

OPINION, P2

Scepter and crown,
must tumble down

ACROSS THE AISLE, P CHIDAMBARAM

**RINGSIDE VIEW****POCH PRESSURE**

Mauricio Pochettino can force players to perform or perish, irrespective of their star status **Page 2**

VOL .XX NO. 2

Follow us on Twitter & Facebook. App available on App Store & Play Store WWW.FINANCIALEXPRESS.COM

NEW DELHI

SUNDAY, NOVEMBER 8, 2020, 26 Pages, ₹10 (Patna ₹11, Raipur ₹10)

PUBLISHED FROM: AHMEDABAD, BENGALURU, CHANDIGARH, CHENNAI, HYDERABAD, KOCHI, KOLKATA, LUCKNOW, MUMBAI, NEW DELHI, PUNE

NEWS**SBI chairman**

Investment demands from corporates sometime away, says State Bank of India chief **Page 3**

**IT'S ALL
YELLOW**

Even amid a damp sale season, gold's allure refuses to diminish
Page 10

**WHAT'S INSIDE**

Diwali WITH A DIFFERENCE

THIS DIWALI IS NOT JUST A FESTIVAL TO CELEBRATE. IT IS ALSO A TIME TO TAKE STOCK OF OUR LIVES AMID A RAGING PANDEMIC AND LOOK TO THE FUTURE WITH RENEWED HOPE. READ ABOUT HOW FESTIVITIES ARE RECAST IN THE MOULD OF A NEW NORMAL, IN THE STORIES OF PEOPLE ACROSS AGES AND SECTIONS OF SOCIETY **PAGES 8-9**

PAGES 4,7

Read how we can find the joy of the festival in the alternatives of these times, be it cooking at home or shopping online

**PAGE 5**

Read about the folklores associated with the five days of Diwali and its many meanings in different parts of the country

PAGE 6

And a gifting guide that is for the needy and by the needy

PAGES 4-10

ROHNIT PHORE

**QuickPicks****Yashvardhan Kumar Sinha appointed as new CIC**

YASHVARDHAN KUMAR SINHA was appointed as the chief information commissioner (CIC) on Saturday, according to a Rashtrapati Bhavan statement, reports PTI. President Ram Nath Kovind administered the oath of office to Sinha as the chief information commissioner in the Central Information Commission at a ceremony held at Rashtrapati Bhavan, it said. **Page 3**

Clix deal: LVB finding mutually acceptable framework

CASH-STARVED LAKSHMI Vilas Bank (LVB) on Saturday said that despite logistical challenges arising due to the Covid-19 situation, the bank has made significant progress with Clix group for the proposed amalgamation of Clix Capital Service and Clix Finance India into the bank, reports FE Bureau. There was minor incremental due diligence requested by Clix Group, which was completed this week, LVB said. **Page 3**

Need for more payments entities and banks, says CEA**IDEA EXCHANGE**

Returning to high-growth trajectory gets priority over fiscal balance. Even in past, rating downgrade didn't quite impact India's financial system

Pay, he suggested at the India Express Group's Idea Exchange programme.

Continued on Page 11

● SURPASSES 270 ELECTORAL VOTES, IS PRESIDENT-ELECT; HARRIS FIRST WOMAN V-P

BIDEN BEATS TRUMP

Joe Biden speaks about election results in Wilmington

**Kamala Harris makes history**

KAMALA HARRIS, a senator from California and former presidential candidate, made history as she was elected vice-president of the United States.

Her victory represents a handful of firsts: She will be the first woman, the first Black woman, the first Indian-American woman and the first daughter of immigrants to be sworn in as vice-president. It also marks a milestone for a nation in upheaval, grappling with a long history of racial injustice. Over the course of her campaign, Harris has faced both racist and sexist attacks from conservatives, including President Trump, who have refused to pronounce her name correctly.

Continued on Page 11

THIS ELECTION IS FAR FROM OVER: TRUMP

PRESIDENT DONALD TRUMP

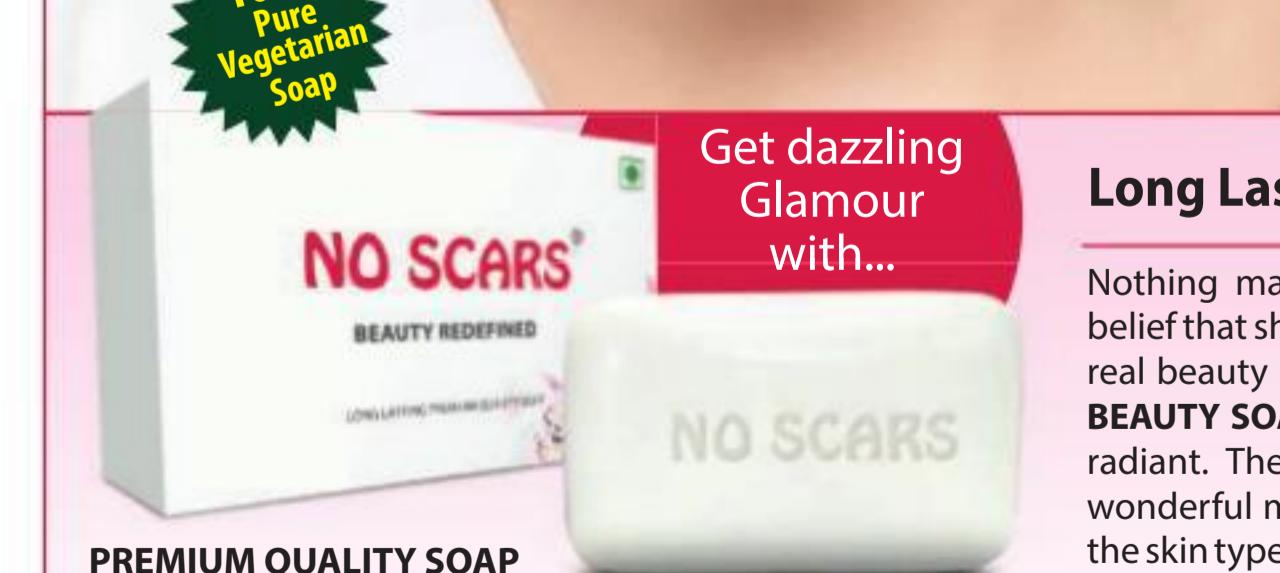
said on Saturday his campaign would begin challenging US election results in court next week after media outlets called the race for Democrat Joe Biden, saying "this election is far from over."

"We all know why Joe Biden is rushing to falsely

pose as the winner, and why his media allies are trying so hard to help him: they don't want the truth to be exposed," he said in a statement. "The simple fact is this election is far from over."

Trump has repeatedly made unfounded claims of fraud in the election. —NYT

"don't bother for scars any more."

TORQUE

Get dazzling Glamour with...

To get blemish free skin use **NO SCARS**. It helps to reduce and remove, scars and marks.

**Long Lasting Premium Quality Soap**

Nothing makes a woman more beautiful than the belief that she is beautiful. This belief paves the way to real beauty inside which reflects outside. **NO SCARS BEAUTY SOAP** helps making your skin look soft and radiant. The components of **NO SCARS** make it a wonderful moisturizer & provides nourishment to all the skin types.

NO SCARS®

For more information, please contact: +91 97792 14455 / care@torquepharma.com

Opinion

SUNDAY, NOVEMBER 8, 2020

HOW MANY COUNTRIES, and their people, can say after an election that they have "rounded the corner"? Rounding the corner is the contribution of President Donald Trump to the English language! In a largely free and fair election held on November 3, 2020, the American people rounded the corner by electing (most likely) Mr Joe Biden as the next President of the United States of America. Despite the abuse and lies unleashed by Mr Trump, he was defeated.

I say the election was 'largely free and fair' because there were attempts to de-rail the early voting process; cases where launched to declare that certain kinds of early votes (e.g. drive-in voting) ought not to be counted; courts accepted certain plaints to limit counting; and in a final, desperate move, the Trump Campaign filed suits against three states.

Fulfilling an agenda

The US Presidential and Congressional elections are elections in which the whole world is invested. That is because of the combined financial, military and technological power of the US. The US House of Representatives (435 members) is elected *de novo* every two years and holds the power of the purse. One-third of the Senate (100 members) is elected every two years and it holds the power to advise and consent regarding crucial appointments like Federal Ministers and Supreme Court justices. Therefore, every two years and every four years, the US ship can change course dramatically. Hence, the world-wide interest.

There is no guarantee that President-elect Biden will succeed in fulfilling his agenda. Just consider the crucial issues: the raging pandemic, healthcare and the Affordable Care Act, immigration, racial and gender equality, abortion, growing economic disparities, ties with allies, ties with Russia, trade treaties, protectionism vs global trade, and China's aggressive expansionism. Nearly one half of the US electorate — going by the popular vote — seems to be on one side of the fence and the other half on the opposite side. Since the Republicans control the Senate and the Democrats control the House, there will be more confrontation between the two sides.

No longer two systems

The cause is the political system. It is frightening that whether a country is liberal or shifts to the right depends on the election to one office. Since 2016, more countries have shifted to the right. Examples in our own neighbourhood are India, Sri Lanka, Bangladesh, Myanmar, Thailand, Indonesia and Philippines.

The powers of a Prime Minister (under a Parliamentary system) and the powers of a President (under a Presidential system) are like chalk and cheese, but the differences are becoming blurred. Many pieces of common chalk aspire to become vintage cheese. They do so by amending the Constitution, as in Sri Lanka, or vastly empowering the Prime Minister's Office, as in India. A head of government enjoying the powers of a US President is enormously powerful, including the power to borrow, the power to spend, the power to enter into or withdraw from international treaties, the power to appoint justices and the power to wage war. A Prime Minister in a true parliamentary system, however, is hedged by his Cabinet and shares executive power with key Cabinet ministers. He is, under law, accountable everyday to Parliament or Parliamentary committees and

ACROSS THE AISLE

P Chidambaram



Scepter and crown, must tumble down



A woman takes a picture of a mural of US Presidential candidate Joe Biden in Ballina, west of Ireland. Ballina is the ancestral home of Joe Biden

INSIDE TRACK

COOMI KAPOOR

Defiant Vajpayee

Author, academician Vinay Sitapati's new book *Jugalbandi* traces the complex relationship between BJP founders Atal Bihari Vajpayee and LK Advani. But, it is Sitapati's account of Vajpayee's long association with Rajkumari Kaul which will create a flutter in saffron circles. According to Sitapati, in 1965, RSS chief Guru Golwalkar held a special meeting of the RSS top brass to discuss the close relationship between Vajpayee, then a rising star of the Jan Sangh, and Kaul, his married former college contemporary from Gwalior. RSS Uttar Pradesh in-charge Bhausaheb Deoras felt that as long as there was no publicity, it was okay. Jan Sangh treasurer Nanaji Deshmukh suggested that Vajpayee should get married. Golwalkar listened to all opinions and then told Vajpayee to break ties with Kaul. Vajpayee refused. This, Sitapati believes, was the beginning of Vajpayee putting a certain distance between himself and the RSS.

Alliance unravels

Bihar Chief Minister Nitish Kumar was rattled by the hostile reception on his campaign trail. Nitish made matters worse by generally keeping his distance from journalists, while both Tejashwi Yadav and Chirag Paswan went out of the way to woo the media. In the midst of the campaign, the BJP-JD(U) alliance clearly unravelled, with the JD(U) apparently retaliating to the BJP's tacit support to Chirag Paswan. In Bhagalpur, Deputy CM Sushil Modis was on the dais to campaign for BJP candidate Rohit Pandey when he discovered to his shock that Ajay Mandal, the JD(U) MP from the constituency, was missing.

Somebody on the dais whispered that he had joined forces with the RJD. Modi made his unhappiness known in his speech. In Patna, the general secretary of the JD(U) youth wing, Ravi Chaurasia, accused BJP leaders of using IT authorities to carry out raids against JD(U) loyalists. Chaurasia construction firm, one of the beneficiaries of Nitish's 'Saat Nischay' scheme, was raided recently. On Thursday, Nitish criticised those making inflammatory speeches on the CAA. His target was clearly UP Chief Minister Yogi Adityanath.

Family kept away

Tejashwi Yadav ensured that his elder sister Misa and his maverick brother Tej Pratap kept out of the campaign and did not turn into liabilities. Misa was

asked to remain in Delhi or stay at the family house in Patna, while Tej Pratap was confined to his Hasnarpur constituency. Father Lalu's photograph was also missing from RJD posters. The man in charge of handling Tejashwi's campaign was Sanjay Yadav, his OSD when he was deputy CM. An MBA who belongs to Haryana, Sanjay has known Tejashwi since his days in Delhi when he played cricket. Another Haryana link of the Lalu family is Ajay Singh Yadav, the father-in-law of Tejashwi's sister Anushka and a former minister who campaigned for Tejashwi. Randeep Surjewala, supervising the Congress campaign from the headquarters in Patna, is also from Haryana. The Congress gained a bonanza of 70 seats in the Mahagathbandhan after Jitan Ram Manjhi and Mukesh Sahani left the alliance. Same as the LJP that fielded BJP loyalists who had been denied a ticket, the Congress, with not enough suitable candidates, handed out nominations to a number of RJD members.

On trial basis

Those appointed to the posts of Cabinet Secretary, Home Secretary, Defence Secretary and Secretary, R&AW, used to be granted a two-year tenure to ensure continuity. The Modi government, however, has done away with this convention and awards the tenure on a piecemeal basis, depending on what it perceives as "good behaviour". This was the case with Home Secretary Ajay Kumar Bhalla, who was appointed for one year in August 2019. He got another year-long extension last month. Similarly, the Delhi Police Commissioner and Enforcement Director initially got only temporary charge of their posts for almost a year before confirmation.

Hoping for blessings

The meeting between actor Rajinikanth and BJP ideologue S Gurumurthy this week is considered significant. Rajinikanth, who was planning to start his own political party as a counter to the AIADMK and DMK, announced recently that because of his health he will not take part in active politics. Gurumurthy's visit is seen as an attempt by the BJP to persuade the actor to at least give his blessings for the Assembly polls. The BJP is a minor player in Tamil Nadu, but an endorsement by the actor could cut into the vote share of the two Dravidian parties.

Poch pressure

Mauricio Pochettino can force players to perform or perish, irrespective of their star status

RINGSIDE VIEW



Shamik Chakrabarty

THE VERY URBANE Mauricio Pochettino appeared on Sky Sports' *Monday Night Football* and spoke on a range of issues. A year after he was sacked by Tottenham Hotspur, the 48-year-old Argentine made a high-profile public appearance on a UKTV channel.

The timing was important. At a time when Ole Gunnar Solskjær is walking a managerial tightrope at Manchester United, Pochettino's appearance on a hugely popular football show probably said something, if you want to read between the lines. For the last 12 months, he had been sort of lying low.

Pochettino was asked about his next job. "I don't know. I'm not going to close any door. I learnt when I was really, really young, (Pochettino's former coach) Jorge Griffa would say, 'Mauricio, football is going to dictate your way.' And I'm waiting to feel what is the right project for us, which is the right way to take," he replied.



vibes of two very creditable Champions League performances — beating Paris Saint-Germain away and hammering RB Leipzig at home. But a brainless challenge by Paul Pogba saw United concede a penalty and lose the match. The team actually failed to turn up for the game.

winning against PSG and Leipzig went down the drain.

United have made their worst start in the English top division league since 1973-74, when they were relegated. This season, after six Premier League matches, they are placed 15th, bereft of a home win and taking just seven points. They have already conceded 13 goals, scoring only nine. Solskjær did well to oversee a third-place finish in the Premier League last term. But after the defeat against Istanbul Basaksehir, his position probably has become untenable. Does he have the personality to turn things around? Will any other Premier League club hire him if he becomes available? Unlike Solskjær, he is not an elite manager, a Cardiff City discard in fact. He has managed to retain the dressing-room harmony. But United is one of the biggest clubs in the world and they deserve an elite manager.

Pochettino so far has a trophy-less managerial career. Then again, in his five-and-a-half years at Spurs, he led the club to the Champions League final, League Cup final, and two FA Cup semi-finals, as also four top-four finishes in the Premier League. That was seriously punching above the club's weight.

At Spurs, Pochettino never had the money to buy star players. He developed the young players at his disposal, from Harry Kane to Dele Alli. As the head coach of Espanyol between 2009 and 2013, he gave 20 academy graduates their debut. Pochettino works with an outstanding

coaching team, an area where United under Solskjær have been found wanting.

United reportedly have sounded out Pochettino's representatives. Maybe, it is more than that. He had an offer from Barcelona last year but turned them down. As the theatre is playing out, he could be waiting for the United job.

For any coach/manager, it is almost impossible to reject United. This is arguably the biggest job in football. But Pochettino, too, would fail to resurrect United unless he is provided with a proper football structure. United's tragedy at the moment offers a contrast to Macbeth's final act. Macbeth had everything, but one fatal flaw, ambition. United have everything, but their hierarchy reeks of a lack of real ambition. United's problems run deeper than Solskjær.

If an investment banker is in charge of a club's player transfers, then its recruitment process is bound to be shabby. If Pochettino comes, he must demand a DoF and at least £200 million for recruiting players before signing on the dotted line. If, for example, someone like Luis Campos, the DoF at French club Lille, were calling the shots in regards to transfers at United, £80 million for Harry Maguire probably would have never happened. P.S. Pochettino's arrival could force certain players to perform or perish, irrespective of their star status. Their holidays might be over.

Diwali WITH A DIFFERENCE



MAKE YOUR OWN MEETHA

The past few months have made chefs out of everyone. We encourage you to take your skills a step further with these recipes and add a sweet touch to your festival celebrations

VAISHALI DAR

THE PANDEMIC HAS changed our lifestyle for good. During the lockdown, in fact, many people found themselves cooped up at home and turned to quarantine cooking and stress baking. Social media, too, helped in turning many into DIY experts. So this festive season, why not throw a DIY sweet surprise for your

loved ones? After all, no celebration in India is complete without a touch of sweet. Plus, winter is the best time of the year to relish healthy, scrumptious recipes made with coffee, chocolate, ghee, crunchy nuts and even ginger. Here, we present some gluten-free, vegan and decadent treats by the industry's best to make your Diwali even more festive and delicious. These easy recipes, with a regional twist, promise deliciousness, health and flavour.



● SWEET POLENTA DUNES WITH NUTS & BERRIES

This vegan and gluten-free nouvelle Indian dessert recipe is a great guilt-free option. Polenta, or cornmeal, is a high source of fibre and protein, and can, therefore, be used to make a deliciously healthy dessert.

Ingredients
(No. of portions: 4)

Polenta (coarse maize flour), or suji (not gluten-free): 1/2 cup Desiccated coconut: 1/2 tbsp Desi ghee or olive oil

(to make it vegan): 1 tbsp Coconut sugar or gur shakkar: 1/4 cup Green cardamoms: 1/2 tsp Water: 2 cups

Topping 1
Cashews: 1.5 tbsp Whole almonds: 1.5 tbsp Walnuts: 1.5 tbsp

Topping 2
Dried cranberries: 1.5 tbsp Dried black currants: 1.5 tbsp Fresh strawberries: 1.5 tbsp

Method

* Sauté the polenta with ghee or oil for a minute, add water and cook for five minutes.

* Add coconut sugar, desiccated coconut, green cardamom powder and cook for another two-three minutes.

* To serve the polenta cake, put topping 1 in a mould, top with polenta mixture and demould on a serving plate.

* Repeat the above step with topping 2. Your polenta cake is ready to serve.

—Recipe by chef Sunil Chauhan of Fabcafe, Delhi

● CHOCOLATE COFFEE BARKS

This playful dessert is for anyone who loves nuts, sweets and chocolate!

Ingredients
(No. of portions: 4)

Almonds: 120 gm Hazelnuts: 120 gm

Castor sugar: 250 gm Instant coffee powder: 10 gm Water: 30 gm Unsalted butter: 120 gm Corn syrup: 15 gm Vanilla extract: 5 gm Dark chocolate (chopped): 200 gm Baking soda: 2 gm

Method

* Preheat the oven to 150 degrees Celsius. Place almonds and hazelnuts on a baking sheet and bake them for 8-10 minutes or until golden brown and fragrant. Set aside to cool.

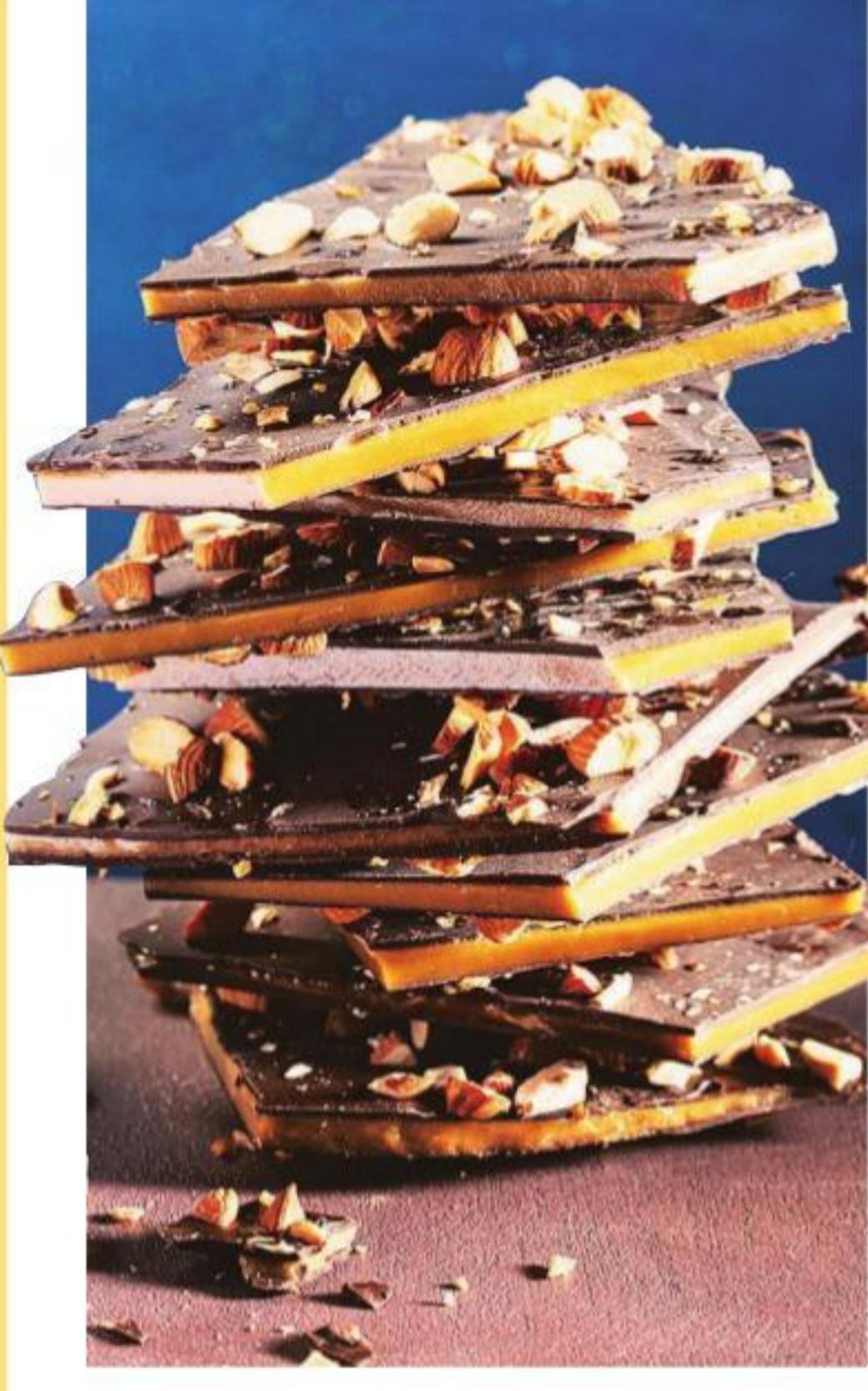
* Once the nuts have cooled to room temperature, chop them roughly into small bite-size pieces. Keep 60 gm almonds separate.

* In a medium-sized, heavy-bottomed saucepan, combine the sugar, water, butter and corn syrup. Have the baking soda, coffee powder and vanilla extract ready.

* Bring the sugar mixture to a boil, stirring to dissolve the sugar. Cook until the mixture reaches 140 degrees Celsius on a candy thermometer. Immediately remove the saucepan from the heat, add the baking soda, coffee powder and vanilla extract, and stir to combine.

* Immediately pour this mixture evenly over the nuts on your baking sheet. Then place the chopped chocolate over the hot toffee. After a few minutes, the chocolate will be soft enough to spread with a palette knife (or back of a spoon) in an even layer over the toffee. Sprinkle the remaining (60 gm) chopped almonds over the melted chocolate. Place the pan in the refrigerator until the chocolate is firm. Then cut the barks into pieces, using a sharp knife.

—Recipe by Bombay Sweet Shop



● MAMA'S BANANA SPLIT

Crispy, crunchy and piping hot banana fritters meet a snowball-sized chilled ice-cream scoop. In this recipe, this traditionally American dish gets an Oriental touch with the addition of coconut.

* Once the two mixtures have cooled, mix them with the other ingredients—matcha tea powder, cardamom, dry ginger powder, and rub softly with hands.

* Now, add honey, mix gently and set in a tray. Let it set for two hours.

* Remove from tray, top with flax seeds & cut in equal sizes.

* Place in an airtight container and store in a cool place.

—Recipe by Prem K Pogakula, executive chef, The Imperial, New Delhi

Roasted flax seeds: 1 tbsp A pinch of cardamom

Method

* Put half amount of ghee in a non-stick pan & heat, add coconut and sauté for two minutes. Keep aside and repeat the process with chana powder.

* Once the two mixtures have cooled, mix them with the other ingredients—matcha tea powder, cardamom, dry ginger powder, and rub softly with hands.

* Now, add honey, mix gently and set in a tray. Let it set for two hours.

* Remove from tray, top with flax seeds & cut in equal sizes.

* Place in an airtight container and store in a cool place.

—Recipe by Prem K Pogakula, executive chef, The Imperial, New Delhi

Ingredients
(Serves 2)

Bananas: 2 Coconut or vanilla ice cream: 1 scoop Cornflour: 90 gm Refined flour: 90 gm Japanese bread crumbs: 90 gm

Topping

Readymade chocolate sauce, or caramel sauce

Mint leaves: 2

Method

* Take the bananas and cut each into two parts.

* Mix the refined flour, cornflour & a little water to make a batter—it shouldn't be runny and should coat bananas well.

* Dip banana slices in batter, coating them properly.

* Roll them in the Japanese bread crumbs and coat them properly.

* Heat oil and fry the coated bananas for five-eight minutes till golden-brown in colour.

* Serve with one scoop of coconut or vanilla ice cream.

* Garnish with chocolate sauce or caramel sauce and fresh mint leaves.

—Recipe by Mamagoto



● BHUNI SHAKARGANDI KA HALWA, MAKHANA GUR PATTI

Nothing can be as seasonal as sweet potato, which marks the onset of winters. This slow-roasted, aromatic dessert, made with ghee, is a healthy option, apt for those with a sweet tooth.

Ingredients
(Serves 4)

Sweet potatoes: 500 gm (five small pieces)
Desi ghee: 60 gm
Fox nuts: 75 gm
Mixed dry fruits (almonds, cashews, raisins): 100 gm
Khoya: 85 gm
Jaggery: 100 gm
For dusting
Cinnamon powder

Method

* Dry roast the fox nuts (the full quantity) in a pan till they are crunchy enough (five minutes approximately). Keep aside and let cool.

* Blitz 50 gm of the fox nuts into a fine powder.

* Reserve two sweet potatoes and roast the rest in a preheated oven at 190 degrees Celsius for 25 minutes. Peel once done.

* Take the ghee in a shallow pan and heat on medium flame. Add the mixed dry fruits and shallow fry for two-three minutes. Drain the dry fruits once done and reserve the ghee.

* In a thick-bottomed kadhai, take the ghee, add the fox nuts powder (50 gm) and cook it for two minutes on medium heat. Add the peeled and roasted sweet potatoes to the kadhai.

* Keep stirring on slow flame. It shall break on its own into small chunks while stirring.

* Keep roasting for 15-20 minutes. The colour will change and you will feel the fragrance of roasting.

* Add the khoya and keep stirring for another five-seven minutes.

* Add the fried dry fruits and mix well. Take off the halwa

from the kadhai and transfer to a serving bowl.

For caramelised fox nuts

* Melt the jaggery in a pan on slow flame till it turns into a thick viscous liquid.

* Add the remaining of the roasted fox nuts (25 gm) in the jaggery liquid and mix well.

* Take the fox nuts on a well-oiled stainless steel plate/tray. Let it cool down.

* Break into small pieces once cooled. Use it as a garnish for the halwa.

For sweet potato chips

* Peel the two remaining

sweet potatoes and slice them as thin as possible.

* Keep them soaked in a bowl of water. Wash them nicely after 30 minutes.

* In a shallow pan, add vegetable oil (enough to deep fry the sliced sweet potatoes) and heat on slow flame.

* Fry on slow flame till they become crispy and change colour to a light golden hue.

* Dust them with cinnamon powder and serve along with the halwa.

—Recipe by Dhiraj Dargan, executive chef, Comorin, Gurugram

Health in our hands

There is a constant stress on consuming homemade healthy options today. Chef Sunil Chauhan of Fabcafe, for instance, finds a blend of handcrafted and healthy options like natural sweetening agents, grain-free variants in *mithai* and a significant shift from something as common as all-purpose flour to alternative ingredients like polenta, semolina and almond flour as big trends this season.

Ingredients that boost immunity

The new normal has changed our lifestyle completely and so desserts, too, will focus on both health and the palate. According to Manjul Myne, pastry chef, Andaz Delhi, there is a rich use of immunity-boosting ingredients that promise delicious sweetness with a dose of health like gelatos that now come in flavours like turmeric and honey, green tea and pistachio, orange and ginger sorbet, dark chocolate with spices, and papaya star anise sorbet. Indian herbs and spices—*ashwagandha*, *mulethi*, *chandan*, *tulsi*, *kesar*, *saunf*—among others, give a healthy twist to sinful desserts. Also, mono portions of desserts ensure contactless dining and zero wastage.

Back to the roots

Going back to the roots, being more ethical in sourcing and preparation of clean and healthier food with less sugar and flour, fruit-based meals and diets, natural sugar substitutes like dates and jaggery are quite relevant. Chef Ashay Dhopatkar, co-founder, Arq Mithai, an artisanal Indian dessert brand, feels it's become important to add meaning and soul to all the meals, as nutrition without adulteration is the prime focus. Clean eating and experimenting with spices like turmeric latte or soup has been seen as a trend.

Modern yet regional

This festive season is all about traditional decadence in modern flavours, with desserts made with ghee, sugar, nuts or *khoa*. Indian desserts are indulgent and there is nothing better than a classic *kesari phirni* or *gajarka halwa* to revive the festive spirit, says Ravi Saxena, corporate chef, Azure Hospitality, Delhi. These desserts come with a twist of exciting ingredients. The age-old regional recipes come in assortments—like sticky caramel comes with toasted hazelnuts and white chocolate for 100% vegetarians or the *lal pedha*-inspired *dulce de leche pedha* (candy made of milk) by Bombay Sweet Shop.

—Financial Express



Diwali WITH A DIFFERENCE



SHRIYA ROY

DIWALI CELEBRATIONS MIGHT be a little sombre this year thanks to the pandemic, but the emotions remain high as ever. The festival of lights, as it is popularly known, goes beyond cultures and borders, with the five-day festivities celebrated across the world. There are, in fact, many myths and legends associated with the festival that go back centuries and these find mention in scriptures as well as pop culture.

