Khasra No.477, Village Chagarsi, Pargana Lon, Tehsil Dadri, District Gautam Budh Nagar, U.p. Owned By Smt Chhaya Gaur W/o Shri Sanjay Kumar Gaur.	Rs. 120.00 Lakh Rs. 12.00 Lakh (28.09.2020) Rs. 25000	29.09.2020 11.00 AM TO 04:00 PM	Not known	MR. KAMAL SINGH (M. No. 9818090199) Authorised Officer Circle Sastra East Delhi
7.	PREET VIHAR M/s Kds Greenland Builders & Promoter Pvt Limited (borrower) Add: 27 Mall Road Indirapuram Ghaziabad Up., Mr. Bachu Singh (director/guarantor) Add: F No. 1102 Sector-16a Of Vasundhara Ghaziabad Up-201012, Mrs. Kavita Sharma W/o Sh. Vikas Sharma (director/guarantor) Add:15/103 Vasundhara Ghaziabad Up-201012, Ms. Archana Krishali (guarantor) Add:16a/201 Vasundhara Ghaziabad Up-201012, Mr. Sanjeev Sharma (guarantor) Add:15/103 Vasundhara Ghaziabad-up-201012, Mr. Deepak Mitta (guarantor) Add:d-18 Vikram Nagar Ferozshah Kotla New Delhi-110002, Mr. Kshitiz Pandit (director/guarantor) Add: No. 1102 Sector-16a Of Vasundhara Ghaziabad Up-201012, M/s Pandit Realtor Pvt Limited (guarantor) Add:d-18 Vikram Nagar Ferozshah Kotla New Delhi-110002 And M/s Shree Bankey Bihari Builders & Developers Proprietor Sh. Vikas Sharma (guarantor) Add:d-18 Vikram Nagar Ferozshah Kotla New Delhi-110002	07.10.2015 Rs. 629.33 Lakh+ Further Interest, Other Charges And Expenses Till The Date of Full And Final Payment 11.12.2015 Symbolic	Flat No. 27, 2nd Floor With Roof Rights, Golden Residency, Ahinsa Khand, Indirapuram, Ghaziabad Owned By Sri Bankey Bihari Builders & Developers Prop. Vikas Sharma	Rs. 45.00 Lakh Rs. 4.50 Lakh (28.09.2020) Rs. 25000	29.09.2020 11.00 AM TO 04:00 PM	Not known	MR. KAMAL SINGH (M. NO. 9818090199) Authorised Officer Circle Sastra East Delhi
8.	PREET VIHAR M/s Kds Greenland Builders & Promoter Pvt Limited (borrower) Add: 27 Mall Road Indirapuram Ghaziabad Up., Mr. Bachu Singh (director/guarantor) Add: F No. 1102 Sector-16a Of Vasundhara Ghaziabad Up-201012, Mrs. Kavita Sharma W/o Sh. Vikas Sharma (director/guarantor) Add:15/103 Vasundhara Ghaziabad Up-201012, Ms. Archana Krishali (guarantor) Add:16a/201 Vasundhara Ghaziabad Up-201012, Mr. Sanjeev Sharma (guarantor) Add:15/103 Vasundhara Ghaziabad-up-201012, Mr. Deepak Mitta (guarantor) Add:d-18 Vikram Nagar Ferozshah Kotla New Delhi-110002, Mr. Kshitiz Pandit (director/guarantor) Add:f No. 1102 Sector-16a Of Vasundhara Ghaziabad Up-201012, M/s Pandit Realtor Pvt Limited (guarantor) Add:d-18 Vikram Nagar Ferozshah Kotla New Delhi-110002 And M/s Shree Bankey Bihari Builders & Developers Proprietor Sh. Vikas Sharma (guarantor) Add:d-18 Vikram Nagar Ferozshah Kotla New Delhi-110002	07.10.2015 RS. 629.33 LAKH+ FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 11.12.2015 SYMBOLIC	Residential House At 16a/203, Ground Floor, Sec-16 A, Vasundhara, Ghaziabad, Up Owned By M/s Pandit Realtor Pvt Ltd	Rs. 75.00 Lakh Rs. 7.50 Lakh (28.09.2020) Rs. 25000	29.09.2020 11.00 AM TO 04:00 PM	Not known	MR. KAMAL SINGH (M. NO. 9818090199) Authorised Officer Circle Sastra East Delhi
9.	PATPARGANJ Mohd. Shakir A-28, Near Mother Dairy Dda Colony New Jafarbad, Shahdara, Delhi-110032	03.08.2016 Rs. 74.53 Lakh 17.10.2016 Physical	Property No. A-28, First Floor, Block-a, Dda Colony , New Jafarbad, Illaqsha Shahdara Delhi-110032 In The Name Of Smt Mumtaz Jahan Msq 140.sq.mtr.	Rs. 70.00 Lakh Rs. 7.00 Lakh (28.09.2020) Rs. 25000	29.09.2020 11.00 AM TO 04:00 PM	Not known	MR. KAMAL SINGH (M. NO. 9818090199) Authorised Officer Circle Sastra East Delhi
10.	FARIDABAD NIT M/s Conscraft Engineers Sole Proprietor- Sh. Rohit Suri (borrower Cum Mortgagor) Plot No. 1A & 2, Near Badkhal Lake Crossing, Badkhal Lake Complex, Faridabad, Haryana	12.07.2012 Rs.728.44 Lakh + further Interest, Other Charges And Expenses Till The Date of Full And Final Payment 09.10.2012 Symbolic	Sf-2,part 2, Commercial Complex Known As Crown Plaza Complex On Plot No Bp27 & Bp28 , Neelam Bata Road Niti,faridabad sec-16a,urban Estate,faridabad,measuring 1500sq.Ft.In The Name Of Sh.rohit Suri S/o Sh. Prakash Suri	Rs. 32.40 Lakh Rs. 3.24 Lakh (28.09.2020) Rs. 25000	29.09.2020 11.00 AM TO 04:00 PM	Not known	MR. KAMAL SINGH (M. NO. 9818090199) Authorised Officer Circle Sastra East Delhi
11.	SHALIMAR BAGH M/S FE (INDIA) LTD. PRESENTLY UNDER LIQUIDATION (BORROWER), W-19 GREATER KAILASH-II NEW DELHI-110048, SMT ABHILASHA						

