OPINION, P2
Pandemic, vaccine and controversy
ACROSS THE AISLE , P CHIDAMBARAM

LEISURE
THE DYNAMIC CANVAS
Digital artists around the world have been expanding their arena of tools to create unique artworks. But how exactly is digital art placed in the art world, especially in comparison to traditional art? Page 6

FE LINES
Human connection
The art of gathering will be significantly redefined in 2021
Page 7

VOL. XX NO. 10
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FE SUNDAY

FINANCIAL EXPRESS ON SUNDAY READ TO LEAD

NEW DELHI
SUNDAY, JANUARY 10, 2021, 22 Pages, ₹10 (Patna ₹11, Raipur ₹10)

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

EXPRESS ADDA
PANKAJ TRIPATHI
'A part of my soul goes into the making of a subtle performance' Page 8

WHAT'S INSIDE

■ SPOTLIGHT, P5
Back to office
It's been a while since people went to their workplaces. Now, when the world is on the verge of being vaccinated, a return to the office seems imminent. But are we ready to go back yet? And what form will the new workplace take?

■ WORDS WORTH, P4
Checks & balances
An authoritative account of banks in India that offers insight, analysis & recommendations

DATA PRIVACY

Concern over WhatsApp's new policy

● Govt may redraft social media guidelines; app may lose intermediary status after data sharing with FB

RISHI RAJ
New Delhi, January 9

THE MINISTRY OF electronics and information technology (Meity) is taking a close look at encrypted messaging app WhatsApp's new privacy policy wherein it will be sharing commercial user data with parent Facebook.

Sources in the government said the social media intermediary guidelines, which are in the works, may be drafted afresh to build in safeguards against such practices.

Continued on Page 22

WhatsApp clarifies

WHATSAPP ON Saturday also clarified that its latest update describes business communication and does not change its data-sharing practices with Facebook. It also stated that users will have to agree to the new terms by February 8 to continue using WhatsApp's service. In a series of tweets, WhatsApp head Will Cathcart sought to share his views on the matter. He said the company updated its policy "to be transparent and to better describe optional people-to-business features".

Continued on Page 22

CAPITOL AFTERMATH

Twitter suspends Trump's account permanently

● The company said it feared risk of incitement of more violence from his tweets

PRESS TRUST OF INDIA
Washington, January 9

US PRESIDENT DONALD Trump has been permanently suspended from Twitter due to the "risk of further incitement of violence", the social media giant has announced, days after his supporters stormed the US Capitol and caused the deaths of four civilians and a police officer.

The unprecedented move by Twitter comes after Trump tweeted that he would not attend the inauguration of his successor Joe Biden on January 20.

Continued on Page 22

A photo illustration shows the suspended Twitter account REUTERS/Joshua Roberts/Illustration

Won't be silenced, says Trump

IN A STATEMENT hours after he was banned, Trump said: "I predicted this would happen. We have been negotiating with various other sites, and will have a big announcement soon, while we also look at the possibilities of building out our own platform in the near future. We will not be SILENCED!" "Twitter is not about FREE SPEECH. They are all about promoting a Radical Left platform where some of the most vicious people in the world are allowed to speak freely. "STAY TUNED!" he said, indicating some announcements in this regard is forthcoming. "Twitter may be a private company, but without the government's gift of Section 230 they would not exist for long," Trump said. — PTI

Google suspends Parler; Apple may too

INTERNET GIANT Google has suspended US-based microblogging platform Parler —where most of the supporters of outgoing President Donald Trump are shifting their base — from its app store, citing posts inciting violence. Apple also warned Parler that it will ban the service.

Reports on Page 11

'US is not China'

WASHINGTON: Several Republican leaders have condemned Twitter for permanently deactivating President Donald Trump's account, saying that the "US is not China". — PTI

COVID-19

Vaccination drive to start on Jan 16

PRESS TRUST OF INDIA
New Delhi, January 9

INDIA WILL LAUNCH its Covid-19 vaccination drive on January 16 and priority will be given to nearly three crore healthcare and frontline workers, the government said on Saturday. The decision was taken after PM Narendra Modi reviewed the status of the situation and vaccine preparedness. "After detailed review, it was decided that in view of the forthcoming festivals including Lohri, Makar Sankranti, Pongal, Magh Bihu, etc, vaccination will start from January 16, 2021," a government statement said.

After healthcare and frontline workers, priority will be given to those above 50 years of age and the under-50 population groups with co-morbidities numbering around 27 crore, it added.