The underlining theme, of course, is of good's victory over evil. From Lord Rama killing the demon king Ravana and returning to Ayodhya to Kali Puja being celebrated all over Bengal to commemorate the victory of goddess Durga's fierce avatar Kali over the demon Mahishasura—these myths and legends are a reminder of good's triumph over evil.

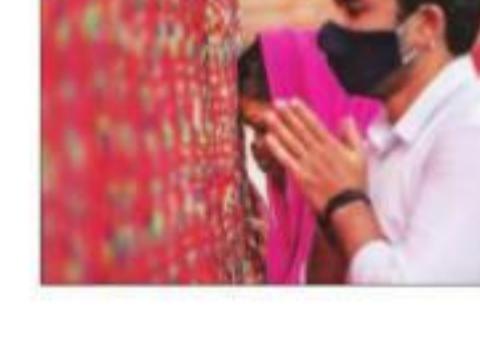
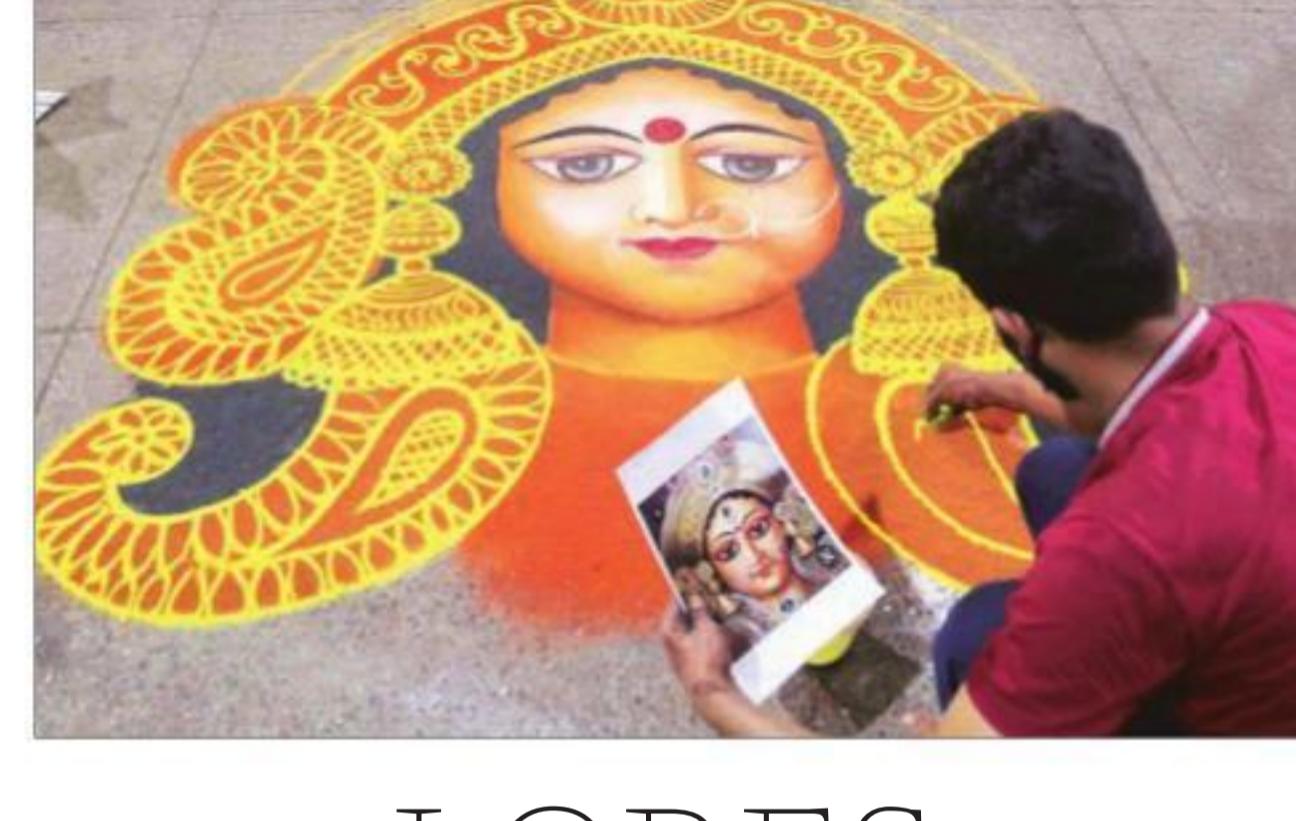
If we talk of the five-day festivities, the first day of Diwali is called Dhanvantari Triodashi, or Dhan Teras. The word 'Dhanteras' originates from two Sanskrit ones—'dhan', which means wealth, and 'teras', which means the 13th day of the month.

Legends ascribe the occasion to a story about the 16-year-old son of King Hima. The prince's horoscope predicted his death by snakebite on the fourth day of his marriage. When that day came, his wife didn't allow him to sleep and laid out all her ornaments, as well as gold and silver coins in a heap at the entrance of their sleeping chamber. She also lit lamps all over the palace. When Yamraja, the god of death, arrived at their doorstep in the guise of a serpent, his eyes were dazzled by the brilliance of the jewellery and the lamps. Unable to enter the prince's chamber, he climbed on top of the heap of gold coins and sat there the entire night, leaving in the morning. The young prince gets saved from the clutches of death thanks to his wife and this is how the festival of Dhanteras began to be celebrated. On this day, devotees worship the goddess of wealth, Lakshmi, and traditionally buy gold, silver, ornaments and utensils, as this is believed to bring good luck and prosperity for the future.

After Dhanteras, on the second day, comes Chhoti Diwali, which is also popularly known as Naraka Chaturdashi. According to the legends, this was the day Lord Krishna's wife defeated and beheaded the demon king Narakasura. According to the myth, Narakasura ruled the kingdom of Pradyoshapuram. He had a curse put on him which said that he would be killed by his mother. Narakasura kidnapped and forced women to live with him. To prove his power, Narakasura stole the earrings of Aditi, the mother of all gods.

Unhappy, the gods asked Lord Krishna for help, who, in turn, asked his wife Satyabhama, a reincarnation of Narakasura's mother, to drive his chariot as he went to battle with the demon. Narakasura shot an arrow at Lord Krishna, who pretended to be hit. Satyabhama made use of this opportunity, grabbed Lord Krishna's bow and arrow, and killed the demon instantly. In parts of Maharashtra and south India, people on this day take bath before sunrise, apply fragrance and conduct a small *puja* ceremony to mark the victory of good over evil.

The third and the most important day of the festivities is when Lakshmi Puja is observed. This day is the most important because on this day, according to legends, Lord Rama



LORES GALORE

From Lord Rama's arrival in Ayodhya to the killing of the demon king Narakasura, there are many myths and legends associated with the festival of lights

returned home to Ayodhya after 14 years of exile. Lakshmi Puja is conducted in the evening in hopes of peace and prosperity.

In mythology, Rama was the son of the king of Ayodhya and heir to the throne. The king, however, sent Rama to live in exile in the forest for 14 years. Rama's wife Sita and his brother Lakshman accompanied him. They returned to Ayodhya after 14 years. To welcome them, the people of Ayodhya cleaned their houses and placed oil lamps to light their path. This is the

reason people today decorate their homes with lights, *diyas* and candles, and burst crackers to celebrate the return of their king.

Then comes the fourth day, that is, the day of Govardhan Puja. Govardhan is historically a small hillock situated in Braj near Mathura. As the legend goes, Govardhan Puja is celebrated to mark the day when Lord Krishna saved the people of Gokul from the anger of Lord Indra by lifting up the Govardhan hill and giving shelter to them. People offer prayers to

(Top) Artistes performing Ramila in New Delhi in October; (clockwise from above) devotees at a temple; an artiste making a *rangoli* of goddess Durga in Thane, Mumbai; and a staff member at a south Indian restaurant in Ahmedabad arranges idols of gods

EXPRESS PHOTOS

Govardhan, who is believed to be the manifestation of Krishna.

Apart from Govardhan Puja, the fourth day is also celebrated as Vishwakarma Day in certain parts of the country. Lord Vishwakarma, as per mythology, was the god of weapons and was the one who created them. Vishwakarma is considered to be the symbol of quality and excellence in craftsmanship. The day is, therefore, celebrated as his birthday in many parts of India.

The fifth and final day of Diwali is the occasion of Bhai Dooj. Bhai Dooj historically celebrates the bond between brothers and sisters. Legend has it that on this day, Yamaraj went to visit his sister Yami after a long time and she welcomed him by applying *tikka* on his forehead and preparing a big feast. Pleased with her love and affection, Yamaraj gave his sister a boon that whosoever

visits her on this day shall be liberated from all their sins. Since then, the custom of celebrating Bhai Dooj started in the country, with gifts and pleasantries exchanged and feasts partaken.

Apart from the legends, there are also many superstitions associated with the festival of Diwali. One of the most common is making a *rangoli* or drawing footprints on the floor. This is believed to be a secret method to summon the gods inside one's house. According to some beliefs, *rangoli* is believed to be a "magnet" for goddess Lakshmi. Gambling, too, is a part of Diwali superstitions and is considered to be another way of pleasing the goddess of fortune.

These myths and legends have been passed down generations and over centuries, and continue to be the driving force for the festival of lights year after year.

Tilt Wine: Wine in a can! 2020 is full of surprises. Another surprise was just how pleasant this stuff was to quaff. Not wax-eloquent-over-dinner-stuff, but nice-way-to-end-a-work-from-home-day. A perfect party pack, it makes wine feel more approachable and less stuffy. The late Kapil Sekhri—who left us recently and I am still adjusting to prefixing 'late' to his name—had a vision for Indian wines, which was well ahead of the times. From reserve wines to high-end, limited-edition collaborative wines and, now, canned wine, he could appease the seasoned and novice drinker. With Tilt, Fratelli can reach across divides and barriers that otherwise cut up the wine world.

That shared, I am also sharing forth a list of my top gifting choices, which, I feel, could help with infusing that festive cheer into an otherwise lull of a year that has managed to drag on and yet

gin (because all botanicals are locally sourced except the juniper, as local ones just don't work as well). TERAI will be a good add to the home bar, for it's a good everyday gin, with a nicely crisp and zesty herbaceous twang, the kind that sits well in a G+T, but can also brighten up a racy martini. It's a versatile gin, premium for sure, but only a notch above the standard London Dry price

range, so definitely worth the upgrade. As for the bottle, I sense future repurposing aplenty—from housing money plants to lamp bases, it is attractive in its stark yet stately simplicity. The Channapatna toy-inspired stoppers are also a unique touch.

Glenfiddich 12: Nothing new here, just revised packaging, but one that's impressively conceived. Elements to note: more angular "Tround" (triangular-round) bottle, the pronounced golden stag logo, an etched 'V' denoting valley (from its Gaelic name 'valley of the deers'), the more prominent branding and an overall younger feel to the entire aesthetic. The liquid remains the same, but by upping the exclusivity of the packaging, it certainly contributes to the overall sensory perception (and enjoyment) of the product.

Coca Cola signature mixers: I wish I had the resolve of kids today, rejecting Coca for all its vileness...alas, I love that dark devil too much. In fact, poor and empty calories are a major reason why I work out at all. Now, Coca-Cola has given me another reason to hate the fact that I like it even more. The four new signature mixers come in these eye-catching retro-styled 200ml bot-

ties—woody, herbal, spicy, smoky (in my order of preference)—and can really add a special zing to your everyday (no, not every day everyday) whisky+Coke mixes. Don't worry about getting addicted—at ₹700 for two on Amazon, you'd sooner sniff diamond dust!

Toyo Kombucha: There are a plethora of brands out there and this has been my go-to brand for pre-packaged Kombucha. It's all sorts of lovely and the flavoured versions are really well executed in terms of balance and sweetness. Great by themselves, but good as mixers, too, if you know how to play them right.

Fabelle chocolates: I know this ain't alcohol soaked, or even a drink for that matter, but it is a great accompaniment to any gift you buy this year for anyone. Fabelle has managed to do chocolate in this country what Starbucks has done to coffee—make it a plush lifestyle statement. It helps that they have some great ware to boot. Choose from their boxes of pralines, truffles, gianduia or single-origin bites—exclusive, packed like a Fabergé egg and definitely delectable.

The writer is a sommelier



A perfect party pack, Tilt Wine in a can makes wine feel more approachable and less stuffy

Raising a toast

Here are some exciting new tipplers that will infuse some festive joy this Diwali

BETWEEN SIPS



Magandeep Singh

THIS DIWALI, THE festival of lights, I will light a good many candles. Candles of celebration, but also candles of solidarity, empathy and understanding—emotions I am normally lacking at. Diwali might be a good point to remind ourselves of what the world really needs right now.

That shared, I am also sharing forth

a list of my top gifting choices, which, I feel, could help with infusing that festive cheer into an otherwise lull of a year that has managed to drag on and yet

SUNDAY, NOVEMBER 8, 2020

Diwali WITH A DIFFERENCE

GIFTING

Floating wishes

Delhi-based NGO Wishes and Blessings sells floating candles and diyas, made by special children, priced between ₹10 and ₹200. The proceeds support the well-being of the special children. Contact 9625535026 or email wishesandblessings2014@gmail.com



Light it up

What's the festival of lights without lights? From pyramid, cube, pillar, glass wax, flower and Dhanteras candles to little light balls and diyas, Agra-based NGO Ek Pahel, which works to uplift underprivileged children and women, offers all these and more. Made by underprivileged girls studying at Ek Pahel Pathshala, the products are priced between ₹30 and ₹200. Around 60% of profit goes to the organisation and the rest to the girls. Contact 7500176976, 8126906681 or visit www.facebook.com/EKPAHELNGO/

Sustainable handicrafts

Handbags, table runners, stoles, mats, bedcovers—made by destitute women, including widows and sex workers, and physically challenged and autistic men—are sold by Varanasi-based Fix My Life Foundation. The products are priced between ₹300 (handbags and stoles) and ₹1,800 (set of bedcover and pillow covers). Contact 9415204182 or mail sonakapoor008@gmail.com



Basket of hope

Diwali hampers can be bought from Bordough Bakery in Hauz Khas, Delhi. The diyas in the hamper—which contains cookies box, pie box, special Bordough Bakery blend of coffee and other customisable options—are made by members of The Blind Relief Association in Delhi. The bakery gives a part of the proceeds from sales to the association. Starting from ₹999, each hamper includes five-six diyas. Contact 9910892668 or visit Bordough.co.



Mask magic

What about gifting the need of the hour? A face mask! You can buy these from Haath ka Bana, which works with artisans at the grassroots level. Weavers from Pochampally (Telangana), Surat and Kutch (Gujarat), Varanasi (Uttar Pradesh), Nagaland and Assam and others have made masks for them as per WHO and ICMR guidelines. A two-ply washable handmade cloth mask is priced at ₹50. Contact: 9899705787, email info@haathkabana.com or visit <http://haathkabana.com/>

Handmade appeal

Diaries, sling bags, bottle covers, table tops, hand-embroidered pen stands. Utility handicrafts make for perfect little gifts. These visually appealing, durable and attractive products are developed under Project Karigari of India, an organisation born out of Literacy India, a not-for-profit organisation, which aims at imparting vocational training in sewing, embroidery, driving, computers, beauty culture, etc, to rural women artisans in Daulatabad, Sarai and Baighera villages in Haryana. Prices start from ₹20 (for a key ring) and go upto ₹3,500 (for a quilt). Contact 0124-4109763, 8588853369 or email indha@indha.org



Sweet delight

Chocolate can never be a bad gifting option. National Society For Equal Opportunities for the Handicapped (NASEOH), India, which works on comprehensive rehabilitation opportunities for persons with disabilities, offers milk chocolate in bags (₹500 per kg), 100-gm potpourri bags (nine pieces per bag, ₹60), chocolates in cane basket, mixed variety (nine pieces, ₹100) and more. Contact 022-25220224 or email admin@naseoh.org

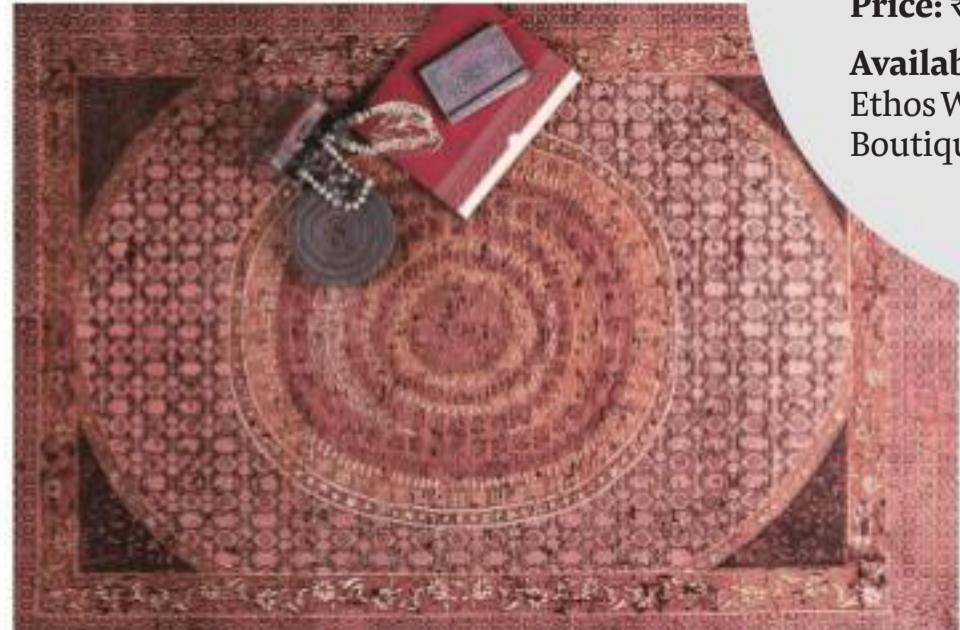


THE LUX FEEL

If you are in a mood to indulge, we have just what you need to pamper your loved ones

Carpet couture

This piece from Obeetee, designed by Tarun Tahiliani, glorifies the traditional embroidery art of chikankari. Price: ₹4.25 lakh Availability: www.obeetee.com and Obeetee stores



Timeless tale

This Manero Flyback from Carl F Bucherer is for that special someone. Price: ₹5.32 lakh Availability: Ethos Watch Boutique



Nature in bloom

Goodearth's papier mache designs are a contemporary reimagining of Kashmiri's tradition of Naqashi with hand-drawn and handpainted floral motifs.

Price: ₹4,200 onward Availability: All Goodearth stores, www.goodearth.in



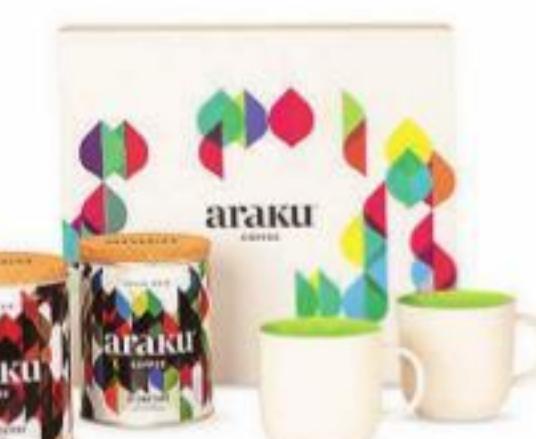
Fromage feast

Gift a box of fresh fruit, artisanal cheese, honey, dried fruit and herbs for the perfect fromage feast from Graiz India. Price: ₹4,000 onward Availability: Retail stores in Mumbai, Graizindia.com

Coffee break

The celebrated Araku coffee is perfect for cosy evenings at home. This gift box comes with two coffee variants, Signature and Grand Reserve, along with a set of mugs.

Price: ₹3,000 Availability: Arakucoffee.in



DONATE

Aid the elderly

To ensure that the elderly get support in this time of crisis, three Vadodara-based students—Rishabh Somani, Soham Katewale and Ashvika Menon—started a campaign with crowdfunding platform Impact Guru to provide food to 20 senior citizens that Vadodara-based Lagni Foundation has adopted. They aim to raise ₹2 lakh and have so far raised ₹76,000. Visit [https://www.impactguru.com/fundraiser/help-lagni-foundation](http://www.impactguru.com/fundraiser/help-lagni-foundation) or <https://www.facebook.com/careminu12/>



Green initiative

Goonj's special initiative Green by Goonj reuses and upcycles even the last shred of clothing and other material it receives. Women from slums use the torn jeans, obsolete audio tapes, one side used paper, etc, to make a variety of products like purses, fancy bags, file folders, mats, etc. You can donate clothes at several drop-off locations or contact 011-41401216, 011-26972351 or visit <http://goonj.org>



Bring a smile

Festivals are all about bringing smiles to faces and you can do this by donating books and toys to needy children. Bengaluru-based Youth for Seva (YfS), a nationwide volunteering movement, accepts all kinds of books and toys for children of slum dwellers and migrant workers living in cities like Delhi, Hyderabad and Bengaluru. Contact 7995026312 or visit <http://www.youthforseva.org/>



Inclusive welfare

You can help make education, healthcare and women empowerment accessible for many. Operational in over 2,000 villages and slums across 25 states of India, Smile Foundation focuses on areas of improvement in the educational and healthcare sectors and overall living conditions of underprivileged children through more than 400 live welfare projects. Contact 011-43123700 or visit www.smilefoundationindia.org



Happiness in a box

With schools shut, midday meal beneficiaries have been badly hit. Akshaya Patra Foundation's The Happiness Box contains dry ration to serve upto 42 meals and stationery items to children. You can donate items for the box. Contact 18004258622 or visit [https://www.akshayapatra.org/onlinedonations](http://www.akshayapatra.org/onlinedonations)

Gift of learning

With classes going online, the worst affected are students of government schools who have no means of attending classes online. You can donate laptops or any other gadget or device to Bengaluru-based Project Sitara Foundation, which provides educational support and holistic training to underprivileged children. Contact 8310788617 or email info.projectsitara@gmail.com

Spread cheer

Guru Arjun Samajik Pratishthan was started by some citizens from Ahmednagar and Gadchiroli in Maharashtra to help people during lockdown. As part of their initiative Ghar Ghar Langar Seva, they have distributed over four lakh food packets, over 2,000 ration kits and study material to underprivileged kids. One can donate stationery, books, mobiles, etc. Contact 9423162727, 9881463234, 8788495499 or email wadhawarajeetsingh@gmail.com

Hygiene & dignity

Make this festive season more meaningful by giving back to the community. Uday Foundation works for the welfare of children with medical needs, provides support to the homeless and does disaster relief work. You can help provide food to the hungry, donate hygiene and dignity kits for women, educational kits for children, blankets, old clothes and other essential products. Contact 011-26561333 or visit Udayfoundationindia.org

Beyond textbooks

Project Zindagi by Dream Girl Foundation—which works to improve the life of girls, including issues like education, sanitation, health, income generation, AIDS awareness, etc—aims to organise crowdfunding campaigns to help raise funds and provide digital education beyond the black and white text of books as part of its 'E-Learning' campaign. One can donate laptops or computers. Contact 9873133134 or visit Dreamgirlfoundation.ngo

Donate from home

Keep all unwanted items out of the landfill by giving them to those in need. Share At Door Step (SADS), a doorstep pickup and donation organisation, helps deliver essentials to the underprivileged. #knotsofcare, its latest initiative with Nautica, accepts clothes as donation to help Covid-19 patients. Contact 8884784742 or visit Sadsindia.org

Diwali WITH A DIFFERENCE



PRAVEEN KHANNA



VAISHALI DAR

IN FEBRUARY this year, Prime Minister Narendra Modi's visit to Hunar Haat in Delhi to relish *litti-chokha* and *kulhad chai* soon after chairing a cabinet meeting took everyone by surprise. Sharing pictures on social media from his visit to the *haat*, where he spent time interacting with artisans, Modi urged residents to visit the exhibition showing the "colours and diversity of India" for "the best of products including handicrafts, carpets, textiles and delicious food! The participation of people from all across India makes #HunarHaat a vibrant place."

Fairs and exhibitions like Hunar Haat are inherent traditions of the country, showcasing its crafts, cuisines and culture. The pandemic has, however, necessitated that we reconsider the practice this year. But if you thought that festive shopping in the pandemic era had halted, think again, as virtual handicraft bazaars have set the mood for the season. From fine *chikankari* prints, *karigari* demonstration and letterpress artworks to exquisite jewellery, woodwork, carpets and contemporary paintings, all are up for grabs this year, but through the online medium.

All-new avatar

Hunar Haat, an initiative by the ministry of minority affairs, made a comeback in October in Jaipur and is scheduled to be held in different cities—Chandigarh, Indore, Mumbai, Hyderabad, Lucknow, Delhi, Ranchi, Kota and Surat/Ahmedabad—across India over the next few months. The ministry will organise the fair in different states with more than 30% stalls for artisans who prepare indigenous toys. But that's not all.

Craft loyalists can now buy Hunar Haat products online too. The ministry has started the process to register artisans and their indigenous products on GeM (Government e-Marketplace). Several export promotion councils have also shown interest in providing handmade indigenous products of these artisans and craftsmen to international markets at a large scale.

"Hunar Haat will generate employment for master artisans with the theme of 'local to global' and focus on indigenous Indian toys. It has provided employment opportunities to more than five lakh Indian artisans, craftsmen, culinary experts and other people associated with them in the last five years, and has become a credible brand of rare exquisite indigenous handmade products," minority affairs minister Mukhtar Abbas Naqvi said in a statement.

Over the years, exhibitions and melas have been the primary avenues through which *karigars* have been able to reach customers. In October, giant e-tailer Amazon organised a handicrafts mela with over eight lakh artisans and weavers from 22 states, including 17 government emporiums such as Tantuja, Harit Khadi, Tribes India, and national-level artisan organisations like Craftmark and Dastkari Haat Samiti. "As ongoing events have been brought to a grinding halt, the online marketplace has emerged as an avenue that these sellers can leverage to reach customers across the country during the festive season. We aim to generate consumer demand for arts and crafts that reflect the cultural heritage...we

Handicraft melas and haats are common during the festive season, but the pandemic has necessitated that we reconsider the practice this year. In dismal times like these, virtual handicraft bazaars have come as a ray of hope and have set the mood for the season



The online medium serves as a democratic platform with good exposure to brands and artisans

— RAKESH KUMAR, DIRECTOR GENERAL, EXPORT PROMOTION COUNCIL FOR HANDICRAFTS

are optimistic about the positive impact of the *mela* in the lives of artisans and weavers," said Pranav Bhasin, director, MSME and seller experience at Amazon India.

Amazon has also launched three new emporiums—Gramin from West Bengal Khadi and Village Industries Board, Kabira and Vindhya Valley from Khadi and Village Industries Board (Bhopal), and Manjusha from West Bengal Handicrafts Development Corporation—to benefit over 40,000 artisans and weavers hailing from Madhya Pradesh and West Bengal. Products like *khadi* jackets and saris, *duppattas*, file folders, jute handbags, jewellery boxes, home decor and homemade dry masalas will be available.

Reflecting India's *atmanirbhar* policy, the startup Direct Create recently launched Shilp Se Swavalamban (Empowerment through Craft), a web platform to provide an online market space to craftsmen and weavers across India, giving them direct access to buyers. Under this initiative, products will be available for buyers and entrepreneurs, and the majority share of the transaction will go as financial relief to the craftsperson. Sheela Lunkad, founder, Direct Create, believes everyone has a claim to art and prices need not be exorbitant. "In the whole chain of middlemen, retailers and buyers, craftsmen, despite being the creators, are the least paid. They sell quality crafts at almost throwaway prices and it is either the middlemen or the owners of showrooms that profit," she says, adding, "Webinars help and guide neo-

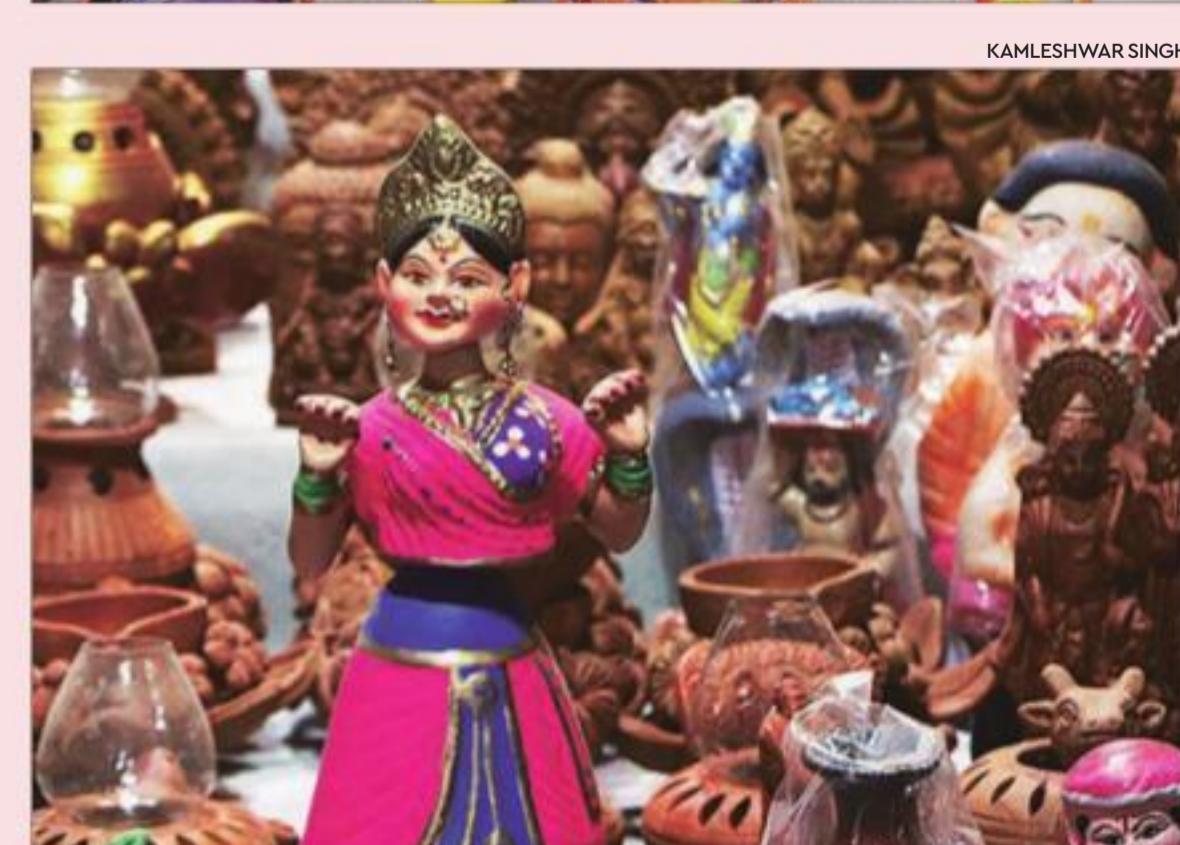
THE MELA IS ONLINE

The beauty of the e-commerce sector is diverse and variable. It should not be neglected, as it constantly helps in giving a value-add



The beauty of the e-commerce sector is diverse and variable. It should not be neglected, as it constantly helps in giving a value-add

— JAYA JAITLEY, FOUNDER-PRESIDENT, DASTKARI HAAT SAMITI



(From top) A vendor selling decorative lights waits for customers in Kolkata; an artisan gives finishing touches to a decorative item at Kumhar village in Delhi; and decor items at Kumhar Colony in Chandigarh ahead of Diwali

Visitors at this year's Hunar Haat, which was organised by the ministry of minority affairs in New Delhi in February

EXPRESS PHOTO

while following all government-issued precautions, and create spaces for craftspeople to sell goods... some of them haven't been able to find buyers for months," the spokesperson says. The bazaar won't allow more than 50-70 customers at a time. Wearing masks and social distancing will be compulsory, frequent hand sanitising will be encouraged and there will be mandatory temperature checks and sanitisation on entry.