Form INC-26
[Pursuant to Rule 30 of the Companies (Incorporation) Rules, 2014]
Before the Central Government
Regional Director, Northern Region
In the matter of sub-section (4) of Section 13 of the Companies
Act, 2013 and clause (a) of rule (3) of rule 30 of the Companies
(Incorporation) Rules, 2014
AND
In the matter of Charuvikram Automobiles Private Ltd having its registered office at Ms. MANJU ARYA,
W/O SATENDER SINGH FLAT NO.-34 G/F PKT MG VIKAS PURI, DELHI New Delhi DL 110018 IN
.....Petitioner

Notice is hereby given to the General Public that the Company proposes to make an 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 Extra ordinary general meeting held on Thursday 13th July, 2020 to enable the Company to change its Registered office from NCT of Delhi & Haryana to the State of Uttar Pradesh.
Any person whose interest is likely to be affected by the proposed change of the registered office of the Company may deliver either on the MCA-21 portal (www.mca.gov.in) by filing Investor Complaint Form or send by registered post of his/her interest and grounds of opposition to the Regional Director, Northern Region, B-2 Wing, 2nd Floor, Pt. Deendayal Antyodaya Bhawan, CGO Complex, New Delhi -110003 within 14 (Fourteen) days from the date of publication of this notice with a copy to applicant Company at its registered office at Ms. MANJU ARYA, W/O SATENDER SINGH FLAT NO.-34 G/F PKT MG VIKAS PURI, DELHI New Delhi DL 110018 IN.

For and on behalf of the Board of Directors
CHARUVIKRAM AUTOMOBILES PRIVATE LTD.,
Sd/-
SUBHASH CHANDRA VERMA
DIRECTOR
DIN-07882988

Place:DELHI
Date:

JDS FINANCE COMPANY LIMITED

Regd. off: 307, Lusa Tower,
Azadpur, Delhi- 110033
CIN : L65999DL1984PLC018035
Website: www.jdsfinance.in
Email: info@jdsfinance.in
Ph. No: 011-40424242

NOTICE

Notice is hereby given pursuant to Regulation 29 read with Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a Meeting of the Board of Directors of the Company will be held on Tuesday, 15th September 2020 at 4:00 P.M. through video conferencing inter-alia to consider & approve the Un-Audited Financial Results for the Quarter ended 30th June, 2020.

Further, in terms of Internal code of conduct for prevention of Insider Trading in dealing with securities of the Company, the Trading window for transactions in the securities of the Company has been closed since 1st July, 2020 for insiders for the purpose of announcement of aforesaid results. The said notice may be accessed on the Company website at <http://jdsfinance.in> and may also be accessed at stock exchange website at <https://www.mseibid.in>

For and behalf of SKY WHALES CONSULTANTS INDIA PRIVATE LIMITED

SD/-
Date: 11-09-2020
Place: Delhi

(RAJU GOYAL) Director
DIN: 03365079

PUBLIC NOTICE

Form No. INC 26

[Pursuant to rule 30 of the Companies (Incorporation) Rules, 2014]
Before the Central Government, Northern Region
In the matter of the Companies Act, 2013, Section 13(4) of Companies Act, 2013 and Rule 30(6)(a) of the Companies (Incorporation) Rules, 2014 AND

In the matter of SKY WHALES CONSULTANTS INDIA PRIVATE LIMITED having its Registered office at: WZ-37, Raj Nagar Part - II, Near Ration Card Office, Palam Colony, New Delhi-110045, India, Applicant
Notice is hereby given to the General Public that the company proposes to make application to the Regional Director, Northern Region 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 Extra-ordinary General Meeting held on 31ST August, 2020 to enable the company to change its Registered office from "National Capital Territory of Delhi" to "State of Haryana".

Any person whose interest is likely to be affected by the proposed change of the registered office of the company may deliver either on the MCA-21 portal (www.mca.gov.in) by filing Investor Complaint Form or send by registered post of his/her interest and grounds of opposition to the Regional Director, Northern Region, B-2 Wing, 2nd Floor, Pt. Deendayal Antyodaya Bhawan, CGO Complex, New Delhi -110003 within 14 (Fourteen) days from the date of publication of this notice with a copy to applicant Company at its registered office at Ms. MANJU ARYA, W/O SATENDER SINGH FLAT NO.-34 G/F PKT MG VIKAS PURI, DELHI New Delhi DL 110018 IN.

For and on behalf of the Board of Directors
CHARUVIKRAM AUTOMOBILES PRIVATE LTD.,
Sd/-
SUBHASH CHANDRA VERMA
DIRECTOR
DIN-07882988

Place:DELHI
Date:

FORM NO. INC-26

[[Pursuant to rule 30 of the Companies (Incorporation) Rules, 2014]
Advertisement to be published in the newspaper for change of registered office of the company from one state to another

Before the Central Government

Northern Region

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 SAGAA FINSERV ADVISORY PRIVATE LIMITED having its registered office at 628-B Sector-52, Gurgaon, Haryana-122003, 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 Extra Ordinary General meeting held on 03rd September, 2020 to enable the Company to change its Registered office from "State of Haryana" to "State of Uttar Pradesh".