Narendra Modi
@narendramodi

Priority will be given to our brave doctors, healthcare workers, frontline workers including Safai Karamcharis

ODD & EVEN ROHNIT PHORE

AIR DISASTER

Indonesian plane with 62 aboard feared crashed

REUTERS
Jakarta, January 9

A SRIWIJAYA AIR plane with 62 people on board lost contact after taking off from Indonesia's capital Jakarta on a domestic flight on Saturday and rescuers said suspected debris had been found in the sea off the city.

The Boeing 737-500, en route to Pontianak in West Kalimantan, disappeared from radar screens after taking off. Indonesian transport minister Budi Karya told a news conference that 62 people had been aboard, including 12 crew.

Teams have been dispatched to search the waters north of Jakarta. An official said debris suspected to be from the plane had been found in the sea, but it had not been confirmed that it came from the missing flight.

Sriwijaya Air, an Indonesian airline, said it was gathering more detailed information regarding the flight before it could make a fuller statement.

A Boeing spokeswoman said, "We are aware of media reports from Jakarta, and are closely monitoring the situation."

QuickPicks

Hyderabad company booked in ₹ 4,736-crore bank fraud

THE CBI HAS booked Hyderabad-based Coastal Projects and its directors in connection with over ₹4,736-crore bank fraud in a consortium of banks led by the State Bank of India, officials said on Saturday, reports **PTI**. The complaint from the SBI has alleged that the company falsified account books and financial statements between 2013 and 2018.

Volunteer's death not related to vaccine: Bharat Biotech

VACCINE MAKER BHARAT Biotech on Saturday said the death of a volunteer in Bhopal, who took a shot of its Covaxin as part of the Phase III clinical trials, was not related to the medication, reports *PTI*. "As per the post-mortem report, probable cause of death was due to cardio respiratory failure as a result of suspected poisoning," the firm said. The volunteer died nine days after the dosing, though it's not known if he took the vaccine or a placebo.

Bird flu in seven states

THE CENTRE ON Saturday said the outbreak of bird flu has been reported in Uttar Pradesh, taking the total number of affected states to seven, reports **PTI**. However, the confirmation of bird flu in Delhi, Chhattisgarh and Maharashtra is awaited as the samples have been sent for testing, it said. The other six states where bird flu is confirmed are Kerala, Rajasthan, Madhya Pradesh, Himachal Pradesh, Haryana and Gujarat.

Govt puts out draft pre-pack scheme

● New insolvency scheme to offer more leeway to promoters; sharp cut in default threshold

FE BUREAU
New Delhi, January 9

THE GOVERNMENT HAS proposed to roll out a so-called "pre-pack" insolvency scheme that will allow honest promoters to submit resolution plans for their stressed companies and it could be available for all corporate debtors and for any stress — pre and post default.

As per a draft pre-pack scheme, put out by the corporate affairs ministry, the government may begin by allowing this scheme for defaults from ₹1 lakh to ₹1 crore and Covid-19 defaults. This can be followed by defaults above ₹ 1 crore, and then defaults from ₹1 to ₹1 lakh.

A corporate debtor will have to initiate pre-pack with the consent of a simple majority of unrelated financial creditors and shareholders. While eligible promoters will be allowed to bid, there will be no dilution of provisions of Section 29A disqualification criteria. Under the scheme, market participants will be allowed 90 days to submit the resolution plan to the adjudicating authority, which shall have 30 days to approve the plan.

Pre-pack will usually see resolution and not end up with liquidation, except when the creditors decide to liquidate the corporate debtor with a 75% voting share.

The scheme will require amendments to the IBC, and the government may introduce a Bill to this effect as early as the Budget session of Parliament. If adopted early, it will be a key tool at creditors' disposal once the government lifts a suspension of the IBC process against Covid-related defaults from March 25, 2021, which may lead a sudden rise in insolvency cases.

THE PROPOSALS

- Initially, pre-pack may be allowed for defaults from ₹1 lakh to ₹1 cr and Covid defaults
- Honest promoters to be allowed to bid but no dilution of Sec 29-A disqualification criteria
- Pre-pack can be initiated by the debtor with nod from a simple majority of shareholders
- Resolution plan has to be approved by 66% of creditors
- Pre-pack should allow 90 days for market participants to submit resolution plans to NCLT

Opinion

SUNDAY, JANUARY 10, 2021

ACROSS THE AISLE

P Chidambaram

Pandemic, vaccine and controversy

THE PANDEMIC SEEMS to be on its way out, but not yet gone. The vaccine seems to be on its way in, but has not yet reached households. The one thing that has remained unmoved throughout is controversy!