Real vs virtual

Organising a virtual fair is cost-effective, as there is no real estate space required and no time constraint as well. EPCH's Kumar, however, feels there are still apprehensions about holding virtual exhibitions, as buyers and exhibitors are not clear on the mode of meeting. "Such fairs are not experiential... there is no face-to-face interaction," he says, adding, "Despite all this, we expect to have 20% additional exhibitors and registration of 25% new buyers from the previous editions (at the Indian Handicrafts and Gift Fair)."

Social media campaigns are excellent for promoting crafts if they are personal positive experiences, feels Jaya Jaitly, founder-president, Dastkari Haat Samiti, a national association of craftspeople with members from all states of India. For instance, reusable, multiple-layered cotton masks in tightly woven cotton are a huge hit online for Dastkari Haat Samiti. They, in fact, launched a mask catalogue online that reveals a collection of varied art forms by artists—Madhubani masks by Remant Kumar Mishra, Pattachitra masks by Apindra Swain, Gamcha masks by Rangila Dhaga, Kalamkari masks by Ramji Devraj and Kantha embroidery masks by Rajesh Roy.

"The personalised and embellished art form in the mask is exquisite. The mask catalogue, posted via Instagram, Facebook, WhatsApp and email distribution to buyers in the US, Singapore and the UK, has brought a sale of ₹5 lakh in the past two months. Paintings were also sold for ₹2-₹3 lakh. This would have never happened on e-commerce," says Jaitly, who is still ideating about her annual January fair, which is held at Dilli Haat in Delhi. "The beauty of the e-commerce sector is diverse and variable. It should not be neglected, as it constantly helps in giving a value-add. However, handicrafts need a constant human factor. As most big institutions have cancelled annual fairs, there are barely 40 stalls operating in Dilli Haat. Therefore, online is a great medium. We receive orders from the online store India Craft House, but we haven't ventured into money handling, as it needs a lot of capital investment. At the same time, the sentiments of craftsmen who are desperate to come out and sell their artefacts make it more difficult for them to manipulate and register online. E-commerce is very spontaneous and single-unit selling. We have tried to register our karigars in a collaborative arrangement, but the process is exhausting, besides having minimal sales as compared to direct messaging or offline," she adds.

SUNDAY, NOVEMBER 8, 2020

Diwali WITH A DIFFERENCE

ANJU CHOPRA



This Diwali is not just a festival to celebrate, it is also a time for renewed hope for a brighter future, as people across age groups and sections of society take stock of their lives after months of lockdown and a raging pandemic



BHARTI SARKAR



FOR THE 28-YEAR-OLD DOMESTIC HELP WITH A FEMINIST STREAK, DIWALI IS A SEASON OF HOPE IN MORE WAYS THAN ONE

WITH A NEW roof over her head and a new mobile phone gifted by one of her employers, this Diwali is a season of many mends for 28-year-old Bharti Sarkar. Her errant husband, who abandoned her and her two sons last year to return to his village near Kolkata, is back and has found two jobs—cleaning cars and as a plumber.

Working as a domestic help in four houses, where she cleans and cooks, Sarkar is looking forward to celebrating Diwali in her new house. Fed up with the jibes of her in-laws, she recently moved to new premises, where she is delighted she doesn't have to climb two floors to fetch a bucket of water. A tap is installed on the floor she lives on.

Living off her savings the past months during the lockdown, when she did not have any work and only one of her employers paid her salary, things are decidedly better on the financial front now. She has also saved money by shifting her nine-year-old son to a government school. "He is only attending online classes. He can do that in a public school," she says. As she and her husband work throughout the day, she is thinking of opening a separate bank account to save money and repay the debts of her husband.

■ IVINDER GILL

A TIME OF HOPE AND NEW BEGINNINGS

ANJALI SHARMA



Twelve-year-old Anjali Sharma has come to terms with a Diwali that is not going to be a big bang affair this year. After almost eight months of living under the cloud of a pandemic, the resident of Delhi is hoping to make the most of the festival under the restricted conditions.

What she will miss the most is the annual Diwali party held in her housing complex, where she and her friends put up a small cultural programme. A keen dancer, she participated in a group dance as well as gave a solo performance last year. Her little sister, five-year-old Jivika Sharma, breaks out in the song she sang last Diwali as the children reminisce the party.

Ajy Diwali khushion wali Kheer layi kishmish wali

This year, the children plan to record their performances and stream them on social media and chat groups. Visiting their uncle, where they burst cracklers, is ruled out. So is eating out. Eight-year-old Arnav Singh chips in with his idea of

making a small tent in the garden and having a party of their own. His sister 12-year-old Aditi starts planning the menu. Her mother will make pasta, Anjali will contribute with chips and soft drinks. The kids run out, done with the interview, as they start firming plans for their own Diwali party.

■ IVINDER GILL

SUNIL AGARWAL



FOR ANYONE in the food business, the year has been a damp squib. Bengaluru-based Sunil Agarwal, owner of Kartik's Mithai in Indiranagar, is no different. His business was completely shut from mid-March till April during the lockdown. In May and June, business was only 25-30% of the usual; it went up to 40% in July and August because of some festivals. But sales were again hit in September, the 51-year-old shares. "This year, any sweet shop in the city expects only about 60% of the previous year's festive season business. We have got some corporate orders and have seen that both the size of packets and quantity distributed have reduced drastically," he says. Most of his customer base is corporate this year, as people are unsure of consuming outside food.

"We are not very enthusiastic on the business front. A number of my staff members have gone back to their hometowns and we had to cut salaries based on different slabs. We are not sure if the coming months will be any better," he says.

At home, too, the pandemic has meant strict social distancing. He has a 78-year-old mother and lives in a joint family with his wife and two children and his brother's family. Because of his elderly mother, the family takes extra precautions in safety.

This Diwali will be a family affair only, and no outsiders or relatives will be invited.

"The children and the women used to shop everyday for new clothes, but there is no excitement this year," he shares. With finances tight and no signs of business reviving anytime soon, he is cutting corners everywhere, including on Diwali celebrations.

■ REYA MEHROTRA

SANTOSH KUMAR SINGH



LAST YEAR, 32-YEAR-OLD Santosh Kumar Singh would never have thought his life would change so drastically in the next few months. A senior photo editor with Microsoft in Noida, he was among those laid off globally as roles were shifted to artificial intelligence in the company.

Having lived in Delhi since 14 years, the Bihar resident had trouble with the city's high pollution levels. When his son was born last year, he developed breathing problems at just six months of age due to pollution. The infant had to be nebulised after air purifiers turned ineffective.

The doctors suggested that the baby be moved to a place with cleaner air, but it was not possible for Santosh to move out of the city to take leave for long durations. So when he was fired, the Singhs took it as an opportunity to relocate. "Things happen for good," he says. He chose Bhimtal in Uttarakhand and shifted there with his wife and 19-month-old son in October. "The cost of living is very low here and we have a few months' savings to survive. My younger brother is supporting us financially now," he says.

An avid bird and wildlife lover, Singh plans to start wildlife photography soon. His wife Pooja Thakur will also start looking for a teaching job in Bhimtal.

He is hopeful that Diwali will mark new beginnings and something will work out for the good. "I never liked the sound of crackers as I love nature and want my son to like it too. We will light diyas and enjoy the crisp mountain air this Diwali," he says.

■ REYA MEHROTRA

SANJAY PASWAN



SANJAY PASWAN, 39, a resident of Samastipur in Bihar and working as a rickshaw puller in the national capital, will soon be leaving for his village to be with his family on Diwali. But unlike previous years, he will be going home literally 'empty handed' this time.

"In previous years, I would spend ₹5,000-₹8,000 to buy clothes and other knick-knacks for my family, especially my three children, but I haven't bought anything so far. I am a bit nervous to face my family this time," says Paswan, whose eldest son is studying in class X and the other two are in classes six and seven.

He would also send ₹8,000-₹10,000 once in two months to his family, but in the past two months all he could send was ₹5,000 since he returned to Delhi in June when the lockdown was eased.

Before the lockdown, he could easily earn around ₹15,000 per month.

But this isn't the case anymore. "I was in my village when the lockdown was imposed. I had gone home in January to participate in the Kavir Yatra. I decided to return to Delhi because my savings dried up and the stock of grains was diminishing fast," says the migrant, who began his puller till matric.

Paswan says he would have preferred to stay with his family if he had a job in his village, but even daily wage opportunities dried up and even if he got work, he was paid too little. "My return journey to Delhi by bus cost ₹1,700, though a train ticket costs around ₹500. Trains were not available, so I had to catch a bus to reach Delhi. Till I was able to earn again, free ration from the government and donations helped my family," he says.

Paswan says he would have preferred to stay with his family if he had a job in his village, but even daily wage opportunities dried up and even if he got work, he was paid too little. "My return journey to Delhi by bus cost ₹1,700, though a train ticket costs around ₹500. Trains were not available, so I had to catch a bus to reach Delhi. Till I was able to earn again, free ration from the government and donations helped my family," he says.

■ VAISHALI DAR

SAKSHI MISHRA



PAY CUTS AND job losses have been common this year and Sakshi Mishra, a corporate communication professional from Bengaluru, had to bear the brunt as well. "The pandemic has cost a lot at the individual, as well as professional level," says the 23-year-old. "I work in the real estate industry and my organisation decided to support the labourers, but this cost me a 20% cut in salary," says Mishra, who began her career with this company a year back.

But she is thankful for not losing her job. "My friends from other organisations were asked to leave without any notice. I still have a job."

But making both ends meet is difficult. "Managing rent, other costs, paying bills has become difficult. I have cut down my personal expenses, and there is no more online shopping. Initially when you start earning, you have a list of wishes, be it a laptop or a high-end phone. I wanted to buy a new phone during the festive discounts. It is sad to compromise on such little wishes. Also, I won't be able to donate to the needy. Nonetheless,

I believe the situation will improve soon as the market is picking up gradually. Once there is an increase in the progression of cash in the market, everything will strengthen, especially profit and employer stability."

Diwali in previous years was all about travelling with friends or shopping during festive sales, but all this is not happening now. "I remember last year I gave a surprise visit to my family in Kolkata and bought some extravagant gifts for Diwali. Early this year, as I moved into a studio apartment in Bengaluru, I had planned to invite my parents for Diwali, but that is not possible now," she says.

■ VAISHALI DAR



RANGOLI TRADITION

Besides diyas, rangolis are also a key part of Diwali festivities. The world's largest rangoli, measuring 22,863 sq m, was created by the Singrauli district administration in Madhya Pradesh in 2014. The rangoli, themed around the protection of the girl child, found distinction in the Guinness Book of World Records.

CEO CORNER

DEEP BAJAJ

FOUNDER, SIRONA HYGIENE

DEEP BAJAJ'S HYGIENE BUSINESS has flourished during the past few months, with his company, Sirona Hygiene, a menstrual and intimate hygiene brand, coming up with several innovations since the pandemic struck.

"People are much more concerned about their overall hygiene, and our products are relatively apt given the present demand. We have witnessed a double-digit growth in our revenues and hope to continue the same success across our brands Pee-Buddy, Sirona and BodyGuard in the future as well," says Delhi-based Bajaj.

"Thanks to e-commerce, we were in a stronger position than we were before. The first 30 days of the lockdown were tough to crack as everything came to a standstill, but then with every passing day, some or the other door started opening and we survived. I know of many businesses that had to completely shut down and couldn't recover," he says.

A mix of work from home and work from office resulted in some disruptions as it was difficult to coordinate between various members and understand their limitations, he recalls. "We became highly efficient at working remotely and the team has worked tirelessly even in adversity," says the 37-year-old founder.

With the festive season, Bajaj expects the demand and supply to increase. However, Diwali, like previous years, will be a no-cracker Diwali. "Overall sentiment isn't the same as last Diwali, whether in corporate gifting or retail sale, but as we are an online-first brand, so we are not impacted much," he says.

Personally, every year, Bajaj likes to spend Diwali playing cards and bonding with friends and family, and this shall continue," he says.

WITNESSING DOUBLE-DIGIT GROWTH IN HIS BUSINESS, BAJAJ WILL STILL HAVE A LOW-KEY CELEBRATION

but all that will be given a miss this year. "We will light diyas and be at home. All the fun won't be possible due to social distancing, but I'd rather be safe than sorry. However, it is absolutely necessary to be positive and hopeful every day, especially around festivals," he says.

His brand is committed to giving back to society and Bajaj personally does his bit too. "At Sirona, our pay-it-forward programme for the underprivileged is funded by our product sale. We collaborate with different social groups and NGOs to empower lives." On a personal front, Bajaj likes to feed and help the needy. "I visit the homeless, help them with basic essentials and feed the poor near my locality every week and not just on festivals, and this shall continue," he says.

ZORAWAR KALRA

MD, MASSIVE RESTAURANTS



THE PAST FEW MONTHS haven't been easy for Zorawar Kalra, MD of Massive Restaurants, which operates several restaurants across the country, including Fratz Café and Masala Library. The lockdown ensured his business was completely closed, and even now, with several restrictions still in place and people uncomfortable eating out, getting his business back on track is an uphill task.

However, he hopes Diwali and the new year are a turning point, as traditionally this is a time for good business. "What we faced was an existential crisis. We incurred big losses and earnings of several years were wiped out in months. But I am sure the industry will be worth the storm and thrive again." He is already seeing a 20% increase in customers month-on-month and is hoping that 'revenue consumption' by people after months of closure will tide over the crisis.

In these tough times, Kalra misses the guidance of his father, industry veteran Jigga Kalra, the most. "The hardest thing has been to go through this alone," he says.

The pandemic has changed things for him, both personally and professionally. "The lockdown taught me to enjoy time with my children, give more attention to my wife and focus on my hobbies. It taught me there's more to life than work and you need to have more work and play balance." Professionally, he had time to introspect and innovate. "We looked at our balance sheets and weeded out many inefficiencies, cutting unnecessary costs, making the business leaner and more efficient. The lockdown gave me

time to reboot and think fresh about my business and my life."

Being in the business of food, he was struck by the hunger he encountered during the lockdown, especially among migrants. Believing in the concept of *langar*, his company distributed over one lakh meals to the poor, and this is a takeaway from the pandemic he has enshrined permanently in his business philosophy. "We are in the business of food, and that is how we give back, by feeding the hungry and ensuring a percentage of our profits go to the poor. This pandemic has taught us that," he says.

He foresees a subdued Diwali this year, but will spend time with his family. "We will do a little tradition, give back to society and thank the powers that be to be blessed us," he says.

■ IVINDER GILL

■ ZORAWAR KALRA

CEO & CO-FOUNDER, CHINGARI

AFTER THE INDIAN GOVERNMENT banned 59 Chinese apps, including TikTok, the time was apt for home-grown social app Chingari to step up as the best alternative for millions of Indians.

Concerns more than 30 million downloads, this made-in-India short-video sharing platform achieved

the feat in a matter of three months, with content creators making a baseline for it. Founder Sumit Ghosh is beaming. "This year's Diwali is unquestionably going to be a different one. On one hand, we were caught off guard by the pandemic, but on the other, Chingari's success gave us reason to celebrate. Life has definitely changed for good for us despite a huge downfall in almost every sector. We are thankful for the call to go local for our love. We launched the app in 2018 and saw the user base explode exponentially when TikTok was banned," says Bengaluru-based Ghosh. The 34-year-old is presently on a hiring spree to tackle the increased workload. Apart from India, the app is steadily increasing its user base in the UAE, US, Kuwait, Singapore, Saudi Arabia and Vietnam as well.

This Diwali, Ghosh will miss the fun of celebrating with friends and family. "I will also miss the glow of the Diwali party at office. Ironically, despite a good run at the professional front, personally we will be cooped up in our houses. There will be no socialising or dinner parties."

He will compensate by volunteering with charity organisations. "Distributing food and essentials among the needy gives me a sense of satisfaction. Festivals are all about spreading happiness. Since this year comes with a mix of emotions, so why not spend some time doing good and hoping time will heal all," he says.

■ VAISHALI DAR



CROSSING 30 MILLION DOWNLOADS WITH HIS APP, GHOSH IS HAVING MIXED EMOTIONS THIS DIWALI

We will compensate by volunteering with charity organisations. "Distributing food and essentials among the needy gives me a sense of satisfaction. Festivals are all about spreading happiness. Since this year comes with a mix of emotions, so why not spend some time doing good and hoping time will heal all," he says.

■ VAISHALI DAR



VAISHALI DAR

ACCORDING TO AN October Bloomberg news report, jewellers in India may be staring at their worst sales in 12 years in the key festival quarters. The pandemic and weak economic growth are likely to push sales below last year's 194 tonnes to the lowest quarterly numbers since 2008, says Chirag Sheth, a consultant at London-based Metals Focus, which provides data to the World Gold Council (WGC). The October *Gold Demand Trends* report by the WGC also said that global gold demand declined by 19% during the July-September quarter to 892.3 tonnes, the lowest quarterly total since Q3 of 2009 due to coronavirus. The total global demand during July-September 2019 stood at 1,100.2 tonnes, according to the report.

But even though the overall demand declined during the third quarter of the year, there was a significant growth in investment demand, which rose by 21% y-o-y, as per the report. Investors globally bought 222.1t of gold bars and coins, and an additional 272.5t through gold-backed ETFs (exchange traded funds). Year-to-date, gold ETFs have increased their holdings by a record 1,003.3t. "The impact of Covid-19 is still being felt in the gold market across the world. The combination of continued social restrictions in many markets, the economic impact of the lockdown and all-time high gold prices in many currencies proved too much for many jewellery buyers. We believe that this trend will likely continue for the foreseeable future," says Louise Street, Market Intelligence, World Gold Council, adding, "But looking to the investor landscape, we saw further record inflows into gold-backed ETFs in Q3, taking the global total to a record high. It was equally encouraging to see gold's role as a safe haven for retail investors shine through this quarter, as people continue to seek stability in volatile markets."

One thing is clear: the sparkle of gold is not diminishing, as it continues to be a safe investment option, as well as an integral part of celebrations, festivals, marriages and religious functions.

Subdued sales

As per a report by the Gems and Jewellery Export Promotion Council (GJEPC), during April-September 2020, gems and jewellery exports declined by -42.97% y-o-y to \$8.48 billion as compared to \$14.87 billion registered during the same period previous year. During April-September 2020, exports growth of cut and polished diamonds (-36.52%), coloured gemstones (-63.11%), synthetic stones (-45.75%), gold jewellery (-66.43%) and imitation jewellery (-41.98%) witnessed a decline, while exports growth of silver jewellery,

polished lab-grown diamonds and platinum jewellery registered a rise.

Gold exports are the highest and the demand is more than supply, says Colin Shah, chairman, GJEPC, and so the council has popularised all metals. However, platinum is mined lesser than gold, so its availability is also less, as most of the exports go to the US and Gulf countries, he says.

Also, with Covid numbers surging sharply in the past few weeks and several European countries announcing fresh lockdown measures, gold prices, which had retreated from over \$2,050 an ounce in August to \$1,880 an ounce in October, may witness a fresh spike going forward, say experts.

As per PR Somasundaram, managing director for India at the World Gold Council, purchase of gold jewellery, coins and bars halved from a year earlier to about 252 tonnes in the nine months through September. Demand for the full year could fall to a "multi-year low", he says without providing any estimates. "This year, a good monsoon notwithstanding, the price and Covid's shadow will affect sentiment, though we can reasonably expect at least a part of the pent-up demand to surface," he says.

Gold shines bright

With the festive season around the corner, periodic gold investment will

IT'S ALL YELLOW

Even amid a damp sale season, gold's allure refuses to diminish as it continues to be a safe investment option, as well as an integral part of festivities



continue as part of asset allocation, especially when it comes to jewellery, say experts. "Gold should not be bought for short-term gains and is seen as an investment in India, as it is a culturally integrated metal in the Indian ethos. You will find gods and goddesses adorning the yellow metal. It's a better investment than any other metal," says Kolkata-based Suvankar Sen, CEO, Senco Gold and Diamonds, a retailer of gold jewellery. Sen feels every crisis brings an opportunity. "This is true with respect to the behavioural change in young customers that has been brought about by the pandemic. The youth, who earlier did not recognise the value of gold as an important asset class for diversification, are now appreciating the importance it brings to their savings portfolio with gold performing well during crises," he says.

With the young favouring the most coveted metal, there are a variety of offerings in the market today. For instance, Mia by Tanishq, a fashion jewellery brand by Titan Company, has a trendy collection of wearable jewellery—necklaces, bangles, rings, pendants, earrings and bracelets in 14kt gold that come in contemporary styling in over 1,000 designs, starting at ₹3,999—making it a preferred choice among youngsters. "Gold is a preferred metal, as it



appreciates with time. In India, it's passed on from generations—from parents to children and grandchildren. With lab-grown stones, precious gems, Swarovski and diamonds in demand, our studded products do well. It also becomes a great gifting item besides other precious material like silver that has its own charm and clientele. Women experiment with contemporary styling, as they find the 14kt line affordable for self and gifting," says Shyamala Ramanan, business head, Mia by Tanishq.

Indians' love for gold, however, is not limited to jewellery, as it has taken the shape of high-yield investment as well. Nearly 29% of retail investors who had never bought gold before now look forward to buying it in the future.

Financial technology companies, attractive government schemes and comparatively more product knowledge

have made gold the preferred investment option in the country, as per an April report by the World Gold Council. Indians have always been obsessed with gold, as the country ranks among the top three gold consumers in the world. More than half of Indian investors hold some part of gold with them, the WGC report added.

Other metals

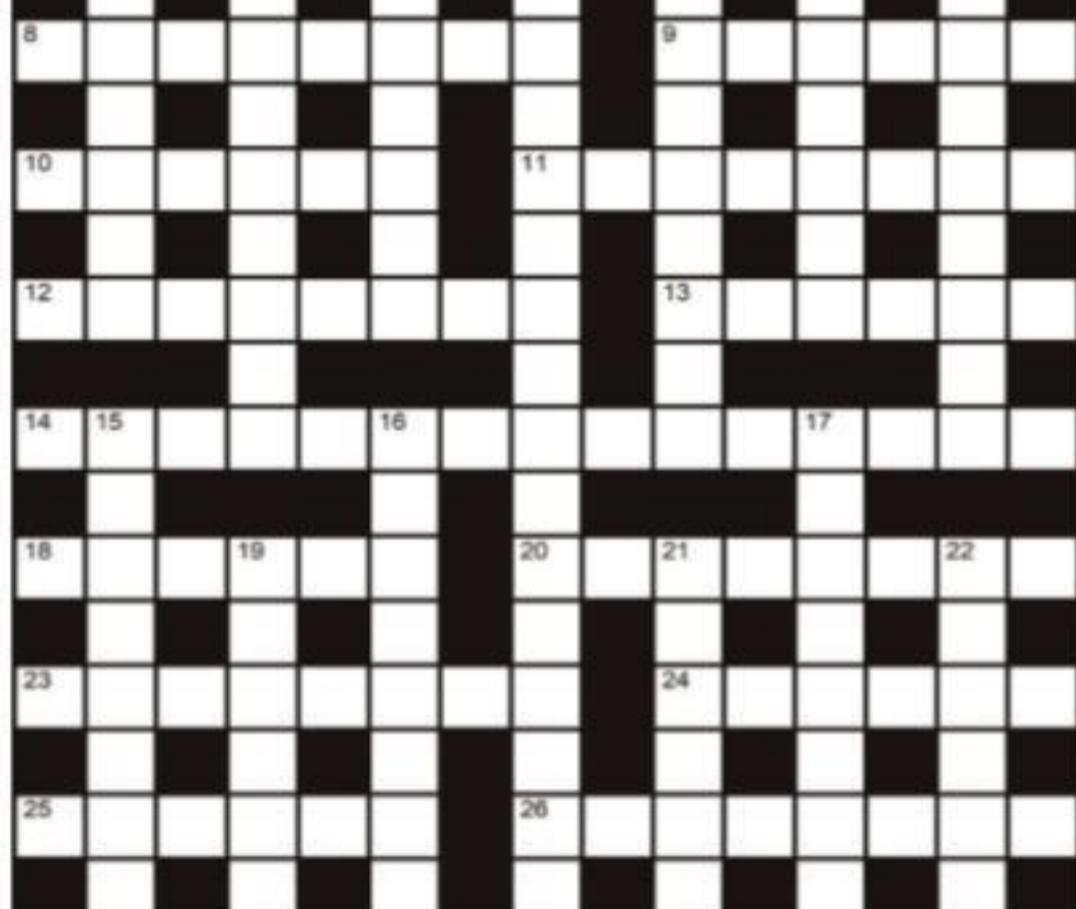
Customers are demanding gold

mostly for the upcoming wedding season, self-adornment, as well as investment purposes, say experts. Besides gold, platinum is also in demand, but gold reigns supreme. "Platinum is in demand from customers looking for fresh jewellery options and variety, and are keen to try out a rarer metal. But gold jewellery sales are almost 90% and other metals contribute the rest," says Sen of Senco Gold and Diamonds.

For a brand like Swarovski—a leading crystal jewellery retailer with a 125-year legacy, which has an array of products, from crystal figurines and home decor pieces to Swiss-made watches—jewellery isn't just an investment, but a means of self-expression. "The gold obsession is for an audience that looks at jewellery as an investment. Our customer segment looks at jewellery as something that facilitates their self-expression. So we are not competing with gold or precious jewellery players, as the target audience is different for us," says Lars Schmidt, managing director, Swarovski's consumer goods business for south-east Asia and India. He feels the perception of considering jewellery as an investment is fast changing in India. "If we see the number of precious jewellery brands foraying into modern and everyday jewellery sub-brands or designs, it will also corroborate this belief. The only challenge posed is that this perception will take some more time to change so as to give space to the fashion jewellery landscape in India to really flourish. We want to focus on women who feel the sparkle on an everyday basis without it being their wedding," Schmidt adds.

Swarovski has been focusing on its Diwali collection since 2018 to create locally relevant campaigns that balance the traditional and the modern. Starting from the products to the look and feel at the store, a 360-degree campaign approach is custom-made for the Indian community. "India and south-east Asia as a region is a spectacular combination of culture, diversity and values. We respect the regional culture and that's why the brand communication is tailored to fit the culture and people," says Schmidt, who feels that omnichannel retail is big. "Be it jewellery, fashion apparel or accessories, online purchases have gone through a major upswing, which have mostly arisen from Covid-19, and we anticipate that more customers will be inclined towards buying jewellery online in the future," he says, adding, "As per McKinsey & Co reports, the share of the online jewellery segment in Asia is set to double from 6% to 12% by 2020. By 2025, 18% of the total sales made will be online, taking the worth to about \$79 billion annually. We have strengthened our presence on third-party e-commerce platforms in India with a strong product assortment, which is in line with what is available at stores."

CROSSWORD



ACROSS

- 8 Treatment of the foot for removing corns, polishing nails, etc. (8)
- 9 Draw out a latent thing, such as response, feelings, etc. (6)
- 10 One of the G-20 nation (6)
- 11 Big name in leather goods (8)
- 12 "Car tonic" anagram for an addicting drug? (8)
- 13 Polygon having all angles equal (6)
- 14 A listing of a CPA's procedures to be performed in completing his work (5,10)
- 18 The human soul or spirit (6)
- 20 Banks may give it to help you get your dream house (4,4)
- 23 Big name in Japan-
- ese motorcycles (8)
- 24 Internationally a big name in glasses and goggles (6)
- 25 One of the Fates (6)
- 26 Swift's land of the little people (8)
- 27 Where the WTO talks of 2008 were held (6)
- 28 Consultants Ltd.: software development firm listed at Mumbai and Hyderabad Stock Exchanges (8)
- 29 Delete; give up (3,3)
- 30 DCM, in short (5,5)
- 31 More lethal or villainous (8)
- 32 Ignominious failure (6)
- 33 Examine or analyse the cause of the disease (8)
- 34 Rocky (8)
- 35 Child's hiding

KAKURO



BIZ QUIZ

- 1 Antrix Corporation, which was in news recently, is the commercial arm of which organisation?
- 2 Which group took charge of the Mangaluru airport on a 50-year lease?
- 3 As per the Annual Status of Education Report (ASER) 2020, what percentage of surveyed children had access to live online classes?

ANSWERS

1. IRSO 2. Adani Group

3. 11%

4. Satisfaction does not come with achievement, but with effort. Full credit to victory - Mahatma Gandhi

BUZZ WORD

- The Buzz Word is a substitution cipher in which one letter stands for another. If you think that X equals O, it will equal O throughout the puzzle. Single letters, short words and words using an apostrophe give you clues to locating vowels. Solution is by trial and error.

In Kakuro sum puzzles, the numbers in the black squares refer to the SUMS of the digits, which you are to fill into the empty spaces directly below or to the right of the black square containing the number. No zeroes are used here, only the digits one through nine. An important point: A digit cannot appear more than once in any particular digit combination.

BRIDGE BOUTS

L SUBRAMANIAN

FORTUNE FAVOURS THE BRAVE

Today's deal is from an online IMP match. With opponents vulnerable and he was not, my teammate V. Ramkumar picked up the following hand: S A-9-8-5-4 H J-7-2 D J-9-5 C Q-7 as south. West opened 1H and Ramkumar's partner, sitting north, overcalled 2C. East competed with 2H and south bid 2S! When west bid 3H, north showed his spade support by bidding 3S which south aggressively raised to game.

Dlr: West S K 6 2
Vul: E-W W 1H
D 8 4 3H
CAK 9 4 3
All Pass

N
S

S A 9 8 5 4
H J 7 2
D J 9 5
C Q 7

Contract: 4S by south. West leads the HK. Plan the play.

Play: Declarer won with the ace and cashed the S A-K to which both the defenders followed. He proceeded to cash the club winners next.

RHO followed to the four clubs while declarer discarded two of his diamonds. West gave up a heart and two diamonds. Now came the fifth club which east ruffed and declarer pitched his last diamond.

East played a heart to west's nine which won the trick, declarer claiming the balance. The complete hands were:

S K 6 2
H A 6
D 8 4
CAK 9 4 3

N
S

S Q T 3
H T 8 3
D K 7 2
C T 6 5 2

S A 9 8 5 4
H J 7 2
D J 9 5
C Q 7

Discussion: You would have noticed that south did the right thing by bidding 2S as he did not want to miss out on the 5-3 spade fit. To bid 3C, against 2H, would have been cowardly. The idea was, if north doesn't have spade support, he can go back to clubs.

As for the play, it is the good old theme **'the long trump hand having the long side suit.'** When ten tricks looked impossible declarer finished with an overtrick. That's the beauty of the game.

Yes, we agree that the raise to 4S was rather optimistic, especially not vulnerable. If the clubs had been 3-2, declarer would have gone down...but then fortune favours the brave, doesn't it?

LEXICON

JAFAICAN

■ n. An English dialect chiefly characterised by the use of accents and words, particularly slang terms, that borrow from or mimic Jamaican English.

He refers to Multicultural London English, generally known as MLE, which features new words borrowed from outside the UK – exactly the variety of slang that Andy, of West African origin, is talking about. MLE is often linked to recently emerged multicultural hybrid "Jafaiican," or fake Jamaican, with West African and Asian undertones.