Any person whose interest is likely to be affected by the proposed change of the registered office of the company may deliver either on the MCA-21 portal (www.mca.gov.in) by filing investor complaint form or cause to be delivered or sent by registered post of his/her interest and grounds of opposition to the Registrar of Companies Regional Director, Northern Region, B-2 Wing, 2nd Floor, Parivartan Bhawan, CGO Complex, New Delhi -110003, within fourteen days from the date of publication of this notice with a copy of the applicant company at its registered office at the address mentioned below:

628-B Sector-52, Gurgaon, Haryana-122003

For and on behalf of the Applicant
SAGAA FINSERV ADVISORY PRIVATE LIMITED
Ankur Garg
Director
DIN: 07750536

Date: 11/09/2020

Place: Haryana

SCHEDULE II

FORM B

PUBLIC ANNOUNCEMENT

(Regulation 12 of the Insolvency and Bankruptcy (Liquidation Process) Regulations, 2016)

FOR THE ATTENTION OF THE STAKEHOLDERS OF

NOIDA SOFTWARE TECHNOLOGY PARK LIMITED

SL.No. PARTICULARS DETAILS

1 Name of Corporate Debtor Noida Software Technology Park Limited

2 Date of Incorporation of Corporate Debtor 08/03/1999

3 Authority under which Corporate Debtor is incorporated/ registered ROC - Delhi

4 Corporate Identity Number of Corporate Debtor U72200DL1999PLC098726

5 Address of the registered Office and principal office (if any) of Corporate Debtor Reg. Office: Scinda Villa Sarojini Nagar, New Delhi -110023 Site Office: B-22-25 Pocket C, Suraj Pur Industrial Area Greater Noida

6 Date of Closure of Insolvency Resolution Process February 01, 2020

7 Liquidation Commencement Date of Corporate Debtor September 04, 2020 (Order received on September 09, 2020)

8 Name and registration number of the insolvency professional acting as liquidator Name: Mr. Akshay Kumar Agarwal Registration Number: IBBU/PA-001/PP-00059/2017-2018/10137

9 Address and e-mail of the liquidator, as registered with the Board Address: 605, Suncity Business Tower, Golf Course Road, Sector-54, Gurgaon, Haryana-122002 Email: alok@insolvencyservices.in Telephone No.: 0120-4729415

10 Address and e-mail to be used for correspondence with the liquidator Address: C-100, Sector-2, Noida, Uttar Pradesh-201301. Email ID: nspl@ascgroup.in

11 Last Date for Submission of Claims October 08, 2020

1. Notice is hereby given that the Hon'ble National Company Law Tribunal (Principal Bench) has ordered the commencement of liquidation of the Noida Software Technology Park Limited on September 04, 2020.

2. The stakeholders of Noida Software Technology Park Limited are hereby called upon to submit a proof of their claims, on or before October 08, 2020, to the liquidator at the address mentioned above item 10.

3. The financial creditors shall submit their proof of claims by electronic means only. All other stakeholders may submit the proof of claims in person, by post or by electronic means.

4. The claims may be submitted in their specified forms, Form C- Operational Creditor (other than Workman or employee); Form D- Financial Creditor; Form E- Workmen & Employees; Form F- Authorized Representative of Workmen/ Employees; Form G- Other Stakeholders. Copy of the above forms can be downloaded from <https://ibbi.gov.in/home/downloads>

5. Submission of false or misleading proofs of claim shall attract penalties.

Alok Kumar Agarwal
Liquidator for Noida Software Technology Park Ltd
IBBI Reg. No.: IBBI/PA-001/IP-00059/2017-2018/10137
Address: 605, Suncity Business Tower, Golf Course Road, Sector 54, Gurgaon, Haryana-122002, India
Date: September 11, 2020

S/L No. Customer Name

Branch Name: Alchabad-Chowk

Branch No.: 030905000473 | Saurabh Kesarwani

Branch Name: Azangam

Branch No.: 061600000151 | Suresh Singh

Branch Name: Baghpur

Branch No.: 1767050001260 | Mathan

Branch Name: Bawali, Uttar Pradesh

Branch No.: 318905000395 | Sanjay Kumar

Branch Name: Basai

Branch No.: 066205002455 | Umesh Chandra

Branch Name: Bawali

Branch No.: 099705001837 | Binor

Branch Name: Bawali - Ramnagar

Branch No.: 321105000025 | Pindla Singh

Branch Name: Bisalpur, Uttar Pradesh

Branch No.: 321105001090 | Asitkar Ali

Branch Name: Bawali

Branch No.: 321105000910 | Anjum Khan

Loan A/C No. Customer Name

Branch Name: Budana

Branch No.: 242205000419 | Harveer Singh

Branch Name: Bawali

Branch No.: 061600000516 | Anil Kumar

Branch Name: Bawali

Branch No.: 178105000188 | Jitendra Nakka

Branch Name: Bulandshahr

Branch No.: 191605000533 | Yunish

Branch Name: Dabirpur

Branch No.: 256405000151 | Rakesh Lal

Branch Name: Faridpur

Branch No.: 319305000761 | Faiz Khan

Branch Name: Garhwal

Branch No.: 176405000389 | Arvind Kumar

Branch Name: Ghaziabad-Chaudhary

Branch No.: 0662050020455 | Rakesh Prakash

Branch Name: Bawali

Branch No.: 126605000280 | Atul Kumar Bhalla

Branch Name: Greater Noida-Gamma 1

Branch No.: 099705001837 | Tony Kumar

Branch Name: Bawali

Branch No.: 245805000118 | Naresh

Branch Name: Kasia

Branch No.: 321105000394 | Rakesh Kumar

Branch Name: Khairpur

Branch No.: 320005000109 | Rakesh Kumar

Branch Name: Khairpur

Branch No.: 319005000196 | Baburam Bahadur

Branch Name: Premchand Na

S/L No. Authorised Officer For ICICI Bank Limited

Date : 11.09.2020

Place: Delhi

SD/-
Ajay Jain
Managing Director

Date : 09.09.2020

Place: Delhi

Basic:

Diluted:

DURGESH MERCHANTS LIMITED

Regd. Office: D-251, Ground Floor, Defence Colony, New Delhi- 110024, Email ID: durgeshmerchants@gmail.com, CIN: L65923DL1984PLC248322, Telephone: 011-68888824

Extract of Standalone Un-Audited Financial Results for the Quarter ended 30th June, 2020 (Rs. In Lakhs, except per share data)

Sl. No.	Particulars	Quarter ended (30.06.2020) (Un-Audited)	Quarter ended (31.03.2020) (Audited)	Quarter ended (30.06.2019) (Un-Audited)	Year ended (31.03.2020) (Audited)

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FINANCIAL EXPRESS

**FORM INC-26
NOTICE**
Before the Central Government Regional Director (Northern Region) New Delhi
In the matter of the Companies Act, 2013, Section 13(4) of Companies Act, 2013 and Rule 30(6) (a) of the Companies (Incorporation) Rules, 2014
AND
In the matter of Murty Exports Private Limited, its registered office at 11-A3, Old Rajinder Nagar, New Delhi - 110060
.....(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 to effect the special resolution passed at the Extra Ordinary General Meeting held on 03rd March, 2020, to enable the Company to change its Registered Office from "NCT of Delhi" to "State of Haryana".

Any person whose interest is likely to be affected by the proposed change of the registered office of the company may deliver a letter on the MCA-21 portal (www.mca.gov.in) by filing investor complaint form or deliver 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, Northern Region, B-2 Wing, 2nd Floor, Parayavar Bhawan, CGO Complex, New Delhi - 110003 within fourteen days from the date of publication of this notice with a copy to the applicant company at its registered office at 11-A3, Old Rajinder Nagar, New Delhi - 110060.

Any person whose interest is likely to be affected by the proposed change of the registered office of the company may deliver a letter on the MCA-21 portal (www.mca.gov.in) by filing investor complaint form or deliver 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 concerned Regional Director, B-2 Wing, 2nd Floor, Parayavar Bhawan, CGO Complex, New Delhi - 110003 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.

Murty Exports Private Limited
CIN : A18101DL2005PTC132345
Regd. Office : 11-A3, OLD RAJINDER NAGAR,
NEW DELHI - 110060
E-mail : ajaymurti@gmail.com

For and on behalf of
Murty Exports Private Limited
Sd/-
Banwari Lal Nagpal
(Director)
DIN : 0110753

Date : 10/09/2020
Place : New Delhi

JAI MATA GLASS LIMITED
Registered Office: Village P.O. Barotwala, District Solan Himachal Pradesh-171403
Corporate Identification Number: L26101HP1981PLC004430
Email admin@jaimataglass.com | Website www.jaimataglass.com

NOTICE
Notice is hereby given that a Meeting of Board of Directors of the Company will be held at 4.00 PM, on Tuesday, September 15, 2020 at the head office of the Company to consider and take on record the un-audited financial results of the Company for the first quarter ended June 30, 2020.

Further, pursuant to Regulation 47(2) of SEBI (Listing Obligation Disclosure Requirements) Regulations, 2015, copy of notice and financial results shall be available on the Company website at www.jaimataglass.com and also at BSE website at www.bseindia.com.

For Jai Mata Glass Limited
Sd/-
Chander Mohan Marwah
(Managing Director)
DIN: 00172818

Date : 10/09/2020
Place : New Delhi

Name and Signature of Interim Resolution Professional : ALOK KAUSHIK
Reg. No.: IBB/IPA-002/IP-N00253/2017-18/10767

Midland Microfin Limited
CIN – U65921PB1988PLC008430
Regd. & Corporate Office: The Axis, Plot No. 1, R.B Badri Dass Colony, B.M.C Chowk, G.T. Road, Jalandhar – 144001 (Pb). INDIA
Ph.+91 181 508 5555, 508 6666 Fax: +91 181 508 7777
E-mail Id: info@midlandmicrofin.com | Website: www.midlandmicrofin.com

NOTICE TO DEBENTURE HOLDERS

Notice is hereby given pursuant to Regulation 50 and 60(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and section 91 of the Companies Act, 2013, that the Register of Debenture Holders and Debenture Transfer Books of the Company will remain closed from 26.09.2020 to 04.10.2020 (both days inclusive) for the purpose of redemption of Secured Redeemable Non-Convertible Bonds in the nature of Debenture (ISIN: INE884Q07020 & INE884Q07053) and payment of interest to the debenture holders (ISIN: INE884Q07038 & INE884Q07061).

The interest rights of debenture holders shall be reckoned on the paid-up value of debentures registered in the name of holders on September 25, 2020 (Record Date). Accordingly, interest shall be paid to all the debenture holders whose name appears in the statement of Beneficiary Position provided by depositaries, as on September 25, 2020 (Record Date).