As I write this on January 9, the numbers are a grim reminder of the havoc wrought by Covid-19. The number of infections is 1,04,31,639 (second place after the United States); the number of deaths is 1,50,798 (third after the US and Brazil); and the number of active cases is 2,24,190. With a population of 138 crore, we can count ourselves lucky but certainly not a shining example of pandemic control and management.

There are six approved vaccines in the world. We know little about the Russian and Chinese vaccines although they are being distributed and administered extensively in the respective countries. As far as I know, no other acknowledged, long-standing regulator has approved for use the Russian or Chinese vaccine.

Four vaccines, great opportunity

That leaves four. The first is Pfizer's, approved by the US FDA which, in the scientific world and among the medical profession, is the gold standard. The vaccine's immunogenicity, safety and efficacy have been proven in the mandatory three phases of the trials. The drawback is the conditions of storage (-70 degrees C) and cost in India (undetermined). Pfizer applied for Emergency Use Approval (EUA) to the Drugs Controller General of India (DCGI), but did not appear to present its case to the Expert Committee despite three opportunities. My hunch is Pfizer is not keen on marketing and distributing its vaccine in India because it has assumed that, in India, its cost will be unaffordable and the conditions of storage will not be met. Since Pfizer's vaccine has been approved by many countries/regulators and the demand is high worldwide, Pfizer may have placed India low in its order of priority.

The second is Oxford-AstraZeneca's, that is being manufactured under a licence by the Serum Institute of India (SII). We can be proud that an Indian research-cum-manufacturing company has qualified to test, manufacture and distribute a vaccine under the name Covishield.

The third is Moderna's. It has not yet applied in India for approval.

Needless controversy

The fourth is Bharat Biotech's Covaxin. While the company may have drawn on the work and knowledge of foreign researchers and scientists, Covaxin is a 100 % Indian product. It is a proud moment for India. The vaccine's approval was mired in an unnecessary controversy. The DCGI and the government's spokespersons (especially Dr V K Paul and Dr Balram Bhargava) should have, at the outset, made it clear that Covaxin's EUA was for distribution-cum-Phase III clinical trials and the results — especially the results on efficacy — will determine its further distribution and use. It is true that reputed scientists, virologists, microbiologists and doctors have questioned the speed (or haste) in granting approval even when Phase III clinical trials are underway. Desperate situations may require desperate remedies. India's requirement of vaccines (by volume) is so huge that neither the SII's Covishield nor imports can meet the demand for a quick nationwide roll-out. It is wise to encourage a potential candidate (a life saver) to complete the testing process quickly and also to keep ready a vaccine as a back-up for emergency use. My personal view is that we should be charitable to the DCGI and the government.

A health worker checks a syringe before performing a trial run of Covid-19 vaccine delivery system in Guwahati, India AP

There is no evidence that Covaxin is ***harmful***. The trials, so far, have qualified the vaccine on immunogenicity and safety. No adverse reports on efficacy have been received. We should collectively hope that Covaxin will complete Phase III clinical trials by the end of January and the results will be evaluated by March. Thereafter, we can accelerate the roll-out with two vaccines — we may also export reasonable quantities to developing countries — and acquire a place among nations that were able to research, find, manufacture, distribute and use a vaccine in 12 months.

There was, I suspect, a tinge of business between the SII and Bharat Biotech. Happily, both Mr Adar Poonawalla and Mr Krishna Ella buried the hatchet in a couple of days and promised to cooperate and work together. That is the way frontline companies, especially in research and development, should conduct their affairs, with a right mix of public good and private profit.

Real test begins now

The real test begins now. How will the government vaccinate the bulk of the 138 crore population? Here are a few thoughts:

- There must be an order of priority and no breaches of that order should be permitted under any circumstances.
- The vaccine must be administered free of cost in government hospitals and vaccination centres. Levying a charge will encourage people to cut corners and, consequently, lead to corruption.
- When supplies improve, private hospitals should be brought into the roll-out. If they wish to buy the vaccine and charge their customers, the government should fix the price and let those who can afford to pay, pay for the vaccination.
- Just as we have allowed export of India-made vaccines, we should also allow import of approved vaccines. Protectionism is a discredited theory in world trade and has certainly no place when the world is facing a pandemic.
- We must be prepared to face unknown consequences. We must keep faith in our scientists and researchers to find solutions. Ultimately, science will triumph.