– Jasmin Ojalainen, "The (Slang) Word on the Street," Tony Thorne, June 17, 2016



From the Front Page

Need for more payments entities and banks, says CEA

Indicating that more stimulus measures could be in the offing, the CEA said there is scope for 'additional fiscal spending' over and above the budgeted level (₹30.4 lakh crore) this fiscal. The government has re-prioritised expenditure in the wake of Covid-19 pandemic to address the immediate needs of the vulnerable sections of population, but the overall budget spending in the first half was roughly the same level as in the year-ago period, owing to spending curbs imposed on many departments.

While India has only about 500-600 banks, including the regional rural ones, the US has a network of some 26,000 banks even while having a fourth of India's population, Subramanian pointed out.

The International Monetary Fund's (IMF's) has forecast a record 10.3% contraction, year on year, in real GDP for India in FY21. However, it has projected a rebound for the country in FY22, with a real expansion of 8.8%, the highest globally.

**Future moves
Delhi HC against
SIAC stay**

The company has filed necessary suit in the Delhi High Court on November 7, 2020, in relation to seeking necessary reliefs against Amazon.com NV Investment Holdings LLC (Amazon) from interfering with the transaction by misusing an interim order dated October 25, 2020 issued by an emergency arbitrator, appointed by the SIAC," the company said.

According to Future Group firm, the interim order is passed by the SIAC in an arbitration proceeding initiated by Amazon inter alia against the company under an agreement, wherein

"the company is not a party to the agreement".

The company has inter alia made all entities parties to the suit which were parties to the arbitration proceedings, this includes the promoters of the company. It may be noted that the reliefs sought in the suit are only against Amazon," it said.

Biocon Biologics gets ₹1k cr from Goldman Sachs

As per the terms of the proposed agreement, Goldman Sachs will be issued optionally convertible debentures at a post money equity valuation of \$3.94 billion, it added. "We are extremely pleased to welcome a capital injection by Goldman Sachs at this inflection point of Biocon Biologics' journey in its quest for global leadership in providing affordable access through Biosimilar drugs," Biocon executive chairperson Kiran Mazumdar-Shaw said. This transaction is a part of the overall strategic plan of value creation for the company's shareholders through Biocon Biologics, she added.

Biocon Biologics CEO Christiane Hamacher

Even in defeat, though,

—NYT

UK creates tech hub for more 'ethical' business with China
PRESS TRUST OF INDIA
London, November 7

THE UK GOVERNMENT has published guidance it says will help UK firms negotiate the "ethical, legal and commercial" questions they may encounter in China, or when working with Chinese businesses, and safeguard national security concerns.

The guidance released by the Department for Digital, Culture, Media and Sport (DCMS) on Friday sets out key issues digital and tech small and medium enterprises (SMEs) should consider as they weigh the benefits and risks of commercial ventures, as well as signposting specialist sources of advice.

The DCMS notes that China is the UK's third-largest export market and the world's second-largest and fastest-growing major economy.

penetration of banking services in India.

The CEA asserted that the economy is poised for fast recovery this fiscal and high-frequency indicators, including manufacturing PMI, point at that. However, any second wave of Covid cases in the country, as witnessed now in parts of Europe, poses huge downside risk to this assessment, he cautioned. Even in the case of the Spanish flu outbreak a century ago, the second wave was far more devastating than the first one.

Subramanian stressed that although the lockdown exerted a heavy economic cost on India (GDP slide of 23.9% in the June quarter was the sharpest among the G-20 economies), it helped save lives. "It was a humane approach that the government adopted, because a loss of GDP can be retrieved but once lives are lost, they can't be brought back," he said.

The International Monetary Fund's (IMF's) has forecast a record 10.3% contraction, year on year, in real GDP for India in FY21. However, it has projected a rebound for the country in FY22, with a real expansion of 8.8%, the highest globally.

**Future moves
Delhi HC against
SIAC stay**

The company has filed necessary suit in the Delhi High Court on November 7, 2020, in relation to seeking necessary reliefs against Amazon.com NV Investment Holdings LLC (Amazon) from interfering with the transaction by misusing an interim order dated October 25, 2020 issued by an emergency arbitrator, appointed by the SIAC," the company said.

According to Future Group firm, the interim order is passed by the SIAC in an arbitration proceeding initiated by Amazon inter alia against the company under an agreement, wherein

"the company is not a party to the agreement".

The company has inter alia made all entities parties to the suit which were parties to the arbitration proceedings, this includes the promoters of the company. It may be noted that the reliefs sought in the suit are only against Amazon," it said.

Biocon Biologics gets ₹1k cr from Goldman Sachs

As per the terms of the proposed agreement, Goldman Sachs will be issued optionally convertible debentures at a post money equity valuation of \$3.94 billion, it added. "We are extremely pleased to welcome a capital injection by Goldman Sachs at this inflection point of Biocon Biologics' journey in its quest for global leadership in providing affordable access through Biosimilar drugs," Biocon executive chairperson Kiran Mazumdar-Shaw said. This transaction is a part of the overall strategic plan of value creation for the company's shareholders through Biocon Biologics, she added.

Biocon Biologics CEO Christiane Hamacher

Even in defeat, though,

**FULLERTON INDIA HOME FINANCE COMPANY LIMITED**

Registered office address: Megh Towers, 3rd Floor, Old No. 307, New No. 165, Poonaallee High Road, Maduravoyal, Chennai - 600 095 Tamil Nadu
Toll free no. 1800 102 1003 | Email: grihashakti@fullertonindia.com | IRDAI COR NO : CA0492
Website : www.grihashakti.com | CIN number : U65922TN2010PLC076972

1. Extract of Unaudited Financial Results for the half year ended September 30, 2020

Particulars	Half year ended Sept 30, 2020	Half year ended Sept 30, 2019	Year Ended Mar 31, 2020
1. Total Income from Operations	26,672	27,049	54,145
2. Net Profit / (Loss) for the year (before Tax, Exceptional and/or Extraordinary items)	1,343	3,582	2,139
3. Net Profit / (Loss) for the year before tax (after Exceptional and/or Extraordinary items)	1,343	3,582	2,139
4. Net Profit / (Loss) for the year after tax (after Exceptional and/or Extraordinary items)	990	2,475	1,391
5. Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	980	2,471	1,385
6. Paid-up Equity Share Capital	30,803	30,803	30,803
7. Reserves (excluding Revaluation Reserves)	41,267	41,373	40,286
8. Net Worth	71,835	72,011	70,789
9. Outstanding Debt	3,94,538	3,73,003	3,69,743
10. Debt Equity Ratio (x)	5.5x	5.2x	5.2x
11. Interest Service Coverage Ratio (x)	1.34x	1.47x	1.37x
12. Debt Service Coverage Ratio (x)	0.30x	0.38x	0.67x
13. Earnings Per Share (EPS) (of ₹10/- each) (in ₹)			
- Basic	0.32	0.91	0.48
- Diluted	0.32	0.91	0.48

Notes:

2. Fullerton India Home Finance Limited (the 'Company') is a public limited company domiciled in India and incorporated under the provisions of Companies Act, 1956. The Company is a Housing finance company ('HFC') registered vide Registration number 07.0122.15 dated July 14, 2015 with the National Housing Bank (the 'NHB').

3. These financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards, notified under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015, as amended, other relevant provisions of the Act, guidelines issued by the NHB as applicable to HFCs and other accounting principles generally accepted in India.

Presentation of these financial results have been made on the basis of format prescribed by MCA vide their Notification G.S.R. 1022 (E) dated October 11, 2018 for Non Banking Financial Companies in Division III. Accordingly, the previous period numbers have been recanted / regrouped wherever required."

4. Financial results for the half year ended September 30, 2020, which have been subject to limited review by the statutory auditors of the Company, were reviewed by the Audit Committee of Directors at its meeting held on November 06, 2020 and subsequently taken on record by the Board of Directors on November 06, 2020, in terms of Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

5. In accordance with Moratorium policy, framed as per guidelines issued by Reserve Bank of India (RBI) dated March 27, 2020, April 17, 2020 and May 23, 2020 relating to 'COVID-19 - Regulatory Package' and approved by the Board of Directors of the Company, the Company has granted moratorium to its eligible customers for the equated monthly instalments (EMIs) falling due between March 1, 2020 to August 31, 2020, as applicable. In respect of such accounts, staging of those accounts as at

September 30, 2020 is based on the days past due status considering the benefit of guidelines referred to above. The Company continues to recognize interest income during the moratorium period. The Company has considered appropriate criteria for assessing the change in credit risk on account of moratorium accepted by the customer and their repayment behaviour post moratorium.

6. The Indian Parliament has approved the Code on Social Security, 2020 which would impact the contributions by the Company towards Provident Fund and Gratuity. The effective date from which the changes are applicable is yet to be notified and the rules for quantifying the financial impact are yet to be framed. The Company will complete its evaluation and will give appropriate impact in its financial statements in the period in which the Code becomes effective and the related rules to determine the financial impact are published.

7. The above is an extract of the detailed format of half year ended financial results filed with the National Stock Exchange under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the financial results are available on the website of the stock exchange i.e. www.nseindia.com and the Companies website www.grihashakti.com.

For and on behalf of the Board of Directors of Fullerton India Home Finance Company Limited

Sd/-

Rakesh Makkar
CEO & Whole Time Director
Date: November 6, 2020

NOTICE

HSBC MUTUAL FUND**Change in cut-off timings for applicability of Net Asset Value (NAV) in respect of purchase (including switch-in) and redemption (including switch-out) of units of schemes of HSBC Mutual Fund**

In continuation to our notice dated April 30, 2020 on the above subject, investors are requested to take note that pursuant to SEBI letter no. SEBI/HO/IMD/DF2/OW/P/2020/18832/1dated November 06, 2020, it has been decided that the cut off-timing for applicability of NAV for both subscription and redemption for all open ended Debt Schemes and Conservative Hybrid Schemes shall be restored to the original cut-off timing, with effect from November 09, 2020 ('Effective Date').

Accordingly, the revised cut-off timing for all open ended debt & conservative hybrid schemes (including HSBC Cash Fund, HSBC Overnight Fund and HSBC Regular Savings Fund) of HSBC Mutual Fund shall be restored to the original cut-off timing as under from the Effective Date:

Scheme	Transaction Type	Existing cut-off timings as per our notice dated April 30, 2020	Cut-off timings from the Effective Date
HSBC Cash Fund & HSBC Overnight Fund	Purchase (including switch-in)	12:30 p.m.	1:30 p.m.
	Redemption (including switch-out)	1:00 p.m.	3:00 p.m.
HSBC Regular Savings Fund and all other open ended debt schemes	Purchase (including switch-in)	1:00 p.m.	3:00 p.m.
	Redemption (including switch-out)	1:00 p.m.	3:00 p.m.

Further, with reference to our notice dated October 18, 2020 providing clarification to our notice dated October 16, 2020 for change in cut-off timing in case of 'switch-out' from all open ended schemes of HSBC Mutual Fund other than open ended Debt Schemes (including HSBC Cash Fund, HSBC Overnight Fund and HSBC Regular Savings Fund) to open ended Debt Schemes (including HSBC Cash Fund, HSBC Overnight Fund and HSBC Regular Savings Fund), it may be noted that the cut-off timing for applicability of NAV for the said switch-out transaction shall also be restored to the original cut-off timing i.e. 3:00 p.m. from the Effective Date.

With this (read with our notice dated October 16, 2020 on the above subject), the cut off-timing for applicability of NAV for both subscription (including switch-in) and redemption (including switch-out) for all the open ended schemes of HSBC Mutual Fund has been restored to the original cut-off timing, as under:

Scheme	Transaction Type	Applicable Cut-off timings till further notice
All open ended Liquid Schemes (HSBC Cash Fund and HSBC Overnight Fund)	Purchase (including switch-in)	1:30 p.m.
	Redemption (including switch-out)	3:00 p.m.
All open ended schemes (other than HSBC Cash Fund and HSBC Overnight Fund)	Purchase (including switch-in)	3:00 p.m.
	Redemption (including switch-out)	3:00 p.m.

All other terms and conditions relating to cut-off timing for applicability of NAV in case of both subscription and redemption, as stated in the Scheme Information Documents and Key Information Documents of the respective schemes, shall remain unchanged.

For & on behalf of HSBC Asset Management (India) Private Limited (Investment Manager to HSBC Mutual Fund)

Sd/-
Authorised Signatory
Mumbai, November 06, 2020



Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

HSBC Asset Management (India) Private Limited, 16, V.N. Road, Fort, Mumbai-400001.
e-mail: hsbcmf@camsionline.com, website: assetmanagement.hsbc.co.in

Issued by HSBC Asset Management (India) Private Limited

CIN-U74140MH2001PTC134220

a.k. A. K. Capital Finance Limited

Registered Office: 30-39, 3rd Floor, Free Press House, Free Press Journal Marg, 215, Nariman Point, Mumbai - 400021.
Tel: +91 (022) 6754 6500 | Fax: +91 (022) 6610 0594 | Email: compliance@akgroup.co.in | CIN: U51900MH2006PLC214227

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2020 (₹ in lakhs)

Sr. No.	Particulars	Standalone			Consolidated		
		Current Half Year ended 30-Sep-2020 (Unaudited)	Previous Half Year ended 30-Sep-2019 (Unaudited)	Previous Year ended 31-Mar-2020 (Audited)	Current Half Year ended 30-Sep-2020 (Unaudited)	Previous Half Year ended 30-Sep-2019 (Unaudited)	Previous Year ended 31-Mar-2020 (Audited)
1	Total Income from Operations	8,02,25	9,98,24				

YES / MUTUAL FUND
YES Asset Management (India) Limited
Registered Office: 602B, 6th Floor, ONE International Center 1&2, Senapati Bapat Marg, Elphinstone Road (West), Mumbai 400 013. Website: www.yesamc.in
Tel. No.: +91(22)40827600 Fax no.: +91 (22) 40827653
Email: clientservice@yesamc.in CIN- U65990MH2017PLC294178

NOTICE-CUM-ADDENDUM TO SCHEME INFORMATION DOCUMENT (SID) / KEY INFORMATION MEMORANDUM (KIM) OF ALL SCHEMES OF YES MUTUAL FUND

Restoration of normal cut off timing for the schemes of YES Mutual Fund

With reference to Notice cum addendum No. 32 dated April 30, 2020 and communication from SEBI to AMFI (Reference no. SEBI/HO/IMD/DF2/OW/P/2020/18832/1) dated November 06, 2020 on restoration of normal cut off timing in respect of all Mutual Fund schemes, it has been decided that cut off timings for applicability of NAV for both subscription and redemption of all schemes shall be restored to the original cut-off timings with effect from November 09, 2020. Accordingly, effective November 09, 2020, the cut off timings for applicability of NAV of all schemes YES Mutual Fund will be as mentioned below:

Scheme Name	Existing Cut off timing Subscription / Switch in:	Revised Cut off timing Subscription / Switch in:	Existing Cut off timing Redemption / Switch out:	Revised Cut off timing Redemption / Switch out:
YES Overnight Fund & YES Liquid Fund	12.30 p.m.	01.30 p.m.	01.00 p.m.	03.00 p.m.
YES Ultra Short Term Fund	01.00 p.m.	03.00 p.m.		

All other condition mentioned in Scheme Information Document(s) (SID/s) of the respective Scheme(s) shall remain unchanged. This addendum shall form an integral part of the SID/KIMs of the respective scheme of YES Mutual Fund as amended from time to time.

For YES Asset Management (India) Limited
(Investment Manager for YES Mutual Fund)
Sd/-
Authorised Signatory

Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

NOTICE



Mutual Fund

Principal Asset Management Pvt. Ltd.
(CIN : U25000MH1991PTC064092)
Regd. Off: Exchange Plaza, 'B' Wing, Ground Floor, NSE Building, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. • Toll Free: 1800 425 5600 • Fax: (022) 6772 0512
E-mail: customer@principalindia.com • Visit us at: www.principalindia.com

NOTICE-CUM-ADDENDUM TO THE SCHEME INFORMATION DOCUMENT (SID) & KEY INFORMATION MEMORANDUM (KIM) OF THE SCHEMES OF PRINCIPAL MUTUALFUND (PMF) [NO.42/2020]

Subsequent to RBI press release dated November 02, 2020 and pursuant to SEBI letter No. SEBI/HO/IMD/DF2/OW/P/2020/18832/1 dated November 06, 2020 and further to the notice cum addendum no. 40/2020 dated October 18, 2020 pertaining to NAV applicability, the cut off timing of Principal Cash Management Fund and all open ended existing debt schemes, for both subscription and redemption is being restored to original cut off timing with effect from **November 09, 2020 ('Effective Date')** as under:

Scheme	Transaction Type	Applicable cut off timings w.e.f. November 09, 2020
Principal Cash Management Fund	Purchase	1:30 p.m.
	Redemption	3:00 p.m.
All other existing Debt Schemes	Purchase	3:00 p.m.
	Redemption	3:00 p.m.

For switches: Applicable to all schemes.

In case of 'switch' transactions from one scheme to another, the applicable NAV shall be in line with cut off timings as applicable to redemption (from switch out scheme) and purchase (in switch-in scheme).

Contents hereof shall form an integral part of the SID and KIM of the Scheme(s) of Principal Mutual Fund as amended from time to time and all other features / terms and conditions thereof remain unchanged.

For further information/assistance, do visit us at www.principalindia.com or e-mail us at customer@principalindia.com or call on our Toll Free: 1800 425 5600.

For Principal Asset Management Pvt. Ltd.

Place : Mumbai
Sd/-
Date : November 07, 2020
Authorised Signatory

Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

GAL GMR AIRPORTS LIMITED | GMR AIRPORTS LIMITED CIN: U65999KA1992PLC037455
Regd. Off: Skip House, 25/1, Museum Road, Bangalore - 560 025

Statement of unaudited financial results for half year ended September 30, 2020

(All amounts in ₹ Crores unless otherwise stated)

SL. No.	Particulars	Half Year ended		Previous Year ended	
		30-Sep-20 Unaudited	30-Sep-19 Unaudited	31-Mar-20 Audited	31-Mar-19 Audited
1	Total Income from Operations	206.13	167.73	583.96	
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(149.46)	(40.24)	84.57	
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(149.46)	(40.24)	84.57	
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(103.41)	(39.71)	74.92	
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(3,042.67)	(40.23)	2,512.48	
6	Paid up Equity Share Capital (Face value of ₹10/- per share)	1,406.67	1,328.39	1,328.39	
7	Other Equity (includes gain on equity instruments designated at Fair Value through Other Comprehensive Income and instrument entirely equity in nature)	12,352.96	12,409.33	14,780.05	
8	Net worth [paid up equity share capital plus Other Equity (excluding gain on equity instruments designated at Fair Value through Other Comprehensive Income)] (Refer Note 6)	2,713.38	2,189.90	2,122.88	
9	Paid up Debt Capital / Outstanding Debt (represents outstanding Non-convertible debentures (NCDs) and Non-Convertible Bonds (NCBs))	2,873.83	2,930.44	3,276.86	
10	Outstanding Redeemable Preference Shares	-	-	-	
11	Debt Equity Ratio (excluding gain on equity instruments designated at Fair Value through Other Comprehensive Income) (Refer Note 7)	1.06	1.34	1.54	
	(Loss) / Earnings Per Share (EPS) [face value of ₹10 each per equity share] (EPS for the half year not annualized)				
	Basic (amount in ₹)	(0.76)	(0.30)	0.56	
	Diluted (amount in ₹)	(0.76)	(0.30)	0.56	

Notes to the unaudited financial results for the half year ended September 30, 2020:

1. The above is an extract of the detailed format of half yearly financial results filed with the BSE Ltd. under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the half yearly financial results are available on the websites of the www.bseindia.com and on the company's website: www.gmraports.com/investor.aspx.

2. The applicable information required to be furnished under Regulation 52(4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015 has been submitted to the BSE Ltd. which can be accessed at www.bseindia.com and on the company's website: www.gmraports.com/investor.aspx.

3. There is no impact on net profit/loss, total comprehensive income or any other relevant financial item(s) due to change(s) in accounting policies.

4. There are no exceptional and/or extraordinary items adjusted in the statement of profit and loss in accordance with IND AS Rules.

5. Capital Redemption Reserve, Debenture Redemption Reserve, Debt Service Coverage Ratio and Interest Reserve Coverage Ratio are not required to disclose as per Regulation 52(4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.

6. Net worth [paid up equity share capital plus Other Equity (including gain on equity instruments designated at Fair Value through Other Comprehensive Income)] as on September 30, 2020 is ₹3,759.63 Cr & March 31, 2020 is ₹16,108.44 Cr.

7. Debt Equity ratio represents [borrowings/Shareholder's Funds]. Shareholder's Funds is Equity shares plus Other Equity. Debt Equity ratio (including gain on equity instruments designated at Fair Value through Other Comprehensive Income) as on September 30, 2020 is 0.21 times (September 30, 2019: 0.21 times & March 31, 2020: 0.02 times).

For and on behalf of the Board of Directors of GMR Airports Limited
Sd/-
L.Prabhakara Rao (DIN: 03482239)

GMR GROUP – GAL/24/PREM ASSOCIATES

Place : New Delhi
Date : November 06, 2020

Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

BNP PARIBAS MUTUAL FUND

Investment Manager: BNP Paribas Asset Management India Private Limited (AMC)

Corporate Identity Number (CIN): U65991MH2003PTC142972

Registered Office: BNP Paribas House, 1 North Avenue, Maker Maxity, Bandra Kurla Complex, Bandra - East, Mumbai - 400 051. Website: www.bnpparibasmf.in • Toll Free: 1800 102 2595

NOTICE CUM ADDENDUM NO. 48/2020

Notice cum Addendum to the Scheme Information Document (SID) and Key Information Memorandum (KIM) for the Schemes of BNP Paribas Mutual Fund ('the Fund'):

Revert to normal Cut-off timings for all Schemes of the Fund for subscription (including switch-in) and redemption (including switch-out) transactions:

NOTICE IS HEREBY THAT pursuant to SEBI letter SEBI/HO/IMD/DF2/OW/P/2020/18832/1 dated November 06, 2020 and AMFI communication dated November 06, 2020, cut-off timings for subscription (including switch-in) and redemption (including switch-out) transactions are being restored back to normal cut-off timings effective Monday, November 09, 2020 for all Schemes of the Fund in terms of various SEBI circulars issued from time to time.

Accordingly, the investors are requested to note that the following cut-off timings shall be applicable effective Monday, November 09, 2020 for various Schemes of the Fund:

Name of Scheme / Scheme Categories	Cut-off timings in case of subscriptions (including switch-ins)	Cut-off timings in case of redemptions (including switch-outs)
(i) BNP Paribas Liquid Fund and BNP Paribas Overnight Fund	1.30 pm	3.00 pm
(ii) All open ended schemes other than BNP Paribas Liquid Fund and BNP Paribas Overnight Fund	3.00 pm	3.00 pm

Note: This Notice cum addendum forms an integral part of the SID & KIM of the Fund read with the addenda issued thereunder. All other terms and conditions mentioned in the SID & KIM remain unchanged.

For BNP Paribas Asset Management India Private Limited (Investment Manager to BNP Paribas Mutual Fund)

Sd/-

Jyothi Krishnan
Head of Compliance, Legal & Secretarial

Date : November 07, 2020

Place: Mumbai

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS,

READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

www.bnpparibas.com

PRABHAT DAIRY LIMITED

CIN: L01100PN1998PLC013068

Regd. Office: Gat 122, At Post Ranjanjhol, Taluka Rahata

Dist. Ahmednagar – 413720, Maharashtra

Tel No.: 02422-265995

Email: investor@prabhat-india.in Website: www.prabhat-india.in

NOTICE

Pursuant to Regulation 29(1)(a) read with Regulation 47(1)(a) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, Notice is hereby given that the meeting of the Board of Directors of the Company is scheduled to be held on **Friday, November 13, 2020** inter alia to consider, approve and take on record the Unaudited Financial Results of the Company (Consolidated and Standalone) for the quarter and half year ended on **September 30, 2020**.

The details of the said meeting is also available on the website of the Company i.e. www.prabhat-india.in and also at the website of the stock exchanges i.e. www.bseindia.com and www.nseindia.com.

For Prabhat Dairy Limited
Sd/-
Dipti Todkar
Company Secretary

QUINT DIGITAL MEDIA LIMITED



Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata

Statement of Audited Financial Results for the half year ended 30 September 2020

(₹ in lakhs)

Particulars	For the half year ended 30 September 2020	For the half year ended 30 September 2019	For the year ended 31 March 2020
	Audited	Audited	Audited
1. Total income from operations	78,672.69	60,957.48	1,30,768.67
2. Net Profit / (Loss) for the period (before tax, exceptional and/or extraordinary items)	10,433.20	16,097.07	25,041.50
3. Net Profit / (Loss) for the period before tax (after exceptional and/or extraordinary items)	10,433.20	16,097.07	25,041.50
4. Net Profit / (Loss) for the period after tax (after exceptional and/or extraordinary items)	7,786.95	11,539.90	18,674.27
5. Paid up Equity Share Capital	75,927.22	75,927.22	75,927.22
6. Reserves (excluding Revaluation Reserve)	33,809.64	18,888.33	26,022.69
7. Net worth*	1,00,931.56	90,473.74	95,455.19
8. Outstanding Debt	2,80,921.69	1,55,396.91	2,67,503.68
9. Outstanding Redeemable Preference Shares	-	-	-
10. Debt Equity Ratio**	2.56	1.64	2.62
11. Earnings per share (of ₹10 each)	-	-	-
- Basic (not annualised for six months)	1.03	1.56	2.49
- Diluted (not annualised for six months)	1.03	1.56	2.49
12. Capital Redemption Reserve	-	-	-
13. Debenture Redemption Reserve	-	-	-

*as per RBI guidelines.

**Debt (excluding deposits) / Share Capital plus Reserves.

Notes to the financial results:

- The above is an extract of the detailed format of financial results filed with the Stock Exchanges under Regulation 52 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015. The full format of the financial results are available on the website of BSE Limited and the Bank's website (<http://www.utkarsh.bank>).
- For the items referred in sub-clauses (a), (b), (d) and (e) of the Regulation 52 (4) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to BSE Limited and can also be accessed on the Bank's website (<http://www.utkarsh.bank>).

for and on behalf of the Board of Directors of
Utkarsh Small Finance Bank Limited
CIN: U65992UP2016PLC082804Sd/-
Govind Singh
Managing Director & CEO
DIN : 02470880

Place : Varanasi

Date : 06 November 2020

Registered office address: S-24/1-2, First Floor, Mahavir Nagar, Orderly Bazar, Varanasi, Uttar Pradesh, India, 221002

www.utkarsh.bank | Toll Free : 1800-123-9878 |

Quick Heal

Security Simplified

QUICK HEAL TECHNOLOGIES LIMITED

Regd. Office: Marvel Edge, Office No. 7010 C & D, 7th Floor, Opposite Neco Garden Society, Virman Nagar, Pune - 411014

Phone: +91 20 66813232 CIN: L72200MH1995PLC091408 Email : cs@quickheal.co.in

STATEMENT OF CONSOLIDATED FINANCIAL RESULTS OF QUICK HEAL TECHNOLOGIES LIMITED FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2020

(₹ in million, except earning per share)

Sr. No.	Particulars	Quarter ended			Half Year ended		Year ended (Audited)
		September 30, 2020 (Unaudited)	June 30, 2020 (Unaudited)	September 30, 2019 (Unaudited)	September 30, 2020 (Unaudited)	September 30, 2019 (Unaudited)	
1	Income						
	Revenue from operations	844.13	734.62	985.77	1,578.75	1,561.77	2,861.38
	Other income	58.25	63.15	73.38	121.40	157.84	315.96
	Total income	902.38	797.77	1,059.15	1,700.15	1,719.61	3,177.34
2	Expenses						
	Cost of raw materials consumed	3.82	1.05	1.79	4.87	7.97	8.16
	Purchase of security software products	29.64	6.60	24.48	36.24	32.75	95.94
	Changes in inventories of security software products	(2.97)	16.84	10.57	13.87	14.16	(3.86)
	Employee benefits expense	280.99	261.53	255.10	542.52	521.42	1,014.19
	Depreciation and amortisation expense	48.79	46.51	55.30	95.30	106.93	216.77
	Other expenses	141.79	127.24	216.25	269.03	379.65	833.03
	Total expenses	502.06	459.77	563.49	961.83	1,062.88	2,164.23
3	Profit / (loss) before exceptional items and tax (1-2)	400.32	338.00	495.66	738.32	656.73	1,013.11
4	Exceptional items	-	-	-	-	-	-
5	Profit / (loss) before tax (3-4)	400.32	338.00	495.66	738.32	656.73	1,013.11
6	Tax expense						
	Current tax						
	Pertaining to profit for the current period	107.21	98.91	110.14	206.12	151.92	211.44
	Deferred tax	4.76	(10.49)	18.17	(5.73)	18.48	57.56
	Total tax expense	111.97	88.42	128.31	200.39	170.40	269.00
7	Profit / (loss) for the period (5-6)	288.35	249.58	367.35	537.93	486.33	744.11
8	Other comprehensive income, net of tax						
	Other comprehensive income not to be reclassified to profit or loss in subsequent periods:						
	Re-measurement of defined benefit plans	0.30	1.00	0.60	1.30	4.56	9.73
	Other comprehensive income to be reclassified to profit or loss in subsequent periods:						
	Exchange differences on translation of foreign operations	(2.43)	(0.08)	0.41	(2.51)	(0.91)	2.16
	Total other comprehensive income	(2.13)	0.92	1.01	(1.21)	3.65	11.89
9	Total comprehensive income (after tax) (7+8)	286.22	250.50	368.36	536.72	489.98	756.00
10	Paid-up equity share capital (face value of ₹10 each)	642.03	642.03	642.03	642.03	642.03	642.03
11	Other equity (as per balance sheet of previous accounting year)	-	-	-	-	-	5,798.65
12	Earnings per share of ₹10 each: (not annualised except for the year ended March)	4.49	3.89	5.72	8.38	7.26	11.34
	a) Basic	4.49	3.89	5.72	8.38	7.26	11.34
	b) Diluted	4.49	3.89	5.72	8.38	7.26	11.34

Audited standalone financial information

(₹ in million, except earning per share)

Sr. No.	Particulars	Quarter ended			Half Year ended		Year ended (Audited)
		September 30, 2020 (Unaudited)	June 30, 2020 (Unaudited)	September 30, 2019 (Unaudited)	September 30, 2020 (Unaudited)	September 30, 2019 (Unaudited)	
1	Revenue from operations	828.60	734.40	976.89	1,563.00	1,548.38	2,834.04
2	Profit before tax	395.78	344.38	503.71	740.16	666.50	1,004.40
3	Profit after tax	284.01	256.33	375.66	540.34	496.52	736.39

Notes to financial results:

- The above financial results for the quarter and period ended September 30, 2020 have been subjected to limited review by the statutory auditors of the Group and reviewed by the Audit Committee and approved by the Board of Directors of the Parent Company at the meeting held on November 6, 2020.
- "During the year ended March 31, 2019, Company had received notice of demand dated March 13, 2019, in relation to service tax under the provisions of Finance Act, 1994 for ₹387.43 million (excluding interest and penalties) covering the period from April 1, 2016 to June 30, 2017 on supply of anti-virus software in Compact Disk. Company replied to the notice of demand to Commissioner of Goods and Service Tax, Pune. During the earlier years, Company received similar notice of demands in relation to service tax under the provisions of Finance Act, 1994 for ₹1,223.07 million (excluding penalty of ₹626.97 million and predeposit, if any) covering the period from March 1, 2011 to March 31, 2016 on supply of anti-virus software in Compact Disk. Company had filed an appeal with Customs, Excise and Service Tax Appellate Tribunal, New Delhi for the period March 1, 2011 to March 31, 2014 and with the Customs, Excise and Service Tax Appellate Tribunal, Mumbai for the period April 1, 2014 to March 31, 2016. The Hon'ble Customs, Excise & Service Tax Appellate Tribunal (CESTAT), Principal Bench, New Delhi, vide its judgment (Order No. 50022/2020) dated January 09, 2020 (Service Tax Appeal No. 51175 of 2016), has set aside the Service Tax demand for ₹560.71 million along with interest and penalty which was earlier confirmed by Directorate General of Central Excise Intelligence (DGCI), New Delhi vide its Order of 2016 covering period from 2011 to 2014. Based on this latest judgement of CESTAT, New Delhi, technical circular issued by government authorities and an independent legal opinion obtained by the Company in earlier years, the Company is confident to set aside for balance period from April 01, 2014 to June 30, 2017. Accordingly no provision/contingent liability has been recognized/disclosed in the financial statements."
- The Group is engaged in providing security software solutions. The Chief Operating Decision Maker (CODM) reviews the information pertaining to revenue of each of the target customer group (segments) viz. retail, enterprise & government and mobile. However, based on similarity of activities/products, risk and reward structure, organisation structure and internal reporting systems, the Group has structured its operations into one operating segment viz. anti-virus and as such there is no separate reportable operating segment as defined by Ind AS 108 "Operating segments".
- "Estimated uncertainty relating to COVID-19 outbreakThe management has made an assessment of the impact of COVID-19 on the Company's operations, financial performance and position as at and for the quarter ended September 30, 2020 and has concluded that the impact is primarily on the operational aspects of the business. In assessing the recoverability of receivables including receivables, investments, and other assets, the Company has considered internal and external information up to the date of approval of these financial results including status of existing and future customer orders, cash flow forecasts, commitments with suppliers, etc. The Company has performed sensitivity analysis on the assumptions used and based on current indicators of future economic conditions. The Company expects to gradually recover the carrying amount of these assets, the Company has also considered the impact of subsequent events in its assessment



UNITED BREWERIES LIMITED

Registered office: UB Tower, UB City, # 24, Vittal Mallya Road, Bengaluru - 560001

Phone: 080 - 45655000. Fax: 080 - 22211964, 22229488

CIN: L36999KA1999PLC025195 Email: ublinvestor@ubmail.com. Website: www.unitedbreweries.com

. Rs. In Lakhs

Statement of unaudited standalone financial results for the quarter and year to date period ended September 30, 2020

Particulars	Quarter ended			Year to date ended		Year ended March 31, 2020
	September 30, 2020	June 30, 2020	September 30, 2019	September 30, 2020	September 30, 2019	
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	
1. INCOME						
(a) Revenue from operations(gross of excise duty) (refer Note 7)	223,969	126,225	358,777	350,194	829,497	1,464,646
(b) Other income	3,260	141	189	3,401	505	911
Total income from operations	227,229	126,366	358,966	353,595	830,002	1,465,557
2. EXPENSES						
(a) Cost of materials consumed	41,399	21,338	71,164	62,737	168,719	297,486
(b) Purchase of stock-in-trade	2,759	717	3,899	3,476	8,641	19,497
(c) Changes in inventories of finished goods, work-in-progress and stock-in-trade	(1,163)	4,984	542	3,821	(40)	(955)
(d) Excise duty on sale of goods	133,906	75,537	200,920	209,443	466,787	814,191
(e) Employee benefits expense	10,985	11,510	12,338	22,495	24,648	49,977
(f) Finance costs	596	715	879	1,311	1,647	3,112
(g) Depreciation and amortisation expense	6,122	5,052	6,886	11,174	13,807	28,497
(h) Other expenses (refer Note 7)	32,040	21,705	50,668	53,745	108,602	197,010
Total expenses	226,644	141,558	347,296	368,202	792,811	1,408,815
3. Profit/(loss) before tax	585	(15,192)	11,670	(14,607)	37,191	56,742
4. Tax expense						
(a) Current tax	-	-	1,310	-	11,168	17,550
(b) Deferred tax charge/(credit)	184	(3,763)	(1,153)	(3,579)	(1,944)	(3,531)
Total tax expense/(credit)	184	(3,763)	157	(3,579)	9,224	14,019
5. Profit/(loss) for the period/year	401	(11,429)	11,513	(11,028)	27,967	42,723
6. Other comprehensive income/(loss) (OCI)						
Items that will not be reclassified to profit or loss in subsequent periods						
Re-measurement gains/(losses) on defined benefit plans	1,030	19	(25)	1,049	(68)	(1,538)
Income tax effect on above	(259)	(5)	2	(264)	17	387
Total other comprehensive income/(loss), net of taxes	771	14	(23)	785	(51)	(1,151)
7. Total comprehensive income/(loss) for the period/year	1,172	(11,415)	11,490	(10,243)	27,916	41,572
8. Paid up equity share capital (Face value of Re.1 each)						
9. Other equity						
10. Earnings/(loss) per equity share in Rs. (nominal value per share Re.1)*						
(a) Basic	0.15	(4.32)	4.36	(4.17)	10.58	16.16
(b) Diluted	0.15	(4.32)	4.36	(4.17)	10.58	16.16

*Not annualised for interim periods

Segment information (also refer Note 4)

Rs. in Lakhs

Particulars	Quarter ended			Year to date ended		Year ended March 31, 2020
	September 30, 2020	June 30, 2020	September 30, 2019	September 30, 2020	September 30, 2019	
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	
1. Segment revenue						
Beer	223,313	125,510	358,238	348,823	828,408	1,462,613
Non-alcoholic beverages	656	715	539	1,371	1,089	2,033
Total revenue	223,969	126,225	358,777	350,194	829,497	1,464,646
2. Segment results						
Beer	5,466	(7,303)	21,901	(1,837)	57,112	94,841
Non-alcoholic beverages	(866)	(501)	(1,078)	(1,367)	(3,097)	(4,838)
Total segment results	4,600	(7,804)	20,823	(3,204)	54,015	90,003
Other income	3,260	141	189	3,401	505	911
Finance costs	(596)	(715)	(879)	(1,311)	(1,647)	(3,112)
Other unallocable expenses	(6,679)	(6,814)	(8,463)	(13,493)	(15,682)	(31,060)
Profit/(loss) before tax	585	(15,192)	11,670	(14,607)	37,191	56,742

See accompanying notes to the standalone financial results

NOTES:

- In March 2020, the World Health Organisation declared Coronavirus (COVID-19) to be a pandemic and consequently on March 24, 2020, the Government of India ordered a nationwide lockdown, which got extended in phases. The outbreak of COVID-19 pandemic in India has caused significant disturbance and slowdown of economic activities. The business operations of United Breweries Limited ("the Company") have been significantly impacted by way of interruption of production, supply chain, etc.
- The Company has taken various precautionary measures to protect its employees from COVID-19. The Company has assessed the impact of this pandemic on its business operations and has considered all relevant internal and external information available upto the date of approval of these standalone financial results in determining the recoverability and carrying values of property, plant and equipment, intangible assets, investments, trade and other receivables, inventories and other financial statement captions. The impact of COVID-19 pandemic on the overall economic environment being uncertain, may affect the underlying assumptions and estimates used in preparation of these standalone financial results, whereby actual outcome may differ from those assumptions and estimates considered at the date of approval of these standalone financial results. The Company will continue to closely monitor the situation and any material changes to future economic conditions. From May 2020, the Company has resumed its business activities in a phased manner in line with directives issued by the central and state governments.
- The standalone financial results for the quarter ended September 30, 2020 and year to date period from April 1, 2020 to September 30, 2020 of the Company have been reviewed by the Audit Committee on November 5, 2020 and approved by the Board of Directors at their meeting held on November 6, 2020 and have been subjected to limited review by the statutory auditors of the Company.
- The standalone financial results have been prepared in accordance with the recognition and measurement principles laid down in the applicable accounting standards prescribed under Section 133 of the Companies Act, 2013, read with the Companies (Indian Accounting Standards) Rules, 2015, as amended, and in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- As per Ind AS 108, operating segment is a component of the Company that engages in business activities, whose operating results are regularly reviewed by the Company's Chief Operating Decision Maker ('CODM') to make decisions about resources to be allocated to the segment and assess its performance; and for which discrete financial information is available. Accordingly, the Company has identified its operating segments, as below:
 - Beer - This segment includes manufacture, purchase and sale of beer including licensing of brands
 - Non-alcoholic beverages - This segment includes manufacture, purchase and sale of non-alcoholic beverages
 Considering the seasonality of the business, the revenue and profits do not accrue evenly over the year in respect of aforesaid operating segments. The Company's CODM does not review assets and liabilities for each operating segment separately, hence segment disclosures relating to total assets and liabilities have not been furnished.
- On October 10, 2018, certain officials from the Competition Commission of India ("CCI") had visited the Company for their investigation in relation to allegations of price-fixation and performed search of the premises and conducted inquiries with certain officials of the Company at its registered office. Pursuant to this, the Company made requisite filings and also certain officials of the Company appeared before the aforesaid authorities. The Director General, CCI had submitted its updated investigation report to the CCI for consideration which was also communicated to the Company on March 19, 2020. On August 28, 2020, the Company has filed its comments / objections to the aforesaid investigation report. The CCI has scheduled a hearing on December 15, 2020 for this matter. Management, along with its legal advisors, believe that there are mitigating factors to counter presumptions made against the Company by the CCI under the Competition Act, 2002, which have also been submitted in the comments / objections to the investigation report filed by the Company. Pending conclusion of this matter by the CCI, the management is of view that it is not practicable to state an estimate of its financial effect, if any.
- The Bihar State Government ("the Government") vide its notification dated April 5, 2016 had imposed ban on trade and consumption of foreign liquor in the State of Bihar. The Company had filed a writ petition with the High Court at Patna, requesting remedies and compensation for losses incurred on account of such abrupt notification, against which the Government preferred a special leave petition before the Supreme Court of India. Further, the Government did not renew brewery licenses for the financial year 2017-18 onwards and consequently the Company discontinued production of beer at Bihar and all its inventories lying with Bihar State Beverages Corporation Limited (BSBCL) were drained / destroyed. The matter is currently pending before the Supreme Court for final conclusion. The financial impact on current assets arising from aforesaid matter was fully provided for. Also, during the financial year 2018-19, in order to maintain the assets in running condition, the Company commenced manufacture of non-alcoholic beverages at its existing manufacturing facility at Bihar using its existing property, plant and equipment at Bihar which has carrying value of Rs. 16,646 Lakhs as at September 30, 2020. Management believes that the carrying amount of these property, plant and equipment do not exceed their recoverable amount and accordingly no provision has been considered necessary by the management in this regard.
- Revenue from operations for the quarters ended September 30, 2020, June 30, 2020 and September 30, 2019 is adjusted for reversals in variable considerations of Rs. 444 Lakhs, Rs. 559 Lakhs and Rs. 832 Lakhs, respectively, and that for the year to date period ended September 30, 2020, the year to date period ended September 30, 2019 and the year ended March 31, 2020 is adjusted for such reversals of Rs. 1,003 Lakhs, Rs. 1,403 Lakhs and Rs. 1,702 Lakhs, respectively (excluding the amounts accrued and reversed within the said period/year).
- Sales promotion expense and selling and distribution expense (included under other expenses) for the quarter ended September 30, 2019 is net of reversal of Rs. 553 Lakhs and that for the year to date period ended September 30, 2020 is net of such reversal of Rs. 302 Lakhs and Rs. 489 Lakhs, respectively (excluding the amounts accrued and reversed within the said period/year).
- The Company had received an order dated September 30, 2015 from the Debt Recovery Tribunal, Karnataka, Bangalore (DRT), whereby the Company has been directed not to pay/release amounts that may be payable with respect to shares in the Company held by an erstwhile director (including his joint holdings) and United Breweries (Holdings) Limited, without its prior permission. Accordingly, the Company has withheld payment of Rs. 2,016 Lakhs (net of payment of Rs. 784 Lakhs to the official liquidator of United Breweries (Holdings) Limited) relating to dividend on aforesaid shares.
- Further, the Company had received various orders from tax and provident fund authorities prohibiting the Company from making any payment to an erstwhile director. The Company has accordingly withheld payment of Rs. 45 Lakhs (net of TDS), relating to director commission and sitting fees payable to the aforesaid erstwhile director.
- The Board of Directors of the Company at its meeting held on June 24, 2020 had proposed dividend of Rs. 2.50 per equity share of Re. 1 each amounting to Rs. 6,610 Lakhs for the year ended March 31, 2020, which was approved at the annual general meeting of the Company held on August 26, 2020.
- The standalone financial results and notes are also available on the websites of the Stock Exchanges viz. www.bseindia.com and www.nseindia.com and also on the website of the Company viz. www.unitedbreweries.com.

By the Authority of the Board,

Sd/-
Rishi Pardal
Managing Director

Place : Bengaluru

Date : November 6, 2020

UNITED BREWERIES LIMITED

Registered office: UB Tower, UB City, # 24, Vittal Mallya Road, Bengaluru - 560001

Phone: 080 - 45655000. Fax: 080 - 22211964, 22229488

CIN: L36999KA1999PLC025195 Email: ublinvestor@ubmail.com.

Website: www.unitedbreweries.com

Unaudited standalone cash flow statement for the year to date period ended September 30, 2020

**UNITED BREWERIES LIMITED**

Registered office: UB Tower, UB City, # 24, Vittal Mallya Road, Bengaluru - 560001
 Phone: +91-80-45655000. Fax: 080 - 22211964, 22229488
 CIN: L36999KA1999PLC025195 Email: ublinvestor@ubmail.com. Website: www.unitedbreweries.com

Unaudited consolidated cash flow statement for the year to date period ended September 30, 2020

Rs. in Lakhs

Particulars	Year to date ended		Unaudited	Audited
	September 30, 2020	September 30, 2019		
	Unaudited	Unaudited		
A Cash flow from operating activities				
(Loss)/profit before tax	(14,668)	37,171		
Adjustments for:				
Depreciation and amortisation expense	11,181	13,811		
Bad debts/advances written off	-	65		
Loss allowance for trade receivables	3,694	-		
Provision for doubtful advances	32	-		
Unrealised exchange differences (net)	(139)	150		
Net (gain) on sale of property, plant and equipment	(37)	(14)		
Liabilities no longer required written back	(31)	(67)		
Loss allowance for trade receivables, no longer required written back	(2,901)	(79)		
Provision for doubtful advances, no longer required written back	-	(7)		
Interest expense	1,299	1,605		
Interest income	(111)	(173)		
Operating (losses)/ profits before working capital changes	(1,681)	52,462		
Movement in working capital:				
(Increase)/decrease in inventories	1,254	(4,936)		
(Increase)/decrease in Trade receivables	36,283	(20,878)		
(Increase)/decrease in Other financial assets	425	405		
(Increase)/decrease in Other assets	11,623	10,536		
Increase/(decrease) in Trade payables	(21,690)	(17,827)		
Increase/(decrease) in Other financial liabilities	2,783	4,137		
Increase/(decrease) in Other current liabilities and provisions	(7,713)	(11,874)		
Cash generated from operations	21,284	12,025		
Direct taxes paid (net of refund)	(478)	(14,984)		
Net cash flow from/(used in) operating activities (A)	20,806	(2,959)		
B. Cash flow from investing activities				
Purchase of property, plant and equipment including capital work-in-progress, intangible assets and capital advances	(9,551)	(20,057)		
Proceeds from sale of property, plant and equipment	93	46		
Investments in equity shares	(272)	-		
Investments in bank deposits (having original maturity of more than three months)	(316)	(283)		
Redemption/maturity of bank deposits (having original maturity of more than three months)	293	162		
Interest received	126	174		
Net cash (used in) investing activities (B)	(9,627)	(19,958)		
C. Cash flow from financing activities				
Proceeds from long-term borrowings	25,000	-		
Repayment of long-term borrowings - lease liabilities	(422)	-		
Repayment of long-term borrowings - others	(44)	(256)		
(Repayment)/Proceeds from short-term borrowings (net)	(16,015)	30,996		
Interest paid	(1,712)	(1,549)		
Dividend paid*	(6,632)	(6,636)		
Dividend distribution tax paid	-	(1,363)		
Net cash flow from financing activities (c)	175	21,192		
Net increase/(decrease) in cash and cash equivalents (A+B+C)	11,354	(1,725)		
Cash and cash equivalents at the beginning of the period	2,936	1,920		
Cash and cash equivalents at the end of the period	14,290	195		

*Includes amount transferred to separate bank accounts earmarked for unpaid dividend and also includes dividend paid for non-controlling interest.

**UNITED BREWERIES LIMITED**

Registered office: UB Tower, UB City, # 24, Vittal Mallya Road, Bengaluru - 560001
 Phone: +91-80-45655000. Fax: 080 - 22211964, 22229488
 CIN: L36999KA1999PLC025195 Email: ublinvestor@ubmail.com. Website: www.unitedbreweries.com

Rs. in Lakhs

Statement of consolidated assets and liabilities

Particulars	As at September 30, 2020	As at March 31, 2020	Unaudited	Audited
	Unaudited	Audited		
ASSETS				
Non-current assets				
(a) Property, plant and equipment	179,426	187,794		
(b) Capital work-in-progress	29,522	19,912		
(c) Intangible assets	2,325	2,393		
(d) Goodwill on consolidation	2,421	2,421		
(e) Financial assets	299	27		
(i) Investments	5,349	4,929		
(ii) Others	19,424	18,946		
(f) Income tax assets (net)	6,092	2,777		
(g) Deferred tax asset (net)	15,795	19,739		
(h) Other non-current assets	260,653	258,938		
Current assets				
(a) Inventories	108,139	109,393		
(b) Financial assets	97,973	135,038		
(i) Trade receivables	14,290	2,936		
(ii) Cash and cash equivalents	5,933	4,923		
(iii) Bank balances other than (ii) above	65	366		
(iv) Others	30,829	42,775		
(c) Other current assets	257,229	295,431		
(d) Assets held for sale	714	714		
Total assets	257,943	296,145		
EQUITY AND LIABILITIES				
Equity				
(a) Equity share capital	2,644	2,644		
(b) Other equity	332,487	349,382		
Non-controlling interest	335,131	352,026		
Liabilities				
Non-current liabilities				
(a) Financial liabilities	20,995	890		
(i) Borrowings	772	1,131		
(ii) Others	1,142	1,658		
(b) Provisions	22,909	3,679		
Current liabilities				
(a) Financial liabilities	-	16,015		
(i) Borrowings	2,430	5,387		
(ii) Trade payables	30,424	49,117		
- Total outstanding dues to micro and small enterprises	63,830	56,699		
- Total outstanding dues of creditors other than micro and small enterprises	54,939	62,840		
(iii) Others	8,641	8,986		
(b) Other current liabilities	160,264	199,044		
(c) Provisions	518,596	555,083		
Total equity and liabilities	518,596	555,083		

**UNITED BREWERIES LIMITED**

Registered office: UB Tower, UB City, # 24, Vittal Mallya Road, Bengaluru - 560001

Phone: 080 - 45655000. Fax: 080 - 22211964, 22229488

CIN: L36999KA1999PLC025195 Email: ublinvestor@ubmail.com. Website: www.unitedbreweries.com

. Rs. in Lakhs

Statement of unaudited consolidated financial results for the quarter and year to date period ended September 30, 2020

Particulars	Quarter ended			Year to date ended		Year ended
	September 30, 2020	June 30, 2020	September 30, 2019	September 30, 2020	September 30, 2019	
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	
1. INCOME						
(a) Revenue from operations(gross of excise duty) (refer Note 7)	223,896	126,282	358,875	350,178	829,717	1,465,115
(b) Other income	3,244	148	175	3,392	500	930
Total income from operations	227,140	126,430	359,050	353,570	830,217	1,466,045
2. Expenses						
(a) Cost of materials consumed	41,191	21,290	70,971	62,481	168,264	296,605
(b) Purchase of stock-in-trade	2,759	717	3,899	3,476	8,641	19,497
(c) Changes in inventories of finished goods, work-in-progress and stock-in-trade	(1,152)	5,021	531	3,869	(38)	(989)
(d) Excise duty on sale of goods	133,906	75,537	200,920	209,443	466,787	814,191
(e) Employee benefits expense	11,045	11,555	12,443	22,600	24,876	50,412
(f) Finance costs	596	715	879	1,311	1,647	3,112
(g) Depreciation and amortisation expense	6,125	5,056	6,889	11,181	13,811	28,510
(h) Other expenses (refer Note 7)	32,125	21,752	50,889	53,877	109,058	197,815
Total expenses	226,595	141,643				

US POLLS

Republicans seeking to raise at least \$60 million: Sources

REUTERS
November 7

REPUBLICANS ARE TRYING to raise at least \$60 million to fund legal challenges brought by President Donald Trump over the US presidential election's results, three sources familiar with the matter said on Friday.

Trump's campaign has filed lawsuits in several states over Tuesday's election, as Democratic challenger Joe Biden edged closer to winning the White House, extending his leads in battleground states. "They want \$60 million," said a Republican donor who received solicitations from the campaign and the Republican National Committee (RNC). Two other sources said the campaign wanted as much as \$100 million for the joint fundraising committee it maintains with the RNC, a sign

They are trying to raise money to fund legal challenges brought by Trump over US presidential election's results

of the scale of the legal fight the campaign expects to mount.

All three sources spoke to Reuters about the requests for money on condition of anonymity due to the sensitivity of the matter. The Trump campaign and the RNC did not immediately respond to requests for comment. The call for funds comes as the Trump and Biden campaigns gird for a potentially protracted legal battle. Since voting ended on Tuesday, the Trump campaign has sent out email and text solicitations alleging foul play and seeking donations, although the fine

print indicates that more than half of the money raised would go to paying down the campaign's debts.

Trump, who started the race with a strong financial advantage, ended his campaign struggling to keep up with the Biden fundraising juggernaut. A Trump adviser described the campaign's litigation strategy thus far as chaotic, disorganized and a "disservice to the president." The adviser, who also asked for anonymity, said the Trump team appeared to have been caught off guard by the election results and had not been prepared to mount a legal fight.

The campaign has already lost court rulings in closely contested states including Georgia and Nevada, but scored a win in Pennsylvania on Friday, when a court ordered election officials to set aside provisional ballots

cast on Election Day by voters whose absentee or mail-in ballots were received on time.

"There needs to be patience as the process continues to play out," said Marc Short, Vice President Mike Pence's chief of staff.

"There's a matter of making sure that every legal vote's counted," he said. Trump wrote on Twitter late in states that he had a "big lead" in states late into election night, which "miraculously" disappeared as the days went by.

"Perhaps these leads will return as our legal proceedings move forward!" he wrote. Trump campaign senior advisor David Bossie, a prominent conservative activist who leads advocacy group Citizens United, has been chosen to lead the post-election legal challenges, according to a source familiar with Trump's campaign strategy.

Berkshire said operating profit fell 3.2% to \$5.48 billion from \$8.07 billion a year earlier. Net income rose 8.2% to \$30.14 billion, or \$18,994 per Class A share, from \$16.52 billion, or \$10,119 per share, a year earlier.

The Omaha, Nebraska-based company said it also repurchased about \$9 billion of its stock in the quarter, a record, and has bought back about \$16 billion this year.

Berkshire's share price is lagging the Standard & Poor's 500 for a second straight year despite outperforming from July to September. —REUTERS

Berkshire operating results fall even as Apple boosts profit

BERKSHIRE HATHAWAY ON

Saturday posted a lower operating profit as the coronavirus pandemic was expected to weigh on some of its businesses, though gains in stocks such as Apple fuelled a big quarterly net profit.

Berkshire said operating profit fell 3.2% to \$5.48 billion from \$8.07 billion a year earlier. Net income rose 8.2% to \$30.14 billion, or \$18,994 per Class A share, from \$16.52 billion, or \$10,119 per share, a year earlier.

The Omaha, Nebraska-based company said it also repurchased about \$9 billion of its stock in the quarter, a record, and has bought back about \$16 billion this year.

Berkshire's share price is lagging the Standard & Poor's 500 for a second straight year despite outperforming from July to September. —REUTERS

Centre says open for talks with farmers on farm laws ahead of another protest

PRESS TRUST OF INDIA
New Delhi, November 7

AHEAD OF ANOTHER farmer protest planned for month-end against the three farm laws, the Centre on Saturday asserted that these laws are in the interest of the farming community and it was still open to have dialogue with them and clear their doubts.

Union agriculture minister Narendra Singh Tomar as well as food minister Piyush Goyal said these laws are enacted by the central government in order to give more options to farmers to sell their produce at better rates, but states like Punjab are "misleading" them. Ever since the three laws were passed in Parliament in September, farmers have been protesting largely in the Congress-ruled states of Rajasthan, Chhattisgarh and Punjab which have brought their own farm laws to negate the central acts. Speaking to the media, Tomar said: "If they (Opposition) wear farmers'

glasses and see the laws, they will be able to see the benefits for farmers. If they see from the political prism, they cannot see the benefits." He also reiterated that farmers will continue to get the minimum support price (MSP) for the notified crops and procurement centres will continue to function. "Opposition is spreading misinformation and lies," he alleged adding that the data on paddy procurement undertaken in Punjab so far in the ongoing kharif season itself shows the Centre's commitment towards MSP buying.

About 169 lakh tonnes of paddy has been procured in Punjab alone till November 6 of the 2020-21 kharif marketing season, as against 81 lakh tonnes in the same period of 2013-14, he added.

Stating that such protests are confined to Punjab, Goyal said those will wither away. It was not successful in neighbouring Haryana. "Procurement centres are fully operational even now. In fact, we

have increased them substantially this year. So, there is no question of the Centre scrapping MSP procurement..." he said, and urged the Opposition to stop misleading farmers. He said the total paddy procurement across the country has risen sharply to 745 lakh tonnes till November 6 of the 2020-21 kharif marketing season from 318 lakh tonne in the same period of 2013-14.

Goyal also mentioned that unless the protesting farmers do not clear the rail tracks in Punjab and the state government does not ensure law and order, the services cannot be resumed. Paddy procurement commenced from September 26 in Punjab and elsewhere from October 1. It may be noted that Bharti Kisan Union (Lokhawal) had organised road blockade on November 5, while another protest is being planned under the banner of the All India Kisan Sangharsh Coordination Committee (AIKSCC) in Delhi on November 26-27.

the company informed the BSE. At this price, the company garnered ₹1,944 crore. The anchor investors include Government of Singapore, Nomura, Goldman Sachs, Morgan Stanley, SBI MF, Axis Mutual Fund, SBI Life Insurance Company.

—PTI

Over 11L MSMEs registered on Udyam online system since July

PRESS TRUST OF INDIA
New Delhi, November 7

OVER 11 LAKH MSMEs have registered on the new online system of Udyam Registration launched in July, the government said on Saturday.

Out of these, 3.72 lakh enterprises have registered under manufacturing category whereas 6.31 lakh enterprises under service sector. The share of micro enterprises is 93.17% whereas small and medium enterprises are 5.62% and 1.21%, respectively.

An official statement said 7.98 lakh enterprises are owned by male whereas 1.73 lakh enterprises by female entrepreneurs, and 11,188 enterprises are owned by divyangan entrepreneurs. "The top five industrial sectors of registrations are food products, textile, apparel, fabricated metal products and machinery & equipment. 1,01,03,512 persons have been given employment by these registered units," the MSME ministry stated. The five leading states for Udyam registrations are Maharashtra, Tamil Nadu, Rajasthan, Uttar Pradesh and Gujarat. Registration without PAN and GST number is permitted on the system up to March 31, 2021, as a transitional arrangement.

Ather Energy raises \$35 m in funding round

PRESS TRUST OF INDIA
Mumbai, November 7

HERO MOTOCORP-backed electric two-wheeler maker Ather Energy on Saturday said it has raised funds to the tune of \$35 million in a funding round led by Flipkart co-founder Sachin Bansal's investment of \$23 million.

Besides Bansal, Hero MotoCorp has also invested \$12 million as a part of the Series D round in the EV start-up, according to a release.

This round of investment will allow Ather Energy to accelerate its expansion plans and

speed up the deliveries of its electric scooter, Ather 450X, the Bengaluru-based start-up said.

Ather Energy was one of the earliest start-up investments of Bansal, who chipped in as an angel investor with \$0.5 million funds in the firm in 2014.

With this round, Bansal's total investment in the start-up stands at \$53 million, according to the release. The continued investment by the existing investors is a manifestation of confidence in the brand and the sector, it said. "Electric vehicles are here to stay and Ather Energy is playing a leading role in driving this change. Sachin has

been part of our growth journey and this investment is a strong endorsement of the momentum we've built over these years," said Tarun Mehta, Co-founder & CEO, Ather Energy.

With Ather 450X and Ather 450 Plus e-scooter models in its product portfolio, the company has been aggressively expanding, with the opening of nine new markets – Pune, Ahmedabad, Mumbai, Delhi, Coimbatore, Kochi, Kozhikode and Kolkata in the coming days, and the installation of Ather Grid in all the new cities, said the release.

To meet the projected demand in the coming years, the EV

maker is moving to a new manufacturing facility in Hosur, TN, which will be designed to produce up to 1 million vehicles a year.

"Post the successful launch of our new product line, we are now looking forward to delivering the vehicles and seeing them across all cities. The pandemic has changed the landscape of personal transport and we hope that with high performance alternatives available people will choose electric vehicles for their daily commute," Mehta added.

Gland Pharma garners ₹1,944 cr from investors

GLAND PHARMA HAS raised ₹1,944 crore from anchor investors ahead of its initial share-sale that opens for public subscription on Monday.

The IPO Committee of the board of directors of the company vide resolution on Novem-

ber 6, and the selling shareholders in consultation with the book running lead managers to the IPO have "finalised allocation of 1,29,59,089 equity shares in aggregate, to anchor investors at the anchor investor allocation price of ₹1,500 per equity share,"

the company informed the BSE. At this price, the company garnered ₹1,944 crore. The anchor investors include Government of Singapore, Nomura, Goldman Sachs, Morgan Stanley, SBI MF, Axis Mutual Fund, SBI Life Insurance Company.

NRB INDUSTRIAL BEARINGS LIMITED
CIN: L2953MH2011PLC213963
Regd. Office: 2nd floor, Dhanur, 15 Sir P. M. Road, Fort, Mumbai – 400 001
Tel.: 022-2270 4206 Fax No.: 022-2270 4207
Email: investorcare@nrbil.in Website: www.nrbindustrialbearings.com
Rs. in Lacs

Extract of Statement of Standalone and Consolidated Audited Financial Results for the three and six Months ended September 30, 2020.