By the order of the Board
Midland Microfin limited
Sd/-
Sumit Bhojwani
Company Secretary

Date: September 09, 2020
Place: Jalandhar

Name and Signature of Interim Resolution Professional : ALOK KAUSHIK
Reg. No.: IBB/IPA-002/IP-N00253/2017-18/10767

Midland Microfin Limited
CIN – U65921PB1988PLC008430
Regd. & Corporate Office: The Axis, Plot No. 1, R.B Badri Dass Colony, B.M.C Chowk, G.T. Road, Jalandhar – 144001 (Pb). INDIA
Ph.+91 181 508 5555, 508 6666 Fax: +91 181 508 7777
E-mail Id: info@midlandmicrofin.com | Website: www.midlandmicrofin.com

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The interest rights of debenture holders shall be reckoned on the paid-up value of debentures registered in the name of holders on September 25, 2020 (Record Date). Accordingly, interest shall be paid to all the debenture holders whose name appears in the statement of Beneficiary Position provided by depositaries, as on September 25, 2020 (Record Date).

By the order of the Board
Midland Microfin limited
Sd/-
Sumit Bhojwani
Company Secretary

Date: September 09, 2020
Place: Jalandhar

Name and Signature of Interim Resolution Professional : ALOK KAUSHIK
Reg. No.: IBB/IPA-002/IP-N00253/2017-18/10767

Midland Microfin Limited
CIN – U65921PB1988PLC008430
Regd. & Corporate Office: The Axis, Plot No. 1, R.B Badri Dass Colony, B.M.C Chowk, G.T. Road, Jalandhar – 144001 (Pb). INDIA
Ph.+91 181 508 5555, 508 6666 Fax: +91 181 508 7777
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The interest rights of debenture holders shall be reckoned on the paid-up value of debentures registered in the name of holders on September 25, 2020 (Record Date). Accordingly, interest shall be paid to all the debenture holders whose name appears in the statement of Beneficiary Position provided by depositaries, as on September 25, 2020 (Record Date).

By the order of the Board
Midland Microfin limited
Sd/-
Sumit Bhojwani
Company Secretary

Date: September 09, 2020
Place: Jalandhar

Name and Signature of Interim Resolution Professional : ALOK KAUSHIK
Reg. No.: IBB/IPA-002/IP-N00253/2017-18/10767

Midland Microfin Limited
CIN – U65921PB1988PLC008430
Regd. & Corporate Office: The Axis, Plot No. 1, R.B Badri Dass Colony, B.M.C Chowk, G.T. Road, Jalandhar – 144001 (Pb). INDIA
Ph.+91 181 508 5555, 508 6666 Fax: +91 181 508 7777
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The interest rights of debenture holders shall be reckoned on the paid-up value of debentures registered in the name of holders on September 25, 2020 (Record Date). Accordingly, interest shall be paid to all the debenture holders whose name appears in the statement of Beneficiary Position provided by depositaries, as on September 25, 2020 (Record Date).

By the order of the Board
Midland Microfin limited
Sd/-
Sumit Bhojwani
Company Secretary

Date: September 09, 2020
Place: Jalandhar

Name and Signature of Interim Resolution Professional : ALOK KAUSHIK
Reg. No.: IBB/IPA-002/IP-N00253/2017-18/10767

Midland Microfin Limited
CIN – U65921PB1988PLC008430
Regd. & Corporate Office: The Axis, Plot No. 1, R.B Badri Dass Colony, B.M.C Chowk, G.T. Road, Jalandhar – 144001 (Pb). INDIA
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The interest rights of debenture holders shall be reckoned on the paid-up value of debentures registered in the name of holders on September 25, 2020 (Record Date). Accordingly, interest shall be paid to all the debenture holders whose name appears in the statement of Beneficiary Position provided by depositaries, as on September 25, 2020 (Record Date).

By the order of the Board
Midland Microfin limited
Sd/-
Sumit Bhojwani
Company Secretary

Date: September 09, 2020
Place: Jalandhar

Name and Signature of Interim Resolution Professional : ALOK KAUSHIK
Reg. No.: IBB/IPA-002/IP-N00253/2017-18/10767

Midland Microfin Limited
CIN – U65921PB1988PLC008430
Regd. & Corporate Office: The Axis, Plot No. 1, R.B Badri Dass Colony, B.M.C Chowk, G.T. Road, Jalandhar – 144001 (Pb). INDIA
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The interest rights of debenture holders shall be reckoned on the paid-up value of debentures registered in the name of holders on September 25, 2020 (Record Date). Accordingly, interest shall be paid to all the debenture holders whose name appears in the statement of Beneficiary Position provided by depositaries, as on September 25, 2020 (Record Date).

By the order of the Board
Midland Microfin limited
Sd/-
Sumit Bhojwani
Company Secretary

Date: September 09, 2020
Place: Jalandhar

Name and Signature of Interim Resolution Professional : ALOK KAUSHIK
Reg. No.: IBB/IPA-002/IP-N00253/2017-18/10767

Midland Microfin Limited
CIN – U65921PB1988PLC008430
Regd. & Corporate Office: The Axis, Plot No. 1, R.B Badri Dass Colony, B.M.C Chowk, G.T. Road, Jalandhar – 144001 (Pb). INDIA
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E-mail Id: info@midlandmicrofin.com | Website: www.midlandmicrofin.com

NOTICE TO DEBENTURE HOLDERS

Notice is hereby given pursuant to Regulation 50 and 60(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and section 91 of the Companies Act, 2013, that the Register of Debenture Holders and Debenture Transfer Books of the Company will remain closed from 26.09.2020 to 04.10.2020 (both days inclusive) for the purpose of redemption of Secured Redeemable Non-Convertible Bonds in the nature of Debenture (ISIN: INE884Q07020 & INE884Q07053) and payment of interest to the debenture holders (ISIN: INE884Q07038 & INE884Q07061).

The interest rights of debenture holders shall be reckoned on the paid-up value of debentures registered in the name of holders on September 25, 2020 (Record Date). Accordingly, interest shall be paid to all the debenture holders whose name appears in the statement of Beneficiary Position provided by depositaries, as on September 25, 2020 (Record Date).