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FIFTH COLUMN

TAVLEEN SINGH

The new Indian

WHAT HAPPENED ON Capitol Hill last week had a profound effect across the world. Leaders of other democratic countries watched in horror as did political commentators and even those with no interest in politics. Personally, I found myself really impressed with how America's judges, election officials and its media have stood up against Donald Trump's bullying and his lies. It was this that caused me to tweet that 'America may look really bad at the moment but let's remember that its democracy just passed its hardest test and won. Would we be able to say the same in India about our institutions if put through such a test?'.

In the 'new India' that the Prime Minister boasts of having created, this tweet was seen as anti-national and it caused the BJP troll army to order me to 'leave India'. I am routinely attacked on social media, but this is the first time that I have been told that I have no right to live in India. It would not matter if the vicious, venomous tweets that filled my timeline came from ordinary twitterers. It matters because they came from people whose handles proclaim their pride in being followed by Narendra Modi. This has inspired me to draw for you a portrait of the 'new Indian' who constitutes the base of today's BJP, which is as heavily stamped in Modi's image as the Republican Party came to be stamped in the image of Donald Trump.

The most distinctive feature of the 'new Indian' is that he believes that criticism of the Modi government amounts to an attack on India. They make this clear every time they tweet their support of the man they consider 'the best prime minister India has ever had'. They hope he continues to rule long after 2024 and that he then appoints Yogi Adityanath as his successor. In the eyes of many Modi supporters, Yogi is already more of a leader than he is because he is a 'stronger' Hindu. This leads me to the second defining feature of these new Indians.

They hate Muslims, Islam and Pakistan. So, they are delighted that Yogi has brought his 'love jihad' law and that this has inspired other BJP chief ministers to follow his lead. They gloat every time that a Muslim is dragged off to a police station in Uttar Pradesh for marrying a Hindu woman. They do not see this law as depriving women of their right to choose whom they love and marry because they think of women as property. A Bajrang Dal activist clarified this bluntly last week when he told a reporter that 'rescued' Hindu women are married off immediately to 'one of our men'.

Rage against Muslims is so important to the new Indians that justice and the rule of law do not matter. A Muslim man selling shoes on a Bulandshahr pavement was arrested last week because he sold shoes with 'Thakur' written on their soles. This hurt the 'religious sentiments' of the Bajrang Dal activist who had him arrested. New Indians are very thin-skinned and are easily hurt. They are also conspiracy theorists who see international plots to defame Hindus around every corner.

When it comes to conspiracy theories, they compete with Trump's supporters. If Trump's supporters blame Antifa for having conspired to 'steal' the election from Trump, Modi's supporters are as convinced that 'Leftists, libtards, and Lootyens' are behind every attempt to criticise Modi's government and his policies. In their book everyone who disagrees with them is anti-national. In their enthusiasm to paint protesting farmers with the same 'anti-national' brush used to paint protesters against the Citizenship (Amendment) Act (CAA), they went too far. So, they were curbed and made to change their tune.

'New Indians' exist not just on social media but in real life. They can now be found in the drawing rooms of Lutyens Delhi, in think tanks of repute, on university campuses and in foreign cities. During the protests against the new citizenship law, I happened to be in New York in a taxi driven by a Gujarati who had lived in the United States for more than 20 years. When he discovered that I was an Indian from India, he launched into a tirade against 'these JNU types' who are protesting against the man he saw as the 'saviour of India'. They should be shot, he said at the end of his tirade, they should be shot because it is the only way that India will progress.

This point is made often these days by Modi's more violent supporters. They make it clear that there is no room in India for people who do not share their point of view. Dissent of any kind is for them exactly the same as sedition and they see it everywhere. In performances by Muslim comedians, in Bollywood films, in the media and in 'liberal' Western newspapers who they believe exist for the specific purpose of defaming Hindus and India. If you run into one of these 'new Indians', remember that it is useless getting into any sort of discussion with them. It will take you nowhere. This is because the other thing that defines them is certainty of such an extreme kind that there is not the smallest chink through which the smallest doubt can find its way. Have these new Indians made India better? You judge.