Particulars	Standalone		Consolidated	
	3 months ended	Corresponding 3 months ended	Year to date	6 months ended
	30.09.20	30.09.19	30.09.20	30.09.20
Total income from operations	1,503.00	1,102.52	2,090.02	1,503.00
Loss before tax	(183.56)	(700.86)	(559.77)	(183.56)
Loss after tax	(183.56)	(700.86)	(559.77)	(183.56)
Share of Profit/(Loss) of associate	-	-	-	(8.57)
Loss after tax and after share of Profit of associate	(183.56)	(700.86)	(559.77)	(192.13)
Other Comprehensive Income (OCI)	12.74	2.46	25.48	11.95
Total Comprehensive Income for the period	(196.30)	(703.32)	(585.25)	(204.08)
Paid-up equity share capital (Face value of the share Rs. 2/- each)	484.61	484.61	484.61	484.61
Earnings per share of Rs. 2 each:(not annualised):	(0.76)	(2.89)	(2.31)	(0.79)
Basic and Diluted (In Rs.)				(2.91)

Note:

1 The above is an extract of the detailed format of Statement of Standalone Unaudited Financial Results for the three and six months ended September 30, 2020 and Consolidated Unaudited Financial Results for the three and six months ended September 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 Standalone and Consolidated Unaudited Financial Results are available on the Stock Exchange websites viz www.bseindia.com and www.nseindia.com and also on the Company's website www.nrbindustrialbearings.com.

2 The above standalone and consolidated financial results of the company and its associates for the three and six months ended September 30, 2020 were reviewed by the Audit Committee, approved by the Board of Directors at its meeting held on November 07, 2020. The Statutory Auditors of the Company have conducted a 'Limited Review' of the Unaudited Standalone and Consolidated Financial Results.

By Order of the Board of Directors

Place : Mumbai
Date : November 07, 2020

Devesh Sahney
Chairman and Managing Director

BANK OF BARODA, Recovery Department, East Delhi Region, Plot No.19 & 31, Community Centre, Preet Vihar, Delhi-110092

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

"APPENDIX- IV-A [See proviso to Rule 6(2) & 8(6)]

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 6(2) & 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 properties mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" for recovery of below mentioned account/s. The details of Borrower/s/Guarantor/s/Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below-

Sr. No. Name & address of Borrower/s / Guarantor/s Description of the immovable properties with known encumbrances, if any Total Dues Reserve Price (Rs.) EMD Bid Increase Amount Date and time of E-auction Status of Possession (Constructive /Physical) Property Inspection Date & Time Branch name and Contact person number

1	Mr. Ganesh Chandra S/o Mr. Musram, R/o-4/1, PCC-1, Kamla Nehru Nagar, Ghaziabad, UP-201001	Residential Flat No. SF/2 LIG 2nd floor, Plot no.-MF17, Khasra No.-411 Village-Raispur, Pargana -Dasna, Ghaziabad, UP-201001 (m block sec-23, Sanjay Nagar, Ghaziabad-102002, Area admeasuring 450.00 Sq. Feet)	Rs.
---	--	---	-----

**IDBI Asset Management Limited**

CIN: U65100MH2010PLC199319

Registered Office: IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005
 Corporate Office: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005
 Tel: (022) 66442800 Fax: (022) 66442801 Website: www.idbimutual.co.in E-mail: contactus@idbimutual.co.in

NOTICE CUM ADDENDUM NO.16/2020-21**NOTICE CUM ADDENDUM TO THE SCHEME INFORMATION DOCUMENT (SID) AND KEY INFORMATION MEMORANDUM (KIM) OF THE SCHEMES OF IDBI MUTUAL FUND**

Restoration to Normal Cut-Off timings for the applicability of NAV for Subscriptions and Redemptions for all the schemes of IDBI Mutual Fund.

Investors are requested to note that pursuant to our notice cum addendum no. 1/2020-21, 2/2020-21, 3/2020-21, 13/2020-21 and SEBI letter no SEBI/HO/IMD/DF2/OWP/2020/18832/1 dated November 06, 2020, cut off timings for applicability of NAV for both subscriptions and redemptions for all schemes will be restored to the original cut-off timings effective from **November 09, 2020** as mentioned below:

Schemes	Revised Cut-off timings - Subscription (including switch-in)	Revised Cut-off timings - Redemption (including switch-out)
IDBI Liquid Fund	1.30 PM	3.00 PM
All Schemes other than IDBI Liquid Fund	3.00 PM	3.00 PM

All other terms & conditions of the schemes and other provisions related to applicability of NAV in case of both subscription (including switch-in) and redemption (including switch-out) will remain unchanged.

This Addendum shall form an integral part of SID/KIM of the schemes of IDBI Mutual Fund, as amended from time to time.

For IDBI Asset Management Limited
(Investment Manager to IDBI Mutual Fund)
Sd/-

Company Secretary and Compliance Officer

Statutory Details: IDBI Mutual Fund has been set up as a trust sponsored by IDBI Bank Limited with IDBI MF Trustee Company Limited as the Trustee ("Trustee" under the Indian Trusts Act, 1882) and with IDBI Asset Management Limited as the Investment Manager.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Nippon India Mutual Fund

Wealth sets you free

MUTUAL FUNDS State Bank

Nippon Life India Asset Management Limited
(formerly known as Reliance Nippon Life Asset Management Limited)
(CIN : L65910MH1995PLC220793)

Registered Office: 4th Floor, Tower A, Peninsula Business Park,
Ganapatrao Kadam Marg, Lower Parel (W), Mumbai - 400 013.

Tel No. +91 22 6808 7000 • Fax No. +91 22 6808 7097 • www.nipponindiamf.com

NOTICE NO. 82**Restoration of normal cut-off timing in respect of all the schemes of Nippon India Mutual Fund ("NIMF")**

With reference to Notice No. 74 dated October 19, 2020 and communication from SEBI to AMFI (Reference no. SEBI/HO/IMD/DF2/OWP/2020/18832/1) dated November 06, 2020 on restoration of normal cut-off timing for all mutual fund schemes, it has been decided that cut off timings for applicability of NAV for both subscription and redemption for all the schemes of NIMF shall be restored to the original cut-off timings with effect from November 09, 2020. Accordingly effective November 09, 2020, the cut off timings for applicability of NAV shall be as mentioned below:

S. No.	Transaction type	Type of Scheme	Restored cut off time
1	Subscription	Liquid and Overnight schemes	1.30 PM
2	Subscription	All schemes other than Liquid and Overnight schemes	3.00 PM
3	Redemption	For all schemes, including Liquid and Overnight schemes	3.00 PM
4	Switches	For all schemes, including Liquid and Overnight schemes	3.00 PM

All other provisions of various SEBI Circulars related to applicability of NAV in case of both subscription and redemption shall remain unchanged.

For NIPPON LIFE INDIA ASSET MANAGEMENT LIMITED
(formerly known as Reliance Nippon Life Asset Management Limited)
(Asset Management Company for Nippon India Mutual Fund)

Mumbai
November 07, 2020

Sd/-
Authorised Signatory

Make even idle money work! Invest in Mutual Funds

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

**MAGMA**

Investing in the smallest dream

Extract of Statement of Consolidated Unaudited Financial Results for the Quarter and Six Month Period Ended 30 September 2020

(₹ in lacs)

ABOUT US	Particulars	Quarter Ended	Year to Date	Quarter Ended
		30 September 2020	30 September 2020	30 September 2019
		(Unaudited)	(Unaudited)	(Unaudited)
1. Total income from operations	60,264.73	11,7254.82	67,233.55	
2. Profit before tax	5,042.78	9,745.09	4,076.91	
3. Profit for the period	3,805.15	7,576.60	2,953.03	
4. Total comprehensive income for the period	3,264.81	7,934.44	1,861.91	
5. Paid-up equity share capital (Face value of ₹ 2/- each)	5,390.50	5,390.50	5,387.20	
6. Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year	2,69,409.57	2,69,409.57	2,69,002.31	
7. Earnings per share (not annualised) (a) Basic (in ₹) (b) Diluted (in ₹)	1.41 1.41	2.81 2.81	1.10 1.10	

Notes :

1] Unaudited Financial Results of Magma Fincorp Limited (Standalone Information): (₹ in lacs)

Particulars	Quarter Ended	Year Ended	Quarter Ended
	30 September 2020	30 September 2020	30 September 2019
	(Unaudited)	(Unaudited)	(Unaudited)
1. Total income from operations	49,622.17	97,389.41	58,814.07
2. Profit before tax	2,713.03	6,094.15	1,763.54
3. Profit for the period	1,970.55	4,650.12	1,209.29
4. Total comprehensive income for the period	2,151.53	4,790.79	1,234.19
5. Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year	2,46,140.94	2,46,140.94	2,50,193.65

2] The financial results of the Company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under Section 133 of the Companies Act 2013 ("the Act") read with the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) (Amendment) Rules, 2016. These financial results together with the results for the comparative reporting period have been prepared in accordance with the recognition and measurement principles as laid down in Ind AS 34 - 'Interim Financial Reporting'. Any application guidance/clarifications/directions issued by the Reserve Bank of India or other regulators are implemented as and when they are issued/applicable.

3] The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the website of the Stock Exchanges (www.nseindia.com and www.bseindia.com) and the Company (www.magma.co.in).

By order of the Board
For Magma Fincorp Limited

Sanjay Charnia

Vice Chairman & Managing Director

DIN No.: 00009894

Place : Kolkata
Dated : 7 November 2020

MAGMA FINCORP LIMITED

Corporate Office : 501, 5th floor, Rustomjee Aspire, Off Eastern Express Highway, Imax Dome Theater Road, Everard Nagar, Sion (East), Mumbai 400 022, Phone: 022-6229 1100

Registered Office : Development House, 24 Park Street, Kolkata - 700 016

Website : www.magma.co.in; CIN : L51504WB1978PLC031813

Phone: 033-4401 7350; E-mail: shabnum.zamor@magma.co.in

ITI Asset Management Limited
Investment Manager for ITI Mutual Fund
Registered Office: Naman Midtown, A' Wing
21 Floor, Senapati Bapat Marg, Prabhadevi
Mumbai - 400 013

Toll Free No: 1800 266 9603
B : 022 6621 4999 • F: 022 6621 4998
E : mfassist@itifm.com
W : www.itifm.com
CIN: U67100MH2008PLC177677

ITI
MUTUAL FUND
Long-term wealth creators

NOTICE CUM ADDENDUM No. 23/2020**NOTICE-CUM-ADDENDUM TO THE SCHEME INFORMATION DOCUMENT ('SID') / KEY INFORMATION MEMORANDUM ('KIM') OF SCHEMES OF ITI MUTUAL FUND****Restoration of normal cutoff timings for ITI Liquid Fund, ITI Overnight Fund and ITI Banking & PSU Debt Fund**

Notice is hereby given that, in continuation of our Notice-cum-Addendum dated October 18, 2020 on reduced cut-off timings for the specified schemes of ITI Mutual Fund and subsequent communication received from SEBI vide its letter dated November 06, 2020, it has been decided to restore to the normal cut-off timings for subscription and redemption transactions in respect of ITI Liquid Fund, ITI Overnight Fund and ITI Banking & PSU Debt Fund with effect from **November 09, 2020**.

This Notice cum Addendum shall form an integral part of the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the schemes of ITI Mutual Fund, as amended from time to time. All other terms and conditions as mentioned in the SAI, SID & KIM shall remain unchanged.

For ITI Asset Management Limited
(Investment Manager for ITI Mutual Fund)

Sd/-

George Heber Joseph
Chief Executive Officer & Chief Investment Officer

**Mutual Fund investments are subject to market risks,
read all scheme related documents carefully.**

Karnataka Bank Ltd.

Your Family Bank. Across India.

Regd. & Head Office: P. B. No.599, Mahaveera Circle, Kankanaid, Mangaluru - 575 002.

Ph: 0824-2228222, Fax: 0824-2225588, E-mail: investor.grievance@ktkbank.com

Website: www.karnatakabank.com; CIN: L85110KA1924PLC001128

NOTICE OF LOSS OF SHARE CERTIFICATE

Notice is hereby given that the following share certificate(s) have been reported as lost/misplaced and upon request from the shareholder(s)/legal heir(s) the Bank will proceed to issue duplicate share certificate(s) to the below mentioned person(s) unless a valid objection with all supporting documents is received by the Bank at its registered office within 15 days from the date of publication of this notice. No claim will be entertained by the Bank with respect to the original share certificate(s) subsequent to the issue of the duplicate thereof.

Sl. No.	Folio No.	Cert No. From To	Dist No. From To	No. of Shares	Name of the Share Holder
1	52000157	412927	52020430	52021229	800 NAGESH MS
2	12471	436818	188987330		

LYKA LABS LIMITED

Gr.Floor, Spencer Building, 30, Fort Street, Grant Road (West), Mumbai: 400036
CIN: L24230GJ1976PLC008738; Website: www.lykalabs.com

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER, 2020

(₹ in lakhs)

Sr. No.	Particulars	STANDALONE			CONSOLIDATED		
		Quarter ended 30th September 2020	Half Year ended 30th September 2020	Quarter ended 30th September 2019	Quarter ended 30th September 2020	Half Year ended 30th September 2020	Quarter ended 30th September 2019
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Total Income from Operations	1,210.33	2,260.49	830.28	1,745.59	3,517.51	1,362.24
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(507.98)	(1,086.13)	(110.11)	(487.92)	(901.88)	(384.59)
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(517.08)	(1,095.23)	(110.11)	(536.20)	(950.53)	(384.59)
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(512.85)	(1,085.24)	(120.18)	(574.96)	(1,042.42)	(320.33)
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(523.10)	(1,095.49)	(120.18)	(585.21)	(1,052.67)	(320.33)
6	Equity Share Capital	2,869.00	2,869.00	2,869.00	2,869.00	2,869.00	2,869.00
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year		1,836.12			(4,303.46)	
8	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) - 1. Basic: 2. Diluted:	(1.80)	(3.80)	(0.43)	(2.01)	(3.65)	(1.14)

The standalone & consolidated unaudited financial results of the company for the quarter and half year ended September 30th, 2020 have been reviewed by audit committee at their meeting held on November 5th, 2020 and approved by the board of directors in its meeting held on November 6th, 2020. The statutory auditors of the company have reviewed above result for quarter and half year ended September 30th, 2020.

Note :- The above is an extract of the detailed format of quarter and half year ended financial results for September 30th, 2020 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulation, 2015. The full format of the quarterly & half yearly financial results are available on the Stock Exchanges Websites www.nseindia.com; www.bseindia.com and on company's website www.lykalabs.com.

For & on behalf of the Board of Directors

Sd/-
Kunal N. Gandhi (DIN No: 01516156)
(Managing Director)

Place: Mumbai

Date: 06th November, 2020

PATEL KNR HEAVY INFRASTRUCTURES LIMITED

CIN: U70102TG2006PLC049949
Regd Office: KNR House, 4th Floor, Plot No.114, Phase-1, Kavuri Hills, Hyderabad - 500033.

Ph: +91 40 40268761/62, Fax: +91 40 40268760.

EXTRACT OF UN AUDITED STANDALONE FINANCIAL RESULTS FOR THE HALF YEAR ENDED 30TH SEPTEMBER, 2020
(Rs. In Lacs)

Sl. No.	Particulars	STANDALONE			
		Half Year Ended		Year / Period Ended	
		September 30, 2020	September 30, 2019	September 30, 2020	March 31, 2020
1.	Total Income from operations (net)	2,989.04	4,799.50	2,989.04	8,131.18
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items#)	(607.68)	1,227.08	(607.68)	1,162.34
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items#)	(607.68)	1,227.08	(607.68)	1,162.34
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items#)	(607.68)	1,007.99	(607.68)	941.90
5.	Total Comprehensive Income for the period [Comprising Profit/Loss for the period (after tax) and Other Comprehensive Income (after tax)]	(607.68)	1,007.99	(607.68)	941.90
6.	Paid up Equity Share Capital	2,382.38	2,382.38	2,382.38	2,382.38
7.	Earnings Per Share 1. Basic: (Rs.) 2. Diluted: (Rs.)	-2.55*	4.23*	-2.55*	3.95
		-2.55*	4.23*	-2.55*	3.95

* Not Annualized

Notes:
1. The above is an extract of the detailed format of year end Financial Results filed with the Stock Exchange under Regulation 33 of SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the year ended Financial Results is available on the Stock Exchange website namely, BSE Limited (www.bseindia.com), and on the Company's website: www.knrci.com
2. The above financial results were reviewed and approved and taken on record by the Board in their meeting held on 6th November, 2020. The Statutory auditors have performed an review of the above financial statements.
3. The figures have been regrouped and/or rearranged wherever considered necessary.

For Patel KNR Heavy Infrastructures Ltd

Sd/-
(B.S. Reddy)

Director

DIN: 01675600

DIN: 00382412

CANARA ROBECO

Canara Robeco Mutual Fund

Investment Manager : Canara Robeco Asset Management Co. Ltd.

Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001.

Tel.: 6658 5000 Fax: 6658 5012/13 www.canararobeco.com CIN No.: U65990MH1993PLC071003

NOTICE CUM ADDENDUM NO. 44D

NOTICE IS HEREBY GIVEN THAT in accordance with SEBI communication dated 6th November, 2020 and our notice cum addendum no. 44C dated 16th October, 2020, the cut-off timings for applicability of NAV for the Schemes of Canara Robeco Mutual Fund ("the Fund") stand revised with effect from 9th November, 2020. The details of the same are as follows:

Sl. No.	Particulars	cut-off timings
A. In respect of subscriptions/purchases (including switch-ins):		
1. For Canara Robeco Liquid Fund and Canara Robeco Overnight Fund	01:30 p.m.	
2. For Schemes other than Canara Robeco Liquid Fund and Canara Robeco Overnight Fund	03:00 p.m.	
B. In respect of redemptions (including switch-outs):		
For all schemes including Canara Robeco Liquid Fund and Canara Robeco Overnight Fund	03:00 p.m.	

All other provisions related to applicability of NAV for subscription/purchase, switches and redemption mentioned in the Statement of Additional Information ("SAI")/Scheme Information Document ("SID") and Key Information document ("KIM") of the Scheme(s) of Canara Robeco mutual Fund shall remain unchanged.

This addendum shall form an integral part of the SAI/SID/KIM of the Scheme(s) of Canara Robeco Mutual Fund as amended from time to time.

Unitholders are requested to visit www.canararobeco.com to claim their amounts remaining unclaimed or unpaid and follow the prescribed procedure therein.

For and on behalf of Canara Robeco Asset Management Company Ltd.

(Investment manager for Canara Robeco Mutual Fund)

Date: 07-11-2020

Place: Mumbai

Authorised Signatory

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

MUTUAL FUNDS
Sahi HAI

HDFC Asset Management Company Limited

A Joint Venture with Standard Life Investments

CIN: L65991MH1999PLC123027

Registered Office: HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020. Phone: 022 66316333 • Toll Free Nos: 1800-3010-6767 / 1800-419-7676

Fax: 022 22821144 • e-mail: clser@hdfcfund.com • Visit us at: www.hdfcfund.com

NOTICE-CUM-ADDITION TO the Scheme Information Document(s) ("SID(s)") / Key Information Memorandum(s) ("KIM(s)") of Scheme(s) of HDFC Mutual Fund

CHANGE IN UNIFORM CUT-OFF TIMINGS

NOTICE is hereby given that in accordance with SEBI communication dated November 6, 2020 and further to our Addendum dated October 18, 2020, the cut off timing for acceptance of transaction requests and applicability of Net Asset Value (NAV) for Schemes of HDFC Mutual Fund ("the Fund") categorized as Debt Schemes, Conservative Hybrid Scheme and HDFC Retirement Savings Fund - Hybrid-Debt Plan i.e. "Debt Oriented Schemes" shall be restored to original timing with effect from November 9, 2020.

Thus, below cut-off timings will apply:

Scheme Category	Subscriptions / Switch-ins	Redemptions / switch-outs
Liquid Funds viz. HDFC Liquid Fund and HDFC Overnight Fund	1:30 p.m.	03:00 p.m.
Debt Oriented Schemes except Liquid Funds		03:00 p.m.

All other provisions relating to applicability of NAV for subscription / purchase, switches and redemption mentioned in the SID(s) and KIM(s) of the Scheme(s) shall remain unchanged.

All other terms and conditions of the Scheme(s) remain unchanged. This addendum forms an integral part of the SID(s) and KIM(s) of Scheme(s) of the Fund as amended from time to time.

For HDFC Asset Management Company Limited

Place : Mumbai

Date : November 7, 2020

Authorised Signatory

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

financialexpress.in



PEE CEE COSMA SOPE LTD.

Regd. Office : PADAMDEEP, 5th & 6th Floor, G-10/8, Sanjay Place , Agra-282002

Tel.: 0562-2527330/31/32, Fax: 0562-2527329, E-mail: pccosmalisting@doctorssoap.comCIN : L24241UP1986PLC008344, Website : www.doctorssoap.com

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEP 2020

SMS LIFE SCIENCES INDIA LIMITED

CIN: L74500TG2009PLC050223

Regd. office, Plot No.19/B, Road No.71, Jubilee Hills,

Opp. Bharatiya Vidya Bhawan Public School Hyderabad 500098

Website: www.smflife.com | Email: cs@smflife.in

NOTICE

Pursuant to the provision of Regulation 29 of the SEBI Listing Regulations, 2015, we

wish to inform you that meeting of the Board of Directors of the Company is scheduled</



PROTECTING INVESTING FINANCE ADVISING

Aditya Birla Finance Ltd.

POSSESSION NOTICE

[Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002]

Whereas,
The Authorized officer of ADITYA BIRLA FINANCE LIMITED, 1st Floor, Vijaya Building, N-17, Barakhamba Road, New Delhi-110001 under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act No. 54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice under section 13(2) of the SARFAESI Act, 2002 dated 26.05.2020 Calling upon the Borrower/co-Borrowers/ mortgagor i.e. M/s Arjan Biotech through its proprietor/s namely Mrs. Anita Rai and Mr. Prabhat Kumar Rai to repay the amount mentioned in the notice being Rs.55,39,392/- (Rupees Fifty Five Lakhs Thirty Nine Thousand and Three Hundred Ninety Two Only) within 60 days from the date of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower/ co-borrowers/ mortgagor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act read with rule 8 and 9 of the said rule on this 02nd Day of November of the year Two Thousand and Twenty.

The Borrower/ Co-Borrowers/ Mortgagor in particular and the public in general is hereby cautioned not to deal with the properties and any dealings with the property will be subject to the charge of the Aditya Birla Finance Limited, 1st Floor, Vijaya Building, N-17, Barakhamba Road, New Delhi-110001 for an amount Rs.55,39,392/- (Rupees Fifty Five Lakhs Thirty Nine Thousand and Three Hundred Ninety Two Only) and interest thereon.

The borrower's/ Mortgagor attention is invited to provisions of sub-section (8) of section 13 of the said Act, in respect of time available, to redeem the secured assets.

Description of the Immovable Property

Immovable Property
Equitable Mortgage of property owned by Mr. Prabhat Kumar Rai located at Flat bearing no. 127, 3rd Floor with Scooter Garage, DDA MIT Flat, Pocket-1, Dwarka Residential Scheme, Sector-13, Dwarka, Phase-II, New Delhi.

PLACE : Delhi Authorised Officer
DATE : 02.11.2020 (Aditya Birla Finance Limited)

KVB Karu Vysya Bank
Smart way to bank
Divisional Office, No.6, 3rd Floor,
Opp: Metro Pillar No: 80, Pusa Road,
Karol Bagh, New Delhi – 110 005
Ph: 011-28758374 / 2875375/76/77
Email : Delhido@kvbmail.com
bhaskaranps@kvbmail.com

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 Karur Vysya Bank Ltd. the symbolic constructive possession of which has been taken by the Authorised Officer of The Karur Vysya Bank Ltd., Secured Creditor, will be sold on "As is where is", "As is what is", "without recourse", and "Whatever there is" on 27.11.2020, for recovery of Rs. 3,01,63,467.90 (Rupees Three Crore One Lakh Sixty Three Thousand Four Hundred Sixty Seven and Paisa Ninety Only) due to the Karur Vysya Bank Ltd. Secured Creditor from (1) M/s Fortune Retail, per Prop. Himashu Girdhar, Mother Care Store, B-3, Model Town-2, Ground Floor, New Delhi-110009 Also may be at: Mother Care Store, G-41, Abdul Fazal Enclave II, Vishwas Sadak, Shaheen Bagh, New Delhi-110025; (2) Mr. Himanshu Girdhar, Slo Mr. Gurcharan Dass Girdhar, 17/1, 1st Floor, From Portion, Kalkaji, Delhi-110019 and (3) Mr. Rohit Arora, slo Mr. Om Prakash, H.No. 3127, Gali No. 4, Old Dharm Pur, Gandhi Nagar, Delhi-110031. The reserve price will be Rs.22,00,000.00 (Rupees Twenty Two Lakhs only). The earnest money deposit will be Rs.2,20,000 (Rupees Twenty Two Lakhs Twenty Thousands only).

DESCRIPTION OF THE IMMOVABLE PROPERTY

Entire residential built up at 1st Floor in a building (consisting of stilt + ground + 3 floors) constructed on Plot No: E-209, Khasra No: 207, Indira Gali, Shahdara, Babarpur, Delhi - 110 032 along with available parking in stilt floor with an approximate plinth area of 79.432 sq. mtr and along with pro-rata UDS of Land underneath the building

Common boundaries of entire building
North : Gali 15 ft wide South : Others property
East : Others property West: Others property

For detailed terms and conditions of the sale, please refer to the link provided in our Bank's Secured Creditor's website i.e. www.kvbco.in/Property Under Auction also at the web portal https://euctions.saml.in of the service provider, M/s Shriram Automall India Ltd.,

Statutory 15 days' Notice under Rule 8(6) / R/W Rule 9(1) of the SARFAESI Act, 2002

The borrower/s and guarantor/s are hereby notified to pay the dues as mentioned above along with up to date interest and ancillary expenses before the date of e-auction, failing which the Schedule property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.

Place: Delhi Chief Manager & AUTHORIZED OFFICER
THE KARUR VYSYA BANK LIMITED
Date : 03.11.2020

VIRTUAL GLOBAL EDUCATION LIMITED

Regd. Off.: 103, Palco House 2162/T-10, Main Patel Road New Delhi West Delhi 110008
E-mail id: cvirtualeducation@gmail.com, Website: www.virtualeducation.in
CIN: L67120DL1993PLC052256, Ph: 011-25702148

EXTRACT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2020
(Amount in Lakhs Except EPS)

Particulars	Quarter Ended		Year ended		Year ended
	30-Sep-20	30-Jun-20	30-Sep-19	30-Sep-19	
Total Income from operations	41.73	36.62	121.87	78.35	241.32
Net Profit/(Loss) Before Exceptional and Extraordinary Items and Tax	12.37	7.77	8.52	20.15	36.93
Net Profit/(Loss) after taxes, minority interest and share of profit/(loss) of associates	12.37	7.77	8.52	20.15	23.66
Total Comprehensive Income for the period	12.37	7.77	8.52	20.15	19.88
Paid-up equity share (face value ₹ 1/- each)	4,236.64	4,236.64	4,236.64	4,236.64	4,236.64
Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year	-	-	-	-	-
Earning Per Share (of ₹ 10/- each) (not annualised)	0.003	0.002	0.002	0.005	0.005
A Basic B Diluted					

NOTE:
1. The above Un-audited Financial Results were, subjected to limited review report by the Statutory Auditors of the Company, reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on November 06, 2020. The limited review report of the Statutory Auditors is being filed with the Stock exchange.
2. The above is an extract of the detailed format of Un-audited Financial Results for the quarter and Half year ended September 30, 2020, filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Un-audited Financial Results for the quarter and half year ended September 30, 2020 along with the limited review report of the Statutory Auditors is available on the website of the Stock Exchange i.e. www.bseindia.com and of the Company i.e. www.virtualeducation.in

Place : New Delhi Date : 07.11.2020

SIR SHADI LAL ENTERPRISES LTD.
CIN NO.L51909DL1933PLC009509

Regd. Office : 4-A, Hansalaya, 15, Barakhamba Road New Delhi 110 001

Phone No.011-23316409, 23310414 Fax No. 011-23322473

Email: udsms_shamli@sirshadilal.com : website www.sirshadilal.com

Abstract of Unaudited Financial Results for the Quarter and half year ended 30th September, 2020
(Rs. In Lacs)

Particulars	Quarter ended		Six Months ended		Previous Accounting Year ended
	30.09.2020	30.06.2020	30.09.2019	30.09.2020	31.03.2020
Total Income from Operations	9754.22	17287.94	12464.21	27042.16	27492.47
Net Profit(+)/Loss(-) for the period(before tax, Exceptional and/ or Extraordinary items)	(-) 2172.38	(+) 172.19	(+) 58.32	(-) 2000.19	(-) 6.38
Net Profit(+)/Loss(-) for the period before tax (after Exceptional and/ or Extraordinary items)	(-) 2172.38	(+) 172.19	(+) 58.32	(-) 2000.19	(-) 6.38
Net Profit(+)/Loss(-) for the period after tax (after Exceptional and/ or Extraordinary items)	(-) 2172.38	(+) 172.19	(+) 58.32	(-) 2000.19	(-) 6.38
Other Comprehensive income	(+) 12.93	(-) 59.87	(-) 12.36	(+) 72.80	(+) 129.68
Total Comprehensive Income for the period (Comprising Profit and other Comprehensive income for the period)	(-) 2185.31	(+) 112.32	(+) 45.96	(-) 2072.99	(+) 123.30
Paid-up Equity Share Capital	525.00	525.00	525.00	525.00	525.00
Earning per share (not annualized of Rs. 10/-)	-41.379	+3.279	+1.111	-38.098	-0.121
Basic and Diluted					+5.442

Note:
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 & Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the website of the BSE Ltd. at www.bseindia.com and the Company's website at www.sirshadilal.com
2. The above result have been subject to "Limited Review" by Auditors of the Company and have been reviewed and recommended by Audit Committee and approved by the Board of Directors at their meeting held on 7 November, 2020.

for Sir Shadi Lal Enterprises Ltd.
Sd/-
(Rajat Lal)
Managing Director
DIN:00112489

Place : New Delhi Dated : 7th November, 2020

HIRA AUTOMOBILES LIMITED

Regd. Office : # 598, Sector 18-B, Chandigarh | CIN: L50101CH1989PLC009500

Tel:0172-2743462 | Email : hiraaccounts@gmail.com | www.hiraautomobiles.com

COMPANY NOTICE

Pursuant to Regulations 29 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, notice is hereby given that a meeting of the Board of Directors will be held on Thursday on 12th November, 2020 at 04.00 p.m., to consider, inter alia, Unaudited Financial Results of the Company for the Quarter ended on 30th September, 2020. The said notice is also available on company's website www.hiraautomobiles.com

Place : Chandigarh Date : 05-11-2020

Rahulinder Singh Sidhu (Chairman) DIN:00447452

HERO FINCORP LIMITED

CIN: U74899DL1991PLC046774
Registered Office: 34, Community Centre, Basant Lok, Vasant Vihar, New Delhi-110057

HeroFinCorp. Tel: 011-49487150 Fax: 011-49487150 Email: litigation@herofincorp.com Website: www.herofincorp.com

POSSESSION NOTICE

[Appendix IV] Rule 8(1)]

Whereas the Authorized officer of Hero FinCorp Limited (HFCL), a Non-Banking Financial Company, under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) (hereinafter referred to as "Act") and in exercise of the powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 16.04.2019 calling upon:

1. **M/s Styram Textiles**, Through its proprietor Mr. Saty Narain Goyal Having Office at: E-27, Mandiya Road, Pali, Rajasthan-306401

2. **Mr. Saty Narain Goyal** Residing at: 21, Agrasen Colony, Ram Nagar, Pali, Rajasthan-306401

3. **Mrs. Asha Devi Goyal** Residing at: 21, Agrasen Colony, Ram Nagar, Pali, Rajasthan-306401

4. **Mr. Plushy Goyal** Residing at: 21, Agrasen Colony, Ram Nagar, Pali, Rajasthan-306401

5. **Mr. Girish Goyal** Residing at: 21, Agrasen Colony, Ram Nagar, Pali, Rajasthan-306401

6. **Mrs. Kamalkanti** Residing at: 21, Agrasen Colony, Ram Nagar, Pali, Rajasthan-306401

7. **M/s Styram Industries** Through its proprietor Mr. Plushy Goyal Having Office at: 403, Mandiya Road, Pali, Rajasthan-306401

to repay the amount mentioned in the notice Rs.1,61,85,658.20/- (Rupees One Crore Sixty One Lakhs Eighty Five Thousand Six Hundred and Fifty Eighty and Twenty Paisa only) due as on 14.04.2019 along with the applicable interest and other charges within 60 (60) days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrower and the public in general that the undersigned has taken possession of the properties described herein below in exercise of powers conferred on him under section 13(4) of the said Act read with rule 8 of the said rule. The Borrower/Guarantor in particular and the public in general is hereby cautioned not to deal with the properties and any dealing with the property will be subject to the charge of HFCL for an amount of Rs.1,61,85,658.20/- (Rupees One Crore Sixty One Lakhs Eighty Five Thousand Six Hundred and Fifty Eighty and Twenty Paisa only) due as on 14.04.2019 along with the applicable interest and other charges.