By the order of the Board
Midland Microfin limited
Sd/-
Sumit Bhojwani
Company Secretary

Date: September 09, 2020
Place: Jalandhar

Name and Signature of Interim Resolution Professional : ALOK KAUSHIK
Reg. No.: IBB/IPA-002/IP-N00253/2017-18/10767

Midland Microfin Limited
CIN – U65921PB1988PLC008430
Regd. & Corporate Office: The Axis, Plot No. 1, R.B Badri Dass Colony, B.M.C Chowk, G.T. Road, Jalandhar – 144001 (Pb). INDIA
Ph.+91 181 508 5555, 508 6666 Fax: +91 181 508 7777
E-mail Id: info@midlandmicrofin.com | Website: www.midlandmicrofin.com

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CAMPAIGN ISSUE**Trump's own words bring focus back to virus**

In April, the president tried to shift the public's focus to economy

ASSOCIATED PRESS
Washington

TRY AS HE might to change the subject, President Donald Trump can't escape the coronavirus.

In April, the president tried to shift the public's focus to the economy. In July, to defending

the country's "heritage." In September, to enforcing "law and order." But all along the way, the death toll from the coronavirus continued to mount.

And now, Trump's own words are redirecting attention to his handling of the pandemic when he can least afford it - less than two months before Election Day.

"I wanted to always play it down," Trump said of the threat from the virus. That was in a private conversation with journalist Bob Woodward last March that became public on



Wednesday with the publication of excerpts from Woodward's upcoming book "Rage."

In taped conversations released along with the excerpts, Trump insisted he didn't want to create "panic." But his comments also raised fresh questions about how he has managed the defining crisis of his presidency, one that has killed about 190,000 Americans so far, with no end in sight.

Trump's team would much rather centre the November vote around the economy, cracking down on protests spawned by racial injustice, and the president's promise

that he could appoint more conservative justices to the Supreme Court.

On Wednesday, Trump released a list of 20 potential nominees for the high court, part of an effort to animate conservative and evangelical voters.

But his announcement was overshadowed by a cascade of unwelcome developments, including Woodward's revelations and a move by Nevada officials to cancel upcoming Trump rallies in the state because of the virus.

REUTERS
Geneva, September 10

THE WORLD TRADE Organization's effort to select a leader entered a new stage this week as ambassadors from 164 member countries met with senior officials for private confessions to say who they support.

But the politicking in Geneva, the first in a three-stage elimination process, could be a wasted effort according to six former WTO officials and trade experts.



They say the decisive developments that will shape the future of the embattled global organisation are unfolding thousands of miles away in Washington.

The US presidential election on November 3 is overshadowing the WTO's efforts to fill the gap left by Roberto Azevedo since he stepped down as director-general on August 31 and it could end up thwarting the WTO's aim of filling the vacant top spot within the prescribed two months.

The United States' support for a particular candidate is critical but experts including former WTO employees believe the administration of US President Donald Trump is unlikely to throw a lifeline to a multilateral body the president has threatened to leave.

WTO leadership race seen as hostage to US presidential poll

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SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 8 (6) of the Security Interest (Enforcement) Rules, 2002.
Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/physical/symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower(s) and guarantor(s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF SALE OF THE SECURED ASSETS