The attention of the Borrower is invited to provisions of sub-section (8) of section 1



A. K. CAPITAL SERVICES LIMITED

BUILDING BONDS

Registered Office: 30-38, 3rd Floor, Free Press House, Free Press Journal Marg, 215, Nariman Point, Mumbai - 400021.
Tel: 91(022) 6754 6500 | Fax: 91(022) 6610 0594 | Email: compliance@akgroup.co.in | Website: www.akgroup.co.in | CIN: L74899MH1993PLC274881

EXTRACT OF UNAUDITED STANDALONE AND CONSOLIDATED RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2020

Sr. No.	Particulars	Standalone Quarter ended		Standalone Half Year ended		Standalone Year ended		Consolidated Quarter ended		Consolidated Half Year ended		Consolidated Year ended	
		30-09-2020	30-06-2020	30-09-2019	30-09-2020	30-06-2019	31-03-2020	30-09-2020	30-06-2020	30-09-2019	30-06-2020	30-09-2019	31-03-2020
1	Total income from operations (net)	1,892.67	1,415.54	1,153.99	3,308.21	2,871.21	6,324.63	6,633.92	5,676.73	12,303.23	16,528.94	31,239.26	
2	Net Profit / (Loss) for the period (before tax, Exceptional and/or Extraordinary items)	851.77	677.86	334.05	1,529.63	1,272.49	2,220.22	2,235.93	1,913.57	856.09	4,149.50	3,618.59	6,534.71
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	851.77	677.86	334.05	1,529.63	1,272.49	2,220.22	2,235.93	1,913.57	856.09	4,149.50	3,618.59	6,534.71
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	627.17	512.36	454.36	1,139.53	1,086.52	1,867.13	1,635.55	1,368.02	1,059.99	3,003.57	2,940.14	5,147.59
5	Total Comprehensive Income for the period (Comprising Profit/Loss) for the period (after tax) and Other Comprehensive Income (after tax)	633.33	513.72	460.18	1,147.05	1,091.17	1,866.38	1,630.89	1,375.64	1,053.83	3,015.53	2,933.18	5,119.60
6	Equity Share Capital	660.00	660.00	660.00	660.00	660.00	660.00	660.00	660.00	660.00	660.00	660.00	660.00
7	Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of previous year)							39,060.46					60,806.52
B	Earnings Per Share (before extraordinary items) (of ₹10/- each)												
	Basic (in ₹) (not annualised)	9.50	7.76	6.88	17.27	16.46	28.29	24.57	20.53	15.87	45.10	44.06	77.28
	Diluted (in ₹) (not annualised)	9.50	7.76	6.88	17.27	16.46	28.29	24.57	20.53	15.87	45.10	44.06	77.28
9	Earnings Per Share (after extraordinary items) (of ₹10/- each)												
	Basic (in ₹) (not annualised)	9.50	7.76	6.88	17.27	16.46	28.29	24.57	20.53	15.87	45.10	44.06	77.28
	Diluted (in ₹) (not annualised)	9.50	7.76	6.88	17.27	16.46	28.29	24.57	20.53	15.87	45.10	44.06	77.28

Note: The above is an extract of the detailed format of Quarterly and Half Yearly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly and Half Yearly Financial Results are available on the BSE website at www.bseindia.com and on the website of the company at www.akgroup.co.in.

Place: Mumbai
Date: November 07, 2020

For A. K. Capital Services Limited
Sd/-
A. K. Mittal
Managing Director
DIN: 00698377

R DHAMPURE SPECIALITY SUGARS LIMITED
CIN-L24112UP1992PLC014478
Village Pallawala, Tehsil Dhampur, District Bijnor (U.P.)-246761
E-mail: info@sugarindia.com

NOTICE
Notice be and is hereby given that pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015 that the meeting of the Board of Directors of Dhampure Speciality Sugars Limited will be held on Friday, 13th day of November, 2020 at 2:00 P.M. at the Corporate office 24, School Lane Near World Trade Centre Delhi-110001, inter alia, to consider and approve the Un-Audited Financial Result for the quarter ended 30th September, 2020 and to consider any other matter with the permission of Chair. This intimation is also available on the website of BSE Limited (www.bseindia.com) where the Company's shares are listed and on the website of the Company viz. (www.sugarindia.com)

For DHAMPURE SPECIALITY SUGARS LIMITED
Sd/-
Aneesh Jain
Company Secretary & Compliance Officer
Place: Delhi
Date: 08/11/2020

"IMPORTANT"

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

H. S. INDIA LTD.

CIN: L55100MH1989PLC053417
Reg. Off.: Unit No.202, Morya Blue Moon, Off New Link Road, Andheri West, Mumbai - 400 053, Maharashtra, Tel: 022-49240174,

Email: hsindialimited@gmail.com, Website: www.hsindia.in

NOTICE OF THE 31ST ANNUAL GENERAL MEETING, BOOK CLOSURE & E-VOTING INFORMATION

NOTICE IS HEREBY GIVEN that the 31st Annual General Meeting (AGM) of the Company will be held on Thursday, 3rd December, 2020 at 11.00 a.m. through Video Conferencing (VC) / Other Audio Visual Means (OAVM) to transact the business set out in the Notice of AGM.

Electronic copies of the Notice of AGM and Annual Report for the year 2019-20 have been sent to the shareholders whose email IDs are registered with the Company/Depository Participants. The same is also posted on the Company's website www.hsindia.in.

Further, Notice is hereby given that pursuant to the provisions of Section 91 of the Companies Act, 2013 read with Rules thereon and Regulation 42 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Register of Members and the Share Transfer Book of the Company will remain closed from 27th November, 2020 to 3rd December, 2020 (both days inclusive).

In terms of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company is pleased to provide its members the facility of 'remote e-voting' to cast his/her vote electronically in respect of the business set forth in the Notice and the following details are given below:

- The remote e-voting shall commence at 9.00 a.m. on 30th November, 2020;
- The remote e-voting shall end at 5.00 p.m. on 2nd December, 2020;
- The cut-off date is 26th November, 2020 i.e. the date for determining the eligibility to vote by electronic means or in the AGM;
- Any person who acquires shares of the company after dispatch of the Notice and holding shares as of the cut-off date, may obtain login ID & password by sending an email to evoting@nsdl.co.in and if already registered with NSDL, then exiting user ID & password can be used for remote e-voting;
- (i) Remote e-voting shall not be allowed beyond 05.00 p.m. on 2nd December, 2020;
- (ii) The facility for voting by remote e-voting shall be made available at the AGM for all those members who are present during the meeting through VC/OAVM but not cast their votes by availing the remote e-voting facility. The remote e-voting module during the AGM shall be disabled by NSDL for voting 15 minutes after the conclusion of the Meeting;
- (iii) 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 above cut-off date, only shall be entitled to avail the facility of remote e-voting or voting during the AGM;
- (f) The Notice of AGM is also available on the Company's website www.hsindia.in and website of NSDL www.evoting.nsdl.com; and
- (g) Contact details of the person responsible to address the grievances connected with the remote e-voting: Ms. Pallavi Mhatre, Asst. Manager, NSDL Mumbai, E-mail: pallavid@nsdl.co.in, Tel: 022-24994545.

For e-voting instructions in detail, please go through the Notes to the AGM Notice sent to you.

For H S India Limited
Sd/-
Hitesh Limbani
Company Secretary
ACS-31531

MEENAKSHI ENTERPRISES LIMITED
CIN: L51102TN1982PLC009711
Portion No.24, New No.45 Venkata Maistry Street, Mannady Chennai-600001
Statement of Standalone Unaudited Financial Results for the Quarter ended September 30, 2020. (Rs. in lakhs)

S. No.	Particulars	Quarter Ended	Half year ended	Year Ended
30.09.2020	30.06.2020	30.09.2019	30.09.2019	31.03.2020
Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income from Operations (net)	20.59	22.10	(0.05)
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(8.01)	16.91	(64.02)
3	Net Profit / (Loss) from the period (before Tax, after Exceptional and/or Extraordinary items)	(8.01)	16.91	(64.02)
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(8.01)	16.91	(64.02)
5	Total Comprehensive Income for the period (comprising Profit/Loss) for the period (after tax) and Other Comprehensive Income (after tax)	1,240.00	1,240.00	1,240.00
6	Paid up Equity Share Capital (Face value of Rs.10/- each)	1,240.00	1,240.00	1,240.00
7	Reserves (excluding Revaluation Reserve)	-	-	-
8	Earnings Per Share (Face value of Rs.10/- each)	(0.07)	0.14	(0.52)
Basic	(0.07)	0.14	(0.52)	0.07
Diluted	(0.07)	0.14	(0.52)	0.43
(0.31)				

Note:
The above is an extract of the detailed format of Quarterly/Half Yearly Financial Results filed with the 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.melnbc.com

For Meenakshi Enterprises Limited
Sd/- STANLEY GILBERT FELIX MELKHASINGH
DIN: 1676020
MANAGING DIRECTOR

यूको बैंक **UCO BANK**
(A Govt. of India Undertaking)
FEROZSHAH ROAD BRANCH, 35, FEROZSHAH ROAD, NEW DELHI-110001
POSSESSION NOTICE [Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002]
Whereas, the undersigned being the Authorized Officer of the UCO BANK, Ferozshah Road, New Delhi Branch, under the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act No. 54 of 2002) and in exercise of power conferred under section 13(12) read with rule 9 of the said Act read with rule 9 of the said Act, on this 07th Day of November of the Year 2020. The Borrowers / Guarantor having failed to repay the amount, notice is hereby given to the Borrowers/Guarantor and the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him/her under section 13 (4) of the said Act read with rule 9 of the said Act, on this 07th Day of November of the Year 2020. The Borrowers / Guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the UCO BANK, Ferozshah Road, New Delhi Branch, for an amount of Rs.5,58,070.85 (Rupees Five Lakh Fifty Eight Thousand Seventy and Paise Eighty Five Only) with interest upto 31.05.2019 less recovery, if any.

[The Borrowers/Guarantor attention is invited to sub-section (8) of section 13 of the Act in respect of time available to redeem the secured assets.]

DESCRIPTION OF IMMOVABLE / MOBILE PROPERTY



CENTRAL OFFICE : 753, Anna Salai, Chennai - 600 002

UNAUDITED (REVIEWED) FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH SEPTEMBER 2020 (Rs. in Lakhs)

S No.	Particulars	Quarter ended 30.09.2020	Year ended 31.03.2020	Quarter ended 30.09.2019
1	Total income from Operations (net)	5,43,056	20,71,248	5,02,400
2	Net Profit/(Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	15,367	(8,39,779)	(2,25,003)
3	Net Profit/(Loss) for the period before tax (after Exceptional and Extraordinary items)	15,367	(8,34,448)	(2,25,003)
4	Net Profit/(Loss) for the period after tax (after Exceptional and Extraordinary items)	14,814	(8,52,740)	(2,25,364)
5	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after Tax) and other Comprehensive Income (after Tax)] ²	NA	NA	NA
6	Equity share Capital	16,43,699	16,43,699	9,14,165
7	Reserves (excluding Revaluation Reserve) as shown in the Balance Sheet of previous year		(2,61,338)	
8	Earnings Per Share (EPS) (of Rs.10/- each)			
	Basic & Diluted EPS before extraordinary items	0.09	(8.04)	(2.47)
	Basic & Diluted EPS after extraordinary items	0.09	(7.99)	(2.47)

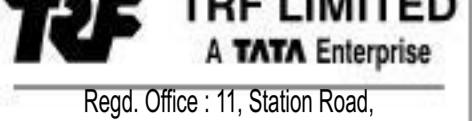
NOTE:

1. The above is an extract of the detailed format of Quarterly/year to date Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Unaudited (Reviewed) Quarterly/Half Yearly Financial Results are available on the websites of the Stock Exchange(s) at: www.bseindia.com and www.nseindia.com and also on Bank's website: www.iob.in.

2. The new Indian Accounting Standards (Ind AS) are currently not applicable to banks in India

Place : Chennai (Ajay Kumar Srivastava) Executive Director

Partha Pratim Sengupta Managing Director & CEO



Regd. Office : 11, Station Road, Burmanies, Jamshedpur - 831 007
Phone No. : 0657-2345727
Email : comp_sec@trfco.in
Website : www.trfco.in
Cin : L74210JH1962PLC00700

NOTICE

Notice is hereby given pursuant to Regulation 29 read with Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of TRF Limited will be held on Friday, November 13, 2020, *inter alia*, to consider and take on record the Unaudited Financial Results of the Company for the quarter and six months ended 30th September, 2020.

Further details, if any, in connection with the above, will be available in www.andrewyule.com and www.bseindia.com

By Order of the Board,
For Andrew Yule & Company Limited
Sd/-
(Sucharita Das)
Place : Kolkata Date : 8th November, 2020 Company Secretary

By Order of the Board,
For Andrew Yule & Company Limited
Sd/-
(Dinesh Kumar Shindhi)
Place: Delhi Date: 06.11.2020 Company Secretary & Compliance Officer

SKYLINE INDIA LIMITED
Regd. Office: 1E/4, Jhandewalan Extension, New Delhi-110055
Email Id: skylineindia96@gmail.com; Tel No.: +91 11 23541110
CIN: L51909DL1996PLC075675, Website: www.skylineindia.co.in

NOTICE

Pursuant to regulation 29 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation 2015 ("Listing Regulations") that a meeting of the Board of Directors of the Company is scheduled to be held on Friday 13th November 2020, at 02:00 P.M. at the registered office of the company inter-alia to Consider and approve the Unaudited Financial Results along with Limited Review report of the Company for the Quarter ended September 30, 2020.

The said Notice may be accessed on the Company's website at <http://www.skylineindia.co.in> and may also be accessed on the Stock Exchange websites at <https://www.mse.in> Pursuant to this, the Company has decided that the close period (*i.e.* closure of trading window) under the "Code of Company to Regulate, Monitor and Report Trading" which would end 48 hours after the results are made public on 13th November 2020.

For Skyline India Limited
Sd/-
(Dinesh Kumar Shindhi)

Place: Delhi Date: 06.11.2020 Company Secretary & Compliance Officer

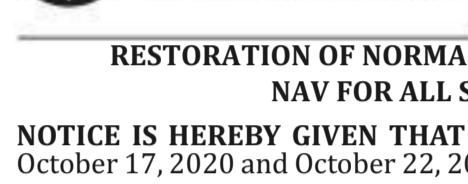


Mutual Fund

By Order of the Board

Place : Kolkata Company Secretary

Date: 07.11.2020 Priyanka Mukherjee



IIFL ASSET MANAGEMENT LTD.

Regd. Office: IIFL Centre, 6th Floor, Kamala City, Senapati Bapat Marg, Lower Parel, Mumbai 400113
CIN: U74900MH2010PLC201113 | www.iifl.com

RESTORATION OF NORMAL CUT-OFF TIMINGS FOR APPLICABILITY OF NAV FOR ALL SCHEMES OF IIFL MUTUAL FUND

NOTICE IS HEREBY GIVEN THAT in supersession to our notices dated April 30, 2020, October 17, 2020 and October 22, 2020, Securities and Exchange Board of India (SEBI) vide its letter dated November 06, 2020, has directed all mutual fund(s) to restore the original cut-off timing for both subscription and redemption for all schemes w.e.f. November 09, 2020. Pursuant to the said directions, the original cut off timings for Scheme(s) of IIFL Mutual Fund are restored as follows:

In case of subscription including switch-in(s)

- For IIFL Focused Equity Fund and IIFL Dynamic Bond Fund – 3:00 p.m.
- For IIFL Liquid Fund – 1:30 p.m.

In case of redemption including switch-out(s)

- For IIFL Focused Equity Fund, IIFL Dynamic Bond Fund and IIFL Liquid Fund – 03:00 p.m.

All other provisions with respect to applicability of NAV in case of both subscription and redemption shall remain unchanged.

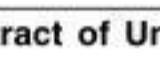
For IIFL Asset Management Ltd.

Place : Mumbai

Date : November 07, 2020

Authorised Signatory

"Mutual Fund investments are subject to market risks, read all scheme related documents carefully"



BOMBAY CYCLE & MOTOR AGENCY LIMITED

Regd. Office: 534, Sardar Vallabhbhai Patel Road, Opera House, Mumbai - 400 007.
CIN : L74999MH1919PLC000557

Tel: 022-23612195 / 96 / 97, Fax: 022-23634527, e-mail: bcma@bcma.in, website: www.bcma.in

₹ in Lacs (Except per Share Data)

Extract of Unaudited Financial Results for the Quarter and Half Year Ended 30th September, 2020

Sr. No.	Particulars	Quarter Ended		Half Year Ended
		30-09-2020	30-09-2019	30-09-2020
		(Unaudited)	(Unaudited)	(Unaudited)
1	Total Income from Operations (net)	93.38	215.99	141.38
2	Net Profit/(Loss) for the period (before Tax and Exceptional items)	66.19	97.35	117.35
3	Net Profit/(Loss) for the period before Tax (after Exceptional items)	66.19	97.35	117.35
4	Net Profit/(Loss) for the period after tax (after Exceptional items)	43.90	75.84	90.22
5	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income after tax)]	43.95	75.90	90.33
6	Equity Share Capital (Face Value or ₹ 10/- each)	40.00	40.00	40.00
7	Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of previous year)	-	-	-
8	Earning Per Share (of ₹ 10/- each) (for continuing and discontinued operations)	10.98	18.96	22.56
	(a) Basic :	10.98	18.96	22.56
	(b) Diluted :	10.98	18.96	22.56

Notes:

1) The above unaudited financial results as per regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter & half year ended on 30th September, 2020 were reviewed by the Audit Committee at its meeting held on 6th November, 2020 and approved & taken on record by the Board of Directors at its meeting held on 6th November, 2020.

2) Previous period figures have been regrouped/rearranged where ever necessary, to correspond to those of the current period.

For Bombay Cycle & Motor Agency Ltd.

Sd/-

Chirag C. Doshi

Chairman & Managing Director

(DIN : 00181291)

Place: Mumbai

Date : 6th November, 2020

Note: The above is an extract of the detailed format of Quarter and Half Year ended 30th September, 2020 filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly & Half Yearly Financial Results is available on the Stock Exchange website at www.bseindia.com and on the Company's website at www.bcma.in

RELIANCE CAPITAL

CAPITAL

1. Extract from the Consolidated Unaudited Financial Results of Reliance Capital Limited for the quarter and half year ended September 30, 2020.

([₹] in crore, except per share data)

Sl. No.	Particulars	Quarter ended	Half-year ended	Quarter ended
		30-Sep-20 Unaudited	30-Sep-20 Unaudited	30-Sep-19 Unaudited
1.	Total Income from Operations	4 929	9 216	5 064
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary item)	(2 534)	(3 572)	(184)
3.	Net Profit / (Loss) for the period (after Tax, Exceptional and / or Extraordinary item) [owners equity]	(2 577)	(3 672)	(51)
4.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax) (owners equity)]	(2 652)	(3 595)	57
5.	Equity Share Capital	253	253	253
6.	Other Equity	-	-	-
7.	Earnings Per Share (Basic & Diluted (Face Value of Rs.10/- each)) (not annualised)	(102.65)	(146.22)	(3.41)
	(i) Basic (₹)	(102.65)	(146.22)	(3.42)
	(ii) Diluted (₹)	(102.65)	(146.22)	(3.42)

2. Extract from the Standalone Unaudited Financial Results of Reliance Capital Limited for the quarter and half year ended September 30, 2020.

([₹] in crore)

Sl. No.	Particulars	Quarter ended	Half-year ended	Quarter ended
		30-Sep-20 Unaudited	30-Sep-20 Unaudited	30-Sep-19 Unaudited

कायात्व नगरपालक निगम, कटनी (म.प्र.)

कटनी, दिनांक:- 03/11/2020

तृतीय नावदा आपत्रण सूचना

नगरपालिक निगम, कटनी द्वारा निम्नांकित कार्य हेतु ई-टेलीरो व्यवस्था के अंतर्गत अनलाइन निविदाये <https://mpenders.gov.in/> पर Key Date & Time अनुसार पंजीकृत कर्मी से आवाहन की जाती है। समस्त शर्तें व जावेयी अधिसूचकांकों के कायात्व में किसी भी कायात्वकार कार्य दिवस में नाप्राप्तिक निगम, कटनी में अधिकारी पोर्टल <https://mpenders.gov.in/> पर देखा जा सकता है।

कार्य का नाम	आवाहन शर्ति	निविदा प्रपत का भूल्य	सम्बन्धित
GIS पद्धति से संबंधित करने का कार्य	₹. 1,00,000/-	₹. 10,000/-	24 माह

नोट- (1) निविदा प्रपत क्रम व विवर प्रस्तुत करने की प्रारंभिक तिथि 01.11.20 सार्वत्रिक 5:30 से।

(2) प्री-विड मीटिंग की तिथि 23-11-20 सार्वत्रिक 15:30 से।

(3) निविदा प्रपत क्रम व विवर प्रस्तुत करने की अंतिम तिथि 07-12-20 को सार्वत्रिक 5:30 बजे तक।

(4) दर्तादेने की हाई प्रति प्रस्तुत करने की अंतिम तिथि 09-12-20 को सार्वत्रिक 5:30 बजे तक।

(5) निविदाकार द्वारा प्रस्तुत सरकारी खोलने की तिथि 11-12-20 प्रातः 11:00 बजे से।

(6) निविदाकार को जी.आई.एस. पद्धति से संबंधित के संबंधित कार्य हेतु संचालनालय, नगरीय प्रशासन एवं विकास, म.प्र., योगाल के सभी निवेश/आदेशों का पालन करना अनिवार्य होगा।

(7) निविदाकार को ई-नगरपालिका अंतर्गत संपर्कर मॉड्यूल में जी.आई.एस. का डाटा इंटरेगेट करना अनिवार्य होगा।

हस्ताक्षर-/-
कायात्वकार कार्यकारी अधिकारी
नगरपालिक निगम, कटनी

DELETA LEASING & FINANCE LIMITED
55 F.I.E. Patparganj Industrial Area, Delhi-110092,
Ph. No.: 011-27673399
CIN: L67120DL1983PLC016990
E-mail: info@deltaleasing.in Web: www.deltaleasing.in
NOTICE
Pursuant to Regulation 29 read with Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, Notice be and is hereby given that a meeting of the Board of Directors of Delta Leasing & Finance Limited will be scheduled to be held on Friday, 06th November, 2020 at 09:00 PM at the Registered Office of the Company at 55 F.I.E., Patparganj Industrial Area, Delhi-110092 to consider and approve the Un-audited Financial Results of the Company for the quarter and half-year ended 30th September, 2020 and to consider any other matter with the permission of Chair. This intimation is also available on the website of BSE Limited (www.bseindia.com) where the Company's shares are listed and on the website of the Company viz. (www.deltaleasing.in).
For DELTA LEASING & FINANCE LIMITED
Place: Delhi
(RENU JINDAL)
Date: 07/11/2020
MANAGING DIRECTOR
DIN: 01843439

LAKSHMI VILAS BANK

The Lakshmi Vilas Bank Limited

CIN L65110TN1926PLC001377

Corporate Office, "LVB HOUSE", No.4 Sardar Patel Road, Guindy, Chennai 600 032; Phone No : 044 - 22205306
(Regd. Office: Salem Road, Kathaparai, Karur - 639 006)
Visit us at: www.lvbank.com | E-mail: secretarial@lvbank.in

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER / SIX MONTHS ENDED 30TH SEPTEMBER, 2020

(₹ in Lakhs)

Particulars	Quarter Ended September 30, 2020 (Reviewed)	Six Months Ended September 30, 2020 (Reviewed)	Quarter ended September 30, 2019 (Reviewed)
Total income from operations (net)	49457.57	103341.28	66533.10
Net Profit/Loss from Ordinary activities after tax	-39699.54	-50927.97	-35717.51
Net Profit/Loss for the period after tax (after extraordinary items)	-39699.54	-50927.97	-35717.51
Equity share capital (Face Value ₹ 10/-)	33671.38	33671.38	33671.38
Reserves (excluding revaluation reserves as shown in the balance sheet of previous year)	71424.86	71424.86	139106.50
Earnings Per Share (before extraordinary items) (of ₹10/- each)			
Basic:	-11.79	-15.13	-10.64
Diluted:	-11.79	-15.13	-10.63
Earnings Per Share (after extraordinary items) (of ₹10/- each)			
Basic:	-11.79	-15.13	-10.64
Diluted:	-11.79	-15.13	-10.63

Notes:

1. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the Stock Exchange websites. (BSE:<http://www.bseindia.com>, NSE:<http://www.nseindia.com>, Bank Website: <http://www.lvbank.com>)

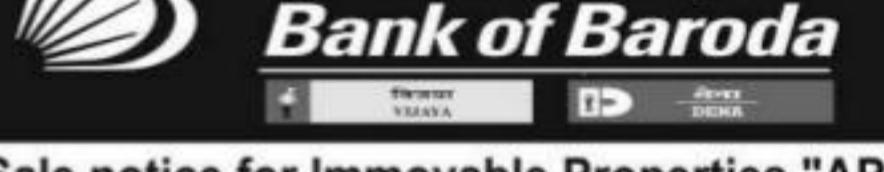
2. Information relating to Total Comprehensive Income and Other Comprehensive Income are not furnished as Ind AS is not yet made applicable to banks.

Place : Chennai

Date : 07.11.2020

(Shakti Sinha)

Chairman of the Meeting



ROSARB, LUCKNOW

1st Floor, V-23, Vibhuti Khand, Gomti Nagar, Lucknow-226010,
Ph. No. 0522-6677636/6677681,
Email:sarlc@bankofbaroda.co.in

Sale notice for Immovable Properties "APPENDIX- IV-A [See Proviso to Rule 6(2) & 8(6)]

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 6(2) & 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, possession of which has been taken by the Authorised Officer of **Bank of Baroda**. Secured Creditor, will be sold on **"As is where is"**, **"As is what is"**, and **"Whatever there is"** basis for recovery of below mentioned account/s. The details of Borrower/s/Guarantor/s/Secured Assets/s/Dues/Reserve Price/E-Auction date & time, EMD and Bid increase Amount are mentioned below:

Date of Auction: 01.12.2020

Last Date of EMD Submission: 27.11.2020 upto 4:00 PM

Sl. No.	Name & Address of the Borrower/ Guarantors	Description of the Immovable Property with Known encumbrances, if any	Total Dues	Date & Time of E-Auction	Reserve Price EMD Bid Increase Amount	Status of Possession (Constructive/ Physical)	Property Inspection Date & Time
Contact Officer Name : The Authorised Officer, RO SAR Branch, Lucknow, Mob. No.: 7565008656, 7565008653							
1. Borrower: M/s. Grace Pharma, Add: 101, Plot no-20 on 1st Floor of Office space no-20 on 1st Floor of Royal Shopping Center on property no. 168/20-A, Khyalaganj, Lucknow. Area: 65 sq. mtr. Owner: Mohd. Akhtar S/o Mohd. Mustafa, Bounded By:- East: Corridor and thereafter 10 mtr. wide Naaz Cinema Road, West: House of Saltnat Begam & 5' road, North: Shop no. 20-A, South: Shop no 19							
			Rs. 48,62,681.00 + Interest & other charges (Minus amount if Any Paid after the demand notice of possession notice)	01.12.2020 02:00 PM to 06:00 PM	Rs. 19,35,000/- (RP) Rs. 1,93,500/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Physical	26.11.2020 between 10:00 AM to 04:00 PM
			Rs. 35,37,999.00 + Interest & other charges (Minus amount if Any Paid after the demand notice of possession notice)	01.12.2020 02:00 PM to 06:00 PM	Rs. 38,47,000/- (RP) Rs. 3,84,700/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Constructive	26.11.2020 between 10:00 AM to 04:00 PM
			Rs. 7,25,804.00 + Interest & other charges (Minus amount if Any Paid after the demand notice of possession notice)	01.12.2020 02:00 PM to 06:00 PM	Rs. 7,75,000/- (RP) Rs. 77,500/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Constructive	26.11.2020 between 10:00 AM to 04:00 PM
			Rs. 55,87,261.25 + Interest & other charges (Minus amount if Any Paid after the demand notice of possession notice)	01.12.2020 02:00 PM to 06:00 PM	Rs. 72,62,957/- (RP) Rs. 7,26,296/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Physical	26.11.2020 between 10:00 AM to 04:00 PM
			Rs. 11,20,869.25 + Interest & other charges (Minus amount if Any Paid after the demand notice of possession notice)	01.12.2020 02:00 PM to 06:00 PM	Rs. 23,80,000/- (RP) Rs. 2,38,000/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Constructive	26.11.2020 between 10:00 AM to 04:00 PM
			Rs. 10,74,065.00 + Interest & other charges (Minus amount if Any Paid after the demand notice of possession notice)	01.12.2020 02:00 PM to 06:00 PM	Rs. 25,52,000/- (RP) Rs. 2,52,000/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Constructive	26.11.2020 between 10:00 AM to 04:00 PM
			Rs. 3,88,381.00 + Interest & other charges (Minus amount if Any Paid after the demand notice of possession notice)	01.12.2020 02:00 PM to 06:00 PM	Rs. 16,00,000/- (RP) Rs. 1,60,000/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Constructive	26.11.2020 between 10:00 AM to 04:00 PM
			Rs. 10,74,065.00 + Interest & other charges (Minus amount if Any Paid after the demand notice of possession notice)	01.12.2020 02:00 PM to 06:00 PM	Rs. 25,52,000/- (RP) Rs. 2,52,000/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Constructive	26.11.2020 between 10:00 AM to 04:00 PM
			Rs. 10,74,065.00 + Interest & other charges (Minus amount if Any Paid after the demand notice of possession notice)	01.12.2020 02:00 PM to 06:00 PM	Rs. 25,52,000/- (RP) Rs. 2,52,000/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Constructive	26.11.2020 between 10:00 AM to 04:00 PM
			Rs. 10,74,065.00 + Interest & other charges (Minus amount if Any Paid after the demand notice of possession notice)	01.12.2020 02:00 PM to 06:00 PM	Rs. 25,52,000/- (RP) Rs. 2,52,000/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Constructive	26.11.2020 between 10:00 AM to 04:00 PM
			Rs. 10,74,065.00 + Interest & other charges (Minus amount if Any Paid after the demand notice of possession notice)	01.12.2020 02:00 PM to 06:00 PM	Rs. 25,52,000/- (RP) Rs. 2,52,000/- (EMD) Rs. 10,000/-		

Asian Hotels (West) Limited

CIN No: L55101DL2007PLC157518

Registered Office: 6th Floor, Aria Towers, J.W. Marriott, New Delhi Aerocity, Asset Area 4, Hospitality District, Near IGI Airport, New Delhi - 110 037, Tel: +91-011-41597315
Email: vivek.jain@asianhotelswest.com
Website: www.asianhotelswest.com

NOTICE

Notice is hereby given pursuant to Regulation 47 of the Securities & Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of the Company will be held on Saturday, 14th November, 2020 to consider and approve, *inter alia*, the Un-Audited Financial Results of the Company for the Quarter ended 30th September, 2020. The Notice is also available on the Website of the Company www.asianhotelswest.com and that of BSE Limited (www.bseindia.com) and National Stock Exchange of India Limited (www.nseindia.com).