Sr. No.	Name of the Branch	Date of Demand Notice U/s 13(2) of Sarfesi Act 2002	Description of Immovable Properties Mortgaged / owner's Name (Mortgagors of Property)[ies]	RESERVE PRICE (Rs. In Lakhs) EMD (Last date of deposit EMD) Bid Increase Amount	DATE/ TIME OF E-AUCTION	Details of the encumbrances known to the secured creditors Name & contact no. of authorized officer
		Name of the Account				
		Possession Date u/s 13(4) of Sarfesi Act 2002				
		Nature of Possession Symbolic / Physical/ Constructive				
1	Circle SASTRA centre Faridabad (822400), M/s Rangoli Designs, Plot No. 5, Atmadpur, Kutta Farm, Faridabad, Borrower/Prop.- Arvind Kumar (Prop.) S/o Tika Ram, R/o H.No.4, Village-Kheri Kalan, Faridabad, Guarantor - Ms. Rekha Gaur W/o Arvind Kumar, R/o H.No.4, Village-Kheri Kalan, Faridabad	02.07.2019 Rs. 65,65,856.64 as on 02.07.2019 + further interest	Industrial Plot No E-7, Khewat No 67, Khatoni No 126, Rect No 21 Killia No 7/192-0; (7-4); 15/1 (4-16) 17(8-0) Khewat No-6 Khatoni No 11 Rect No 21 Killia No 24(8-0) Situated At Mauza Kanwara Now As Royal Industrial Area Village Kanwara Kheri Jasana Road Faridabad Measuring 18 Marla I.e. 550 Sq. Yds In The Name Of Rekha Gaur W/o Arvind Kumar	Rs. 68.00 Lakhs Rs 6.8 Lakh (28-09-2020) Rs 1.00 Lakh	29.09.2020 from 11:00 am to 04:00 pm	Not known to us Authorised officer RANVIJAY SINGH, Chief Manager, 9911346306
2	Circle SASTRA Centre Faridabad (822400) M/S KHAN BATTERY HOUSE Borrower / Prop. - TALIM (PROP.) S/o Mr. Sharifutawar Road, Hatin, Palwal, Haryana	04-07-2015 Rs. 16,05,986.00 as on 04-07-2015 + further interest	H No 3623, Ward No 11, Forming Part Khewat no 1131 Stuated at Mhamar Colony, Hatin Haryana ad Measuring 101 sq Yard, Standing In The Name Of Mr. Talim S/o Mr. Sharif.	Rs. 12.00 Lakhs Rs 1.20 Lakh (28-09-2020) Rs 0.20 Lakh	29.09.2020 from 11:00 am to 04:00 pm	Not known to us Authorised officer RANVIJAY SINGH, Chief Manager, 9911346306
3	Circle SASTRA Centre Faridabad (822400) M/s Krishna Industries, Plot No.14, Road No. 2E, Sarupur Industrial Area, Faridabad. Borrower-/- Sh. Raghubar Singh (Prop.) S/o Swapur Singh, R/o- H.No.FCA-162, Gali/West of Army School, 33 Ft. Road, SGM Nagar, Faridabad Guarantor -Ms. Maya Devi W/o Raghubar Singh, R/o H.No. FCA-162, Gali / West of Army School, 33 Ft. Road, SGM Nagar, Faridabad.	13.10.2017 Rs. 75,73,595.00 as on 13.10.2017 + further interest	H.No. FCA-162 Gali/West of Ex-Army School, 33 Ft Band Road, SGM Nagar, Faridabad admeasuring 197 sq. yds.in the name of Smt. Maya Devi W/o Sh. Raghuvar Singh.	Rs. 67.50 Lakhs Rs 6.75 Lakh (28-09-2020) Rs 0.50 Lakh	29.09.2020 from 11:00 am to 04:00 pm	Not known to us Authorised officer RANVIJAY SINGH, Chief Manager, 9911346306
4	Circle SASTRA Centre Faridabad (822400) M/s Monu Ara Product, Plot No.160, E- Block, Sanjay Colony, Nar Water Tank, Sector-23, NIT, Faridabad, Borrower / Prop. Ms. Sheela Devi (Prop.) W/o Sh. Sadham Singh, R/o-Plot No.160-161, E- Block, Sanjay Colony, Nar Water Tank, Sector-23, NIT, Faridabad	02.07.2019 Rs. 19,76,300 as on 01.02.2018 + further interest	Residential Old No. 160 & 161, Now known as MCF 161, BLOCK-E, at Mauza Gaunchi, Sanjay Colony, COLONY) SECTOR 23 FARIDABAD, admeasuring 208 sq. yds. standing in the name of SMT SHEELADEVI W/O SADHAM SINGH.	Rs. 59.90 Lakhs Rs 5.99 Lakh (28-09-2020) Rs 0.50 Lakh	29.09.2020 from 11:00 am to 04:00 pm	Not known to us Authorised officer RANVIJAY SINGH, Chief Manager, 9911346306
5	Circle SASTRA centre Faridabad (822400) M/S Delhi 6 Restaurant and Md. Azeem @ Azeem Khan S/o Late Tanzem Ahmed Borrower- Mohd. Azeem (Prop.) S/o Tanzem Ahmed, R/o-1504, Sarai Khalil, Sadar, Delhi-6 "	30-03-2018 Rs. 22,42,670.00 as on 30.03.2018 + further interest	Commercial Unit - Hotel Delhi-6, comprised at Khewat no. 199, Khatoni no. 310, in revenue Estate of Badhkal, situated at North of Delhi wali Masjid, Badhkal Pali Road, Faridabad, admeasuring 165 sq.yds. in the name of Mr. Azim Khan	Rs. 52.80 Lakhs Rs 5.28 Lakh (28-09-2020) Rs 0.50 Lakh	29.09.2020 from 11:00 am to 04:00 pm	Not known to us Authorised officer RANVIJAY SINGH, Chief Manager, 9911346306
6	Circle SASTRA Centre Faridabad (822400) M/s Rajni Electricals, Plot No.38, Eicher Compound, Sector-23, NIT, Faridabad. Borrower - Mrs. Manju Devi (Prop.) W/o Raju Prasad, H.No. 2614/8, Saran Public School, Jawahar Colony, NIT, Faridabad	20.03.2017 Rs. 68,92,731 as on 20.03.2017 + further interest	A) Shop no. 3A and 4, Saran School Road, Jawahar Colony, NIT, Faridabad msg. 36 sq. yds in the name of Mrs Manju Devi.	Rs. 40.50 Lakhs Rs 4.05 Lakh (28-09-2020) Rs 0.40 Lakh	29.09.2020 from 11:00 am to 04:00 pm	Not known to us Authorised officer RANVIJAY SINGH, Chief Manager, 9911346306
7	Circle SASTRA centre Faridabad (822400) M/S GEE KAY BEE INDUSTRIES, Plot No 68-b Gali No 5e, Sarupur Industrial Area, Sohna Road, Ballabgarh borrower/prop.- Mrs Megha Thakur W/o Chander Mohan Thakur, H No E-781 Dabua Colony, NIT Faridabad, Guarantor- Mr Chander Mohan Thakur S/o Dil Chand, H No E-781 Dabua Colony, NIT Faridabad	01-09-2017 Rs. 41,71,764 as on 01-09-2017 + further interest	Plot No.68-B Gali No. 5E Mauza Gaunchi Sarupur Industrial Area Sohna Road Ballabgarh District Faridabad admeasuring 320 sq yards standing in the name of Mr Chander Mohan S/o Sh Dilchand	Rs. 30.00 Lakhs Rs 3.00 Lakh (28-09-2020) Rs 0.30 Lakh	29.09.2020 from 11:00 am to 04:00 pm	Not known to us Authorised officer RANVIJAY SINGH, Chief Manager, 9911346306
8	PNB, BO: Sanjay Colony, Faridabad (773300) M/s Aggarwal Sales Corporation, Borrower / Prop. Pawan Kumar Aggarwal (Prop.), H No. 488, Ward No. 2, Sanjay Colony, Sector-23, Faridabad Guarantor 1. Smt Kusum W/o Nirajan Lal Gupta 2. Sh. Nirajan Lal Gupta 3. Sh. Tarun Rana and 4. Smt. Teenu Bal W/o Pawan Kumar Aggarwal, House No.488, Ward No. 2, Sanjay Colony, Sector-23, Faridabad	10-01-2019 Rs. 13,30,00,000/- as on 10-01-2019 + further interest	Plot is part of Khewat No / Khata No.1209/2064, Kila No.33(7-7),9(8-0), Plot No.8551 Sanjay Colony, Vill Gouchhi Ballabgarh, faridabad in the name of Smt Kusum W/o Nirajan Lal Gupta	Rs. 60.00 Lakhs Rs 6.00 Lakh (28-09-2020) Rs 0.30 Lakh	29.09.2020 from 11:00 am to 04:00 pm	Not known to us Authorised officer RANVIJAY SINGH, Chief Manager, 9911346306
9	PNB, BO: Sanjay Colony, Faridabad (773300) M/s Aggarwal Sales Corporation, Borrower/Prop. Pawan Kumar Aggarwal (Prop.), H No. 488, Ward No.2, Sanjay Colony, Sector-23, Faridabad Guarantor-1. Smt Kusum W/o Nirajan Lal Gupta 2. Sh. Nirajan Lal Gupta 3. Sh. Tarun Rana and 4. Smt. Teenu Bal W/o Pawan Kumar Aggarwal, House No.488, Ward No. 2, Sanjay Colony, Sector-23, Faridabad	10-01-2019 Rs. 13,30,00,000.00 as on 10.01.2019 + further interest	Plot No.2 MCF Allotment No.1396A From Kila No.12/2,13/1/2, 10/1,19/1) in the name of Smt. Teenu Bal W/o Sh Pawan Kumar and Pawan Kumar S/o Nirajan Lal Gupta	Rs. 445.00 Lakhs Rs 44.50 Lakh (28-09-2020) Rs 1.00 Lakh	29.09.2020 from 11:00 am to 04:00 pm	Not known to us Authorised officer RANVIJAY SINGH, Chief Manager, 9911346306
10	Circle SASTRA Centre Faridabad (822400) Vipin Dalal Borrower Vipin Dalal S/o Ram Singh Dalal, R/o- Village- Kithwari, Alawalpur, Distt-Palwal	06.11.2019 Rs. 13,26,412 as on 31.12.2019 + further interest	Shop no.7, Basement without roof-rights, forming part of Khasra no.62/1, Nathu colony, Chawla Colony, Opp. Agarwal Dharamshala, Ballabgarh. Bounded as: North-Other property, South-Rasta, East-Other property, West-Shop no.9	Rs. 16.80 Lakhs Rs 1.68 Lakh (28-09-2020) Rs 0.20 Lakh	29.09.2020 from 11:00 am to 04:00 pm	Not known to us Authorised officer RANVIJAY SINGH, Chief Manager, 9911346306
11	PNB, BO: Sanjay Colony, Faridabad (773300) M/s D K Enterprises, Borrower/Prop. 1. Dablu Kumar S/o Sh. Bansri Lal, Samaypur Colony, Ballabgarh, 2. H.No.124, Balbir House Near Eagal Public School, Chawla Colony, Ballabgarh	10.08.2018 Rs. 13,82,456.91 as on 10.08.2018 + further interest	Property consisting of 50 Sq yds, Part of Khasra No.15/15.1 Min west, 6 Min west, 10/15 Min west, 16 Min West MCF Allotted plot No.457, Revenue Estate of Village Samaypur, Thehsil. Ballabgarh, Faridabad in the name of Dablu Kumar S/o Sh. Bansri Lal, Samaypur Colony, Ballabgarh	Rs. 6.44 Lakhs Rs 0.64 Lakh (28-09-2020) Rs 0.20 Lakh	29.09.2020 from 11:00 am to 04:00 pm	Not known to us Authorised officer RANVIJAY SINGH, Chief Manager, 9911346306
12	PNB, BO: NIT, Faridabad (016700) Mr. Sujeet Kumar and Mrs. Ruby, 6031-C/LIG/GF, Housing Board Colony, Pocket-I, Sector-3, Faridabad	01.07.2017 Rs.18,44,373 as on 30.06.2017 + further interest	H No 6031-C/LIG/GF, Housing Board Colony, Pocket-1 Sector-3, Faridabad North : H.no. 6032 South: Road East: H.no. 6030, West: Road	Rs. 12.00 Lakhs Rs 1.20 Lakh (28-09-2020) Rs 0.20 Lakh	29.09.2020 from 11:00 am to 04:00 pm	Not known to us Authorised officer Ashutosh Sihna Chief Manager Mob.: 9873170440
13	PNB, BO: NIT, Faridabad (016700) Mr. Jagmohan Sharma and Mrs. Mamta Sharma, R/o 1835/1650, Chawla Colony, Near Durga Medical Store, Bhagat Singh Colony, Ballabgarh 121004	01.07.2017 Rs. 81,60,530 as on 31.05.2017 + further interest	H No. 271 Mesuring 302 Sq yds forming part of Khewat/khata no. 561/648, rect no. 45, killa no. 8/1,13/1,13/2,14/1,17/1 situated near Bohra Public School, 33 ft road, bhagat singh colony, Mauza Ballabgarh, Tehsil Ballabgarh, Distt Faridabad in the name of Mrs. Mamta Sharma w/o Jagmohan Sharma	Rs. 65.00 Lakhs Rs 6.50 Lakh (28-09-2020) Rs 0.50 Lakh	29.09.2020 from 11:00 am to 04:00 pm	Not known to us Authorised officer Ashutosh Sihna Chief Manager Mob.: 9873170440
14	PNB, BO: NIT					