For Asian Hotels (West) Limited

Sd/-

Place : New Delhi

Vivek Jain

Company Secretary

SHIVKAMAL IMPEX LIMITED

Regd. Office: Ground Floor, Block-P-7, Green Park (Extn.) New Delhi-110016

Tel: 011-26192964, e-mail: siv_kamal@yahoo.com, info@shivkamalimpe.com

Website: www.shivkamalimpe.com CIN: L52110DL1985PLC019893

Extract of Unaudited Financial Results for the Quarter and half year ended September 30, 2020

(Rs. In lakhs)

Sl. No.	Particulars	Quarter ended	Half Year ended	Quarter ended
		30-Sept-20 (Unaudited)	30-Sept-20 (Unaudited)	30-Sept-19 (Unaudited)
1.	Total Income from Operations	8.60	17.25	8.63
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	6.27	13.16	5.74
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	6.27	13.16	5.74
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	4.69	9.85	4.55
5.	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	4.69	9.85	4.55
6.	Paid up Equity Share Capital	100.56	100.56	100.56
7.	Earnings Per Share (of Rs. 10/- each) (not annualized for quarter) Basic	Rs. 0.47	Rs. 0.98	Rs. 0.45
	Diluted	Rs. 0.47	Rs. 0.98	Rs. 0.45

Notes:
1. The above is an extract of detailed format of Unaudited 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 Financial Results is available on the website of Stock Exchange at www.bseindia.com and Company's Website at www.shivkamalimpe.com.
2. The above Financial Results were reviewed by the Audit Committee and approved by the Board of Directors of the company at their respective Meeting(s) held on 07-Nov-20.

By the Order of the Board

For Shivkamal Impex Limited

Sd/-

Manu Jain

(Director)

Place: New Delhi

Date: 07.11.2020

DIGJAM LIMITED

CIN: L17123GJ2015PLC083569

Registered Office: Aerodrome Road, Jamnagar 361 006 (Gujarat)

e-mail: digjamcosec@gmail.com

EXTRACTS OF STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED SEPTEMBER 30, 2020

(₹ in lacs, except per share data)

Particulars	Quarter Ended	Half Year Ended	Quarter Ended
	30.09.2020	30.09.2020	30.09.2019
Unaudited	Unaudited	Unaudited	Unaudited
Total Income from Operations	38	38	10
Net (Loss) for the period (before tax, Exceptional and/or Extraordinary items)	(276)	(553)	(385)
Net (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(276)	(553)	(385)
Net (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(276)	(553)	(385)
Total Comprehensive Income for the period (Comprising (Loss) for the period (after tax) and other Comprehensive Income (after tax))	(276)	(553)	(375)
Equity Share Capital	8,764	8,764	8,764
Earnings per Share (of ₹10/- each) (for continuing and discontinued operations) - Basic & Diluted	(0.31)	(0.63)	(0.43)

Note:

1. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the websites of BSE and NSE at www.bseindia.com and www.nseindia.com respectively and on the Company's website at www.digjam.co.in

Place : Ahmedabad

Date: November 7, 2020

DIGJAM

CIN: U15141MP2006PTC018304

Registered Office: Aerodrome Road, Jamnagar 361 006 (Gujarat)

e-mail: digjamcosec@gmail.com

EXTRACTS OF STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED SEPTEMBER 30, 2020

(₹ in lacs, except per share data)

Particulars	Quarter Ended	Half Year Ended	Quarter Ended
	30.09.2020	30.09.2020	30.09.2019
Unaudited	Unaudited	Unaudited	Unaudited
Total Income from Operations	38	38	10
Net (Loss) for the period (before tax, Exceptional and/or Extraordinary items)	(276)	(553)	(385)
Net (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(276)	(553)	(385)
Net (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(276)	(553)	(385)
Total Comprehensive Income for the period (Comprising (Loss) for the period (after tax) and other Comprehensive Income (after tax))	(276)	(553)	(375)
Equity Share Capital	8,764	8,764	8,764
Earnings per Share (of ₹10/- each) (for continuing and discontinued operations) - Basic & Diluted	(0.31)	(0.63)	(0.43)

Note:

1. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the websites of BSE and NSE at www.bseindia.com and www.nseindia.com respectively and on the Company's website at www.digjam.co.in

Place : Ahmedabad

Date: November 7, 2020

POST BOX NO. 10077

TEL. NOS. : 011-222197101

FAX: 0091-22 22071612/6772

Email: wbtcl@bbtcl.com

Website: www.bbtcl.com

CIN: L99999MH1983PLC000002

THE BOMBAY BURMAB TRADING CORPORATION, LIMITED

REGD. OFFICE: 9, WALLACE STREET, FORT, MUMBAI 400 001, INDIA

Sd/-

Public Notice

Notice is hereby given pursuant to Regulation 29 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a Meeting of the Board of Directors of the Corporation will be held on Thursday, 12th November, 2020 to inter-alia, consider and approve the Unaudited Financial Results (Standalone and Consolidated) of the Corporation for the second quarter and half year ended 30th September, 2020.

This information is also available on the website of the Corporation www.bbtcl.com and on the website of the Stock Exchanges i.e. www.bseindia.com and www.nseindia.com

For the Bombay Burmab Trading Corporation, Limited,
Sanjay Kumar Chowdhary
Company Secretary & Compliance Officer

Mumbai; 06.11.2020

**सेन्ट्रल बैंक ऑफ इंडिया****Central Bank of India**

1911 से आपके लिए "केंद्रीय" "CENTRAL" TO YOU SINCE 1911

REGIONAL OFFICE (NORTH & CENTRAL) DELHI, 1398, FIRST FLOOR,

CHANDNI CHOWK, DELHI-110006. TEL: 011-23940444, 23950684

PUBLIC NOTICE**PUBLIC IN GENERAL IS HEREBY INFORMED THAT :-****(1) Our Naya Bazar Branch- Under RO (North) at B-1851-A, Katra Bansidhar, Naya Bazar, Delhi is being Merged and Shifted to our Sadar Bazar Branch at 519/98, First Floor, Sadar Bazar, Delhi-110006.****(2) Our New Subzi Mandi Branch- Under RO (Central) at 63-64, Transport Centre, New Subzi Mandi, Azadpur, Delhi is being Merged and Shifted to our Shalimar Bagh Branch at BP-56, Shalimar Bagh, Delhi-110088.****(3) Our Hotel Taj Palace Branch- Under RO (South) at 4 & 5, Satya Niketan, New Delhi-110021 is being Merged and Shifted to our Delhi Cantt. Branch at 231 (New) 1/304-305, Sadar Bazar, Delhi Cantt., Delhi-110010.****TENTATIVE DATE OF SHIFTING IS BEFORE 18.12.2020.****(REGIONAL MANAGER)****FORM A****PUBLIC ANNOUNCEMENT**

(Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

FOR THE ATTENTION OF THE CREDITORS OF M/s. VARDAAN CONTRACTS PRIVATE LIMITED**RELEVANT PARTICULARS**

1. Name of Corporate Debtor	M/s. VARDAAN CONTRACTS PRIVATE LIMITED
2. Date of incorporation of Corporate Debtor	29.01.2003
3. Authority under which Corporate Debtor is incorporated / registered	Registrar of Companies, Delhi
4. Corporate Identity No. / Limited Liability Identification No. of Corporate Debtor	U31909DL2003PTC118712
5. Address of the registered office and principal office (if any) of Corporate Debtor	Regd. Office: Plot No. 44-48, Shop at Plot No. 48, Block - B, Matale Extn., Uttam Nagar, West Delhi, New Delhi - 110059.
6. Insolvency commencement date in respect of Corporate Debtor	02.11.2020 (The undersigned received Order of the Hon'ble NCLT, New Delhi Bench, Court-Ill on 02/11/2020)
7. Estimated date of closure of insolvency resolution process	06.05.2021 (180th day from the date of receipt of order i.e. commencement of insolvency resolution process)
8. Name and Registration number of the insolvency professional acting as Interim Resolution Professional	Name: Mr. Rajesh Kumar Gupta Reg. No.: IBBI/PA-003/P-NO198/2018-2019/12308
9. Address & email of the interim resolution professional, as registered with the board	Address: F-43, Dilshad Colony East, Delhi - 110095. Email : rgav21@gmail.com
10. Address and e-mail to be used for correspondence with the Interim Resolution Professional	Address: G-22, Lower Ground Floor, Jangpura Extension, New Delhi-110014 Email : vcp.cirp@gmail.com
11. Last date for submission of claims	21.11.2020 (14th day from the date of receipt of order i.e. 07th November 2020)
12. Classes of creditors, if any, under clause (b) of sub-section (6	



SALORA INTERNATIONAL LIMITED

CINL74899DL1968PLC004962

Regd. office : D-13/4, Okhla Industrial Area, Phase-II, New Delhi-110020.

Visit us at www.salora.com

EXTRACT OF THE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED

30TH SEPTEMBER , 2020

(Rs. In lacs)

Particulars	Quarter Ended		Six Months Ended		Year ended	
	30.09.2020	30.06.2020	30.09.2019	30.09.2020	30.09.2019	31.03.2020
Total Income from Operations	2,740.90	902.50	4,392.88	3,643.40	8,584.66	16,894.80
Net profit / (loss) for the period (before exceptional items and tax)	(128.99)	(304.99)	(268.77)	(433.98)	(434.29)	(1,291.13)
Net profit / (loss) for the period (after exceptional items and before tax)	(128.99)	(304.99)	(268.77)	(433.98)	(434.29)	(1,291.13)
Net profit / (loss) for the period after tax	(93.79)	(228.61)	(503.67)	(322.40)	(529.71)	(1,353.97)
Total comprehensive income for the period (comprising profit / loss) for the period	(92.86)	(227.68)	(506.65)	(320.54)	(533.45)	(1,350.25)
(after tax) and other comprehensive income (after tax)						
Paid-up Equity Share Capital	880.73	880.73	880.73	880.73	880.73	880.73
Reserves as shown in the Balance Sheet of previous year	-	-	-	-	-	4,613.40
Earning Per Share (of Rs. 10/- each)	(1.06)	(2.60)	(5.72)	(3.66)	(6.01)	(15.37)
Basic	(1.06)	(2.60)	(5.72)	(3.66)	(6.01)	(15.37)
Diluted						

Notes:

1. The above financial results have been reviewed by the Audit Committee and approved thereafter by the Board of Directors in the meeting held on 7th November 2020 & these results have been reviewed by the Statutory Auditors of the company.
2. The Company's operations and financial results for the quarter and half year ended 30th September, 2020 have been impacted due to outbreak of Covid-19 pandemic and consequent lockdown announced by the Government of India. The company continued to carry out the operation in the limited manner due to on going covid pandemic. The results of the current quarter and half year are therefore not comparable to the respective previous quarter and half year. The Company has conducted an assessment of the possible impact of the ongoing Covid-19 pandemic on its operations, liquidity position and recoverability of its asset balances as at 30th September, 2020 based on the internal and external information upto the date of approval of these financial results. Since the situations are continuously evolving, the impact assessed may be different from the estimates made as at the date of approval of these financial results and management will continue to monitor any material changes arising due to the impact of this pandemic on financial and operational performance of the Company and take necessary measures to address the situation.
3. Segment Revenue and Result of Wind Energy Division for the quarter and half year ended September 2020 has fallen due to change in tariff rate compared to same quarter and half year ended last year.
4. Previous quarters/period/year ended figures have been regrouped/reclassified wherever necessary to confirm to the current quarters/period/year end presentation.

Place: New Delhi

Date: 7th November, 2020

For Salora International Ltd.

Sd/-

Gopal Sitaram Jiwarajka

Chairman & Managing Director

SALE NOTICE UNDER IBC,2016

M/s. MINERVA EXECUTIVE APARTMENTS PRIVATE LIMITED (In Liquidation)

Plot No.258, Road No.18, Jubilee Hills, Hyderabad-500033, Telangana, India.

The following Assets & Properties of M/s. MINERVA EXECUTIVE APARTMENTS PRIVATE LIMITED (In Liquidation) forming part of Liquidated Estate for sale by the Liquidator. The Sale will be done by the under signed through the E-Auction platform: <https://www.foreclosureindia.com> (With unlimited extension of 5 minutes each)

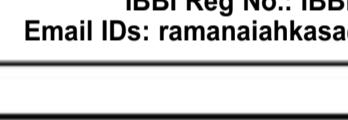
Pursuant to regulation 29 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation 2015 ("Listing Regulations") that a meeting of the Board of Directors of the Company is scheduled to be held on Friday 13th November 2020, at 03:00 PM, at the registered office of the company inter-alia to Consider and approve the Unaudited Financial Results along with Limited Review report of the Company for the Quarter ended September 30, 2020.

The said Notice may be accessed on the Company's website at <http://www.associates.net.in> and may also be accessed on the Stock Exchange websites at <https://www.mseindia.com>. Pursuant to this, the Company has decided that the closer period (i.e. closure of trading window) under the "Code of Conduct to Regulate, Monitor and Report Trading" which would end 48 hours after the results are made public on 13th November 2020.

For Associated Finman Limited

Sd/- (Sandeeprajit Jangir)

Date: 06.11.2020 Place: Delhi Company Secretary & Compliance Officer



SALE NOTICE UNDER IBC,2016

M/s. MINERVA EXECUTIVE APARTMENTS PRIVATE LIMITED (In Liquidation)

Plot No.258, Road No.18, Jubilee Hills, Hyderabad-500033, Telangana, India.

The following Assets & Properties of M/s. MINERVA EXECUTIVE APARTMENTS PRIVATE LIMITED (In Liquidation) forming part of Liquidated Estate for sale by the Liquidator. The Sale will be done by the under signed through the E-Auction platform: <https://www.foreclosureindia.com> (With unlimited extension of 5 minutes each)

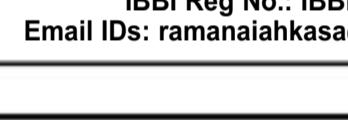
Pursuant to regulation 29 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation 2015 ("Listing Regulations") that a meeting of the Board of Directors of the Company is scheduled to be held on Friday 13th November 2020, at 03:00 PM, at the registered office of the company inter-alia to Consider and approve the Unaudited Financial Results along with Limited Review report of the Company for the Quarter ended September 30, 2020.

The said Notice may be accessed on the Company's website at <http://www.associates.net.in> and may also be accessed on the Stock Exchange websites at <https://www.mseindia.com>. Pursuant to this, the Company has decided that the closer period (i.e. closure of trading window) under the "Code of Conduct to Regulate, Monitor and Report Trading" which would end 48 hours after the results are made public on 13th November 2020.

For Associated Finman Limited

Sd/- (Sandeeprajit Jangir)

Date: 06.11.2020 Place: Delhi Company Secretary & Compliance Officer



SALE NOTICE UNDER IBC,2016

M/s. MINERVA EXECUTIVE APARTMENTS PRIVATE LIMITED (In Liquidation)

Plot No.258, Road No.18, Jubilee Hills, Hyderabad-500033, Telangana, India.

The following Assets & Properties of M/s. MINERVA EXECUTIVE APARTMENTS PRIVATE LIMITED (In Liquidation) forming part of Liquidated Estate for sale by the Liquidator. The Sale will be done by the under signed through the E-Auction platform: <https://www.foreclosureindia.com> (With unlimited extension of 5 minutes each)

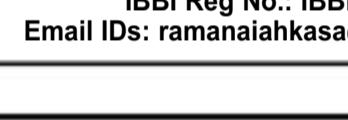
Pursuant to regulation 29 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation 2015 ("Listing Regulations") that a meeting of the Board of Directors of the Company is scheduled to be held on Friday 13th November 2020, at 03:00 PM, at the registered office of the company inter-alia to Consider and approve the Unaudited Financial Results along with Limited Review report of the Company for the Quarter ended September 30, 2020.

The said Notice may be accessed on the Company's website at <http://www.associates.net.in> and may also be accessed on the Stock Exchange websites at <https://www.mseindia.com>. Pursuant to this, the Company has decided that the closer period (i.e. closure of trading window) under the "Code of Conduct to Regulate, Monitor and Report Trading" which would end 48 hours after the results are made public on 13th November 2020.

For Associated Finman Limited

Sd/- (Sandeeprajit Jangir)

Date: 06.11.2020 Place: Delhi Company Secretary & Compliance Officer



SALE NOTICE UNDER IBC,2016

M/s. MINERVA EXECUTIVE APARTMENTS PRIVATE LIMITED (In Liquidation)

Plot No.258, Road No.18, Jubilee Hills, Hyderabad-500033, Telangana, India.

The following Assets & Properties of M/s. MINERVA EXECUTIVE APARTMENTS PRIVATE LIMITED (In Liquidation) forming part of Liquidated Estate for sale by the Liquidator. The Sale will be done by the under signed through the E-Auction platform: <https://www.foreclosureindia.com> (With unlimited extension of 5 minutes each)

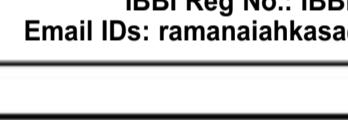
Pursuant to regulation 29 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation 2015 ("Listing Regulations") that a meeting of the Board of Directors of the Company is scheduled to be held on Friday 13th November 2020, at 03:00 PM, at the registered office of the company inter-alia to Consider and approve the Unaudited Financial Results along with Limited Review report of the Company for the Quarter ended September 30, 2020.

The said Notice may be accessed on the Company's website at <http://www.associates.net.in> and may also be accessed on the Stock Exchange websites at <https://www.mseindia.com>. Pursuant to this, the Company has decided that the closer period (i.e. closure of trading window) under the "Code of Conduct to Regulate, Monitor and Report Trading" which would end 48 hours after the results are made public on 13th November 2020.

For Associated Finman Limited

Sd/- (Sandeeprajit Jangir)

Date: 06.11.2020 Place: Delhi Company Secretary & Compliance Officer



SALE NOTICE UNDER IBC,2016

M/s. MINERVA EXECUTIVE APARTMENTS PRIVATE LIMITED (In Liquidation)

Plot No.258, Road No.18, Jubilee Hills, Hyderabad-500033, Telangana, India.

The following Assets & Properties of M/s. MINERVA EXECUTIVE APARTMENTS PRIVATE LIMITED (In Liquidation) forming part of Liquidated Estate for sale by the Liquidator. The Sale will be done by the under signed through the E-Auction platform: <https://www.foreclosureindia.com> (With unlimited extension of 5 minutes each)

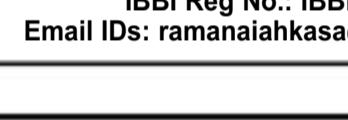
Pursuant to regulation 29 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation 2015 ("Listing Regulations") that a meeting of the Board of Directors of the Company is scheduled to be held on Friday 13th November 2020, at 03:00 PM, at the registered office of the company inter-alia to Consider and approve the Unaudited Financial Results along with Limited Review report of the Company for the Quarter ended September 30, 2020.

The said Notice may be accessed on the Company's website at <http://www.associates.net.in> and may also be accessed on the Stock Exchange websites at <https://www.mseindia.com>. Pursuant to this, the Company has decided that the closer period (i.e. closure of trading window) under the "Code of Conduct to Regulate, Monitor and Report Trading" which would end 48 hours after the results are made public on 13th November 2020.

For Associated Finman Limited

Sd/- (Sandeeprajit Jangir)

Date: 06.11.2020 Place: Delhi Company Secretary & Compliance Officer



SALE NOTICE UNDER IBC,2016

M/s. MINERVA EXECUTIVE APARTMENTS PRIVATE LIMITED (In Liquidation)

Plot No.258, Road No.18, Jubilee Hills, Hyderabad-500033, Telangana, India.

The following Assets & Properties of M/s. MINERVA EXECUTIVE APARTMENTS PRIVATE LIMITED (In Liquidation) forming part of Liquidated Estate for sale by the Liquidator. The Sale will be done by the under signed through the E-Auction platform: <https://www.foreclosureindia.com> (With unlimited extension of 5 minutes each)

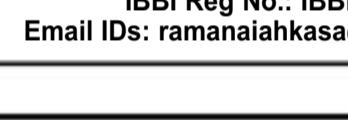
Pursuant to regulation 29 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation 2015 ("Listing Regulations") that a meeting of the Board of Directors of the Company is scheduled to be held on Friday 13th November 2020, at 03:00 PM, at the registered office of the company inter-alia to Consider and approve the Unaudited Financial Results along with Limited Review report of the Company for the Quarter ended September 30, 2020.

The said Notice may be accessed on the Company's website at <http://www.associates.net.in> and may also be accessed on the Stock Exchange websites at <https://www.mseindia.com>. Pursuant to this, the Company has decided that the closer period (i.e. closure of trading window) under the "Code of Conduct to Regulate, Monitor and Report Trading" which would end 48 hours after the results are made public on 13th November 2020.

For Associated Finman Limited

Sd/- (Sandeeprajit Jangir)

Date: 06.11.2020 Place: Delhi Company Secretary & Compliance Officer



SALE NOTICE UNDER IBC,2016

M/s. MINERVA EXECUTIVE APARTMENTS PRIVATE LIMITED (In Liquidation)

Plot No.258, Road No.18, Jubilee Hills, Hyderabad-500033, Telangana, India.

The following Assets & Properties of M/s. MINERVA EXECUTIVE APARTMENTS PRIVATE LIMITED (In Liquidation) forming part of Liquidated Estate for sale by the Liquidator. The Sale will be done by the under signed through the E-Auction platform: <https://www.foreclosureindia.com> (With unlimited extension of 5 minutes each)

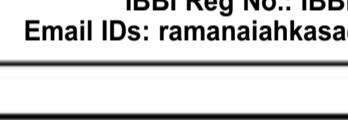
Pursuant to regulation 29 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation 2015 ("Listing Regulations") that a meeting of the Board of Directors of the Company is scheduled to be held on Friday 13th November 2020, at 03:00 PM, at the registered office of the company inter-alia to Consider and approve the Unaudited Financial Results along with Limited Review report of the Company for the Quarter ended September 30, 2020.

The said Notice may be accessed on the Company's website at <http://www.associates.net.in> and may also be accessed on the Stock Exchange websites at <https://www.mseindia.com>. Pursuant to this, the Company has decided that the closer period (i.e. closure of trading window) under the "Code of Conduct to Regulate, Monitor and Report Trading" which would end 48 hours after the results are made public on 13th November 2020.

For Associated Finman Limited

Sd/- (Sandeeprajit Jangir)

Date: 06.11.2020 Place: Delhi Company Secretary & Compliance Officer



SALE NOTICE UNDER IBC,2016

M/s. MINERVA EXECUTIVE APARTMENTS PRIVATE LIMITED (

**SRF LIMITED**

Registered Office: The Galleria, DLF Mayur Vihar, Unit No. 236 & 237, 2nd Floor, Mayur Vihar Phase, Noida Link Road, Mayur Vihar Phase I Extn, Delhi-110091
Tel. No (Regd office) : +(91-11) 49482870 Fax: +(91-11) 9482900
E-mail: info@srfl.com, Website: www.srf.com: CIN – L18101DL1970PLC005197

NOTICE

Notice is hereby given that Certificates pertaining to Shares of the Company detailed below have been reported lost and request(s) for issue of duplicate Certificates in lieu thereof have been received by the Company :-

Sl. No.	Folio No.	Name of the Share Holder / Legal Heir (Claimant)	Cert-No.	Dist-No.	Lost Shares
1	A 0002714	Anjali Nagpaul	301436-39	15713049-112	64
			450436-39	23732841-904	64
			90150614	10389330-79	50
			90254420	2596951-60	10
			90254420	6145930-69	40
			90254421	2596961-75	15
			90254421	4094674-85	12
2	SRF0111256	Sunil M Darda	90244296	5240649-76	28
		Sadhana- JT1		3377015-36	22
3	SRF0137331	Harinder Bhatia	373070	17095390-439	50
			522070	25115182-231	50
4	SRF0043570	Sushila Devi Jain	90091205-07	9699450-549	100
5	SRF0104737	Madhavi Sharma-(DECEASED)	436812-14	21539401-27	27
		Prem Narain Sharma (DECEASED)-JT1	585812-14	29559193-219	27
		Raj Kumari Sharma-JT2	90207066	15594190-234	45
6	SRF0120323	Madhavi Sharma-(DECEASED)	439167	23496088-137	50
		Prem Narain Sharma (DECEASED)-JT1	588167	31515880-929	50
		Raj Kumari Sharma-JT2			
7	A 0002177	Anil Kumar Dhurka	95315	4089418-21	4
8	A 0001588	Aziza A Dalal	95089	4085187-204	18
			93258694	18542907-42	36
9	SRF0033055	V D Sharma-DECEASED	369841	17043178-87	10
		Praveen Sharma-JT1	518841	25062970-79	10
			649881-83	43248892-915	24
			90070024	9052606-25	20
10	M 0004046	Meera Govardhan Bhat- DECEASED	51814	2752201-25	25
		Pravin Govardhan Bhat- CLAIMANT	69995	3458548-55	8
			132154	5475055-70	16
11	S 0005660	Surinder Nath Khosla- DECEASED	90173980-81	13080035-109	75
		Sanjeev Kumar Khosla- CLAIMANT			
12	SRF0101165	Pankaj Khanna	540199-200	25442027-51	25
13	M 0003942	Madhu Gupta	132095	5474038-49	12
			976200	18578391-415	25
14	SRF0111306	S Sethuraj- DECEASED	90010245-46	6119450-549	100
		S Bharathi- CLAIMANT			
		S Vaishnavi - CLAIMANT			
		S. Vignesh- CLAIMANT			
15	SRF0111097	Sanjay Mehra	90200966	15349150-99	50
		Reeta Mehra	90246060	15286585-89	5
			90246060	15349200-209	10
			90246060	15392390-424	35
16	K 0001692	Kaushalya Kapur- DECEASED	124831	5245086-101	16
		Savita Sethi- CLAIMANT	975872	18568622-54	33
17	S 0006285	Suraj Bhan Gupta- DECEASED	41938	2486026-50	25
		Gauri Shankar Gupta- CLAIMANT	80249	3619907-14	8
			145896	5835470-85	16
18	SRF0103052	Deepak Mehdiratta	393776-78	17493209-40	32
			542776-78	25513001-32	32
			90096612	9863390-4008	20
			90205512	15534310-44	35
19	SRF0151835	Aditi Arora	575383	26318456	1
		Om Arora	575390-93	26318757-800	44
		Madhu Arora	575594-95	26325475-574	100
			575595	26325525-74	50
			575655-56	26326889-988	100
			575657	26326989-7038	50
			575664	26327172-76	5
20	K 0006534	Khazan Singh	90008713	1145561	40
		Mr. Kishan Swarup	90008713	3369039	10
			90244890	3369049	3
			90244890	5231180	26
			90244890-91	8290062-113	52
21	SRF0101820	Man Mohan Nath	3251	1223501-20	20
			3675	1238406-55	50
			4735-36	1273251-90	40
			540842-44	25453154-233	80
			90142296	2282501-25	25
			90142296	2770951-75	25
22	SRF0040286	Surender Kumar Gupta	378203-05	17184253-309	56
		Anita Gupta	527203-05	25204045-101	56
			90084545-47	9495490-589	100
23	S 0005623	Sharadchandra Himatil Daftary	38549	2387851-66	16
24	SRF0044614	USHA RANI RAVELA	532313	25294044-093	50
		R V PRASADA RAO	90093225-27	9760310-409	100

Any person having any claim /objection in respect of the above requests should lodge such claim/objection with the company at its Registered Office within 15 days of the publication of this notice, failing which the company will consider to give effect to the above requests.

Public is hereby cautioned against dealing with the aforesaid share certificates.

for SRF LIMITED

Sd/-

RAJAT LAKHANPAL

Place : Gurugram

Date : 07.11.2020

Vice President (Corporate Compliance) & Company Secretary

**VLS FINANCE LIMITED**

Regd. Office: 2nd Floor, 13, Sant Nagar, East of Kailash, New Delhi-110065, Ph: 91(11) 46656666
Fax: 91(11) 46656699, CIN: L65910DL1986PLC023129, Email: vls@vlsfinance.com, Website: www.vlsfinance.com

STATEMENT OF STANDALONE AND CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH SEPTEMBER, 2020

(Rs. in Lakhs except Earnings per share data)

Particulars	STANDALONE			CONSOLIDATED		
	Quarter Ended 30.09.2020	Half Year Ended 30.09.2020	Quarter Ended 30.09.2019	Quarter Ended 30.09.2020	Half Year Ended 30.09.2020	Quarter Ended 30.09.2019
Unaudited						
Revenue from continuing operations	3,295.89	3,921.92	237.51	3,362.37	4,086.53	425.03
Net Profit/(Loss) for the period before tax (Before Exceptional Items or Extraordinary items) from continuing operations	3,071.68	3,481.37	(3,002.88)	3,113.48	3,603.01	(2,849.13)
Net Profit/(Loss) for the period before tax (After Exceptional Items or Extraordinary items) from continuing operations	3,071.68	3,481.37	(3,002.88)	3,113.48	3,603.01	(2,849.13)
Net Profit/(Loss) for the period after tax (After Exceptional Items or Extraordinary items) from continuing operations	3,046.38	4,221.23	(2,590.74)	3,085.57	4,271.88	(2,436.70)
Net Profit/(Loss) for the period after tax (After Exceptional Items or Extraordinary items) from discontinuing operations	0.00	0.00	0.00	0.00	0.00	0.00
Total Comprehensive Income for the period (Comprising Profit/Loss) for the period (after tax) and Other Comprehensive Income for the period	7,379.68	14,939.21	3,384.26	11,545.02	23,518.34	11,243.93
Paid Up Equity Share Capital (Face Value Rs. 10/- Per Share)	3,878.42	3,878.42	3,878.42	3,878.42	3,878.42	3,878.42
Earnings Per Share (before Extraordinary items) (of Rs.10/-each)	(**)	(**)	(**)	(**)	(**)	(**)
-Basic (not annualised) (**)	7.88	10.92	(6.70)	7.98	11.05	(6.30)
-Diluted (not annualised) (**)	7.88	10.92	(6.70)	7.98	11.05	(6.30)
Earnings Per Share (after Extraordinary items) (of Rs.10/-each)	(**)	(**)	(**)	(**)	(**)	(**)
-Basic (not annualised) (**)	7.88	10.92	(6.70)	7.98	11.05	(6.30)
-Diluted (not annualised) (**)	7.88	10.92	(6.70)	7.98	11.05	(6.30)

Note:
1. The above is an extract of the detailed format of Quarterly/Periodical Financial Results filed with the stock exchanges under regulation 3