Hall of infamy

Gary Player, Annika Sorenstam have been widely criticised for accepting an honour from Trump

OVER THE TOP

Meraj Shah

TALK ABOUT EXTRAORDINARY circumstances. I suspect Hall-of-Famers Annika Sorenstam and Gary Player, must have considered their options for excusing themselves from an awards ceremony last week. I know what I would have done—gone into precautionary quarantine—to avoid being conferred America's greatest civilian honour—the Presidential Medal of Freedom at this point. It sounds bizarre, but given the events that transpired last week at Capitol Hill, and the role the outgoing President of the United States played in what incoming President Joe Biden called one of 'America's darkest Days,' the timing was all wrong for two of the greatest golfers of all time to be bestowed an honour by a man, who by all accounts, tends to improve his lie when no one's watching, and has trouble counting his score. Even though the ceremony was held behind closed doors with no media present, no strokes for guessing what a cringe-worthy experience it must have been for Sorenstam and Player. But not to take anything away from their accomplishments: the duo joined Arnold Palmer, Jack Nicklaus, Charlie Sifford and Tiger Woods as the only golfers to receive the award.

There were no such moral dilemmas for the evergreen Lee Westwood: the former world number one, was conferred, yet again, the Associations of Golf Writers' (AGW) trophy — the fourth time he's done so. Westwood's spectacular play in the blighted season— a 25th European Tour title at the Abu Dhabi HSBC Championship, followed by a run of six consecutive top-20 finishes over the summer, and culminating with a runner-up finish at the DP World Tour Championship last month to win the Race to Dubai for a third time—was unprecedented at best. But Lee's popularity has as much to do with his conduct and demeanour as it does with his performances. Lee also hosted the Betfred British Masters at Close House, and supported other events on a new UK Swing. AGW Chairman Martin Dempster articulated this quality well: "I feel that Lee Westwood is a deserved winner of the 2020 AGW Golfer of the Year Award and not just on the strength of his latest European Tour Race to Dubai title, brilliant as though that achievement may have been. Lee led by example after the European Tour came out of the first Covid-19 lockdown, admitting he found the environment at events totally different to what he had been used to during his glittering career but getting on with it in a professional manner.

Gary Player and Annika Sorenstam

"I'm again honoured to be voted AGW Golfer of the Year and even more so to now win the award for a fourth time," said Westwood. "I feel very fortunate and honoured to have won. It's always a special award because it is voted by the dedicated golfing press who are out there reporting on the various tournaments. We all know 2020 was a very different year but they are the ones who continually keep a close eye on what has been going on in the golf world." The prestigious AGW Golfer Writers Trophy, and initially awarded in 1951, recognises the team, person or persons, resident or born in Europe, who in the opinion of the majority of Association members, made the most outstanding contribution to golf during the preceding 12 months.

Talking of hall-of-famers, my all-time-favourite-Greg Norman, has been having a rough time lately. Turns out the man's incredible physical prowess (we all saw the scandalous photo from the beach that raised a few eyebrows last month) has not prevented him from getting the worst of the coronavirus' effects. Norman revealed that, despite being in relatively good health and having a high pain tolerance, the "hideous" virus was "like nothing I have ever experienced before. Muscle and joint pain on another level. Headaches that feel like a chisel going through your head scraping little bits off each time, fever, muscles that just did not want to work," Norman added. "Then my taste failed, where beer tastes bad and wine the same... at times struggling with memory of names and things." Here's wishing the Great White Shark a speedy recovery.

So 2021 is well on its way and so it seems are major events. There's plenty to look forward to. Poor Dustin Johnson will end up with the shortest tenure as the Masters Champion because the event will be held in April this year, a scant four months after the last iteration in November 2020. The perfect result would be if Dustin can successfully defend his title. That defence will mark the start of a full complement of majors in 2021, with the PGA Championship at Kiawah Island in May and the US Open heading to Torrey Pines the following month.

The Ryder Cup is back too. The biennial contest was pushed back a year for only the second time since World War II; the teams will head to Whistling Straits this September, where Team Europe will arrive as the defending champions after their 2018 victory at Le Golf National. Closer to home, two separate Asian Swings return to the calendar after being postponed in 2021, with a three-tournament stretch taking place in Singapore, Thailand and China in April before four more events in successive weeks in October.

In my backyard, the country's only real Muny—the Qutab GC in Delhi—has finally reopened the back nine after a couple of years of re-sodding. The pollution in India's capital is, by the city's own stilted yardstick, not as bad as last year, and golfers are landing up in droves to play. If you are considering teeing it up this weekend, then do call the course in advance to check for tee-times-a two-hour wait is par for the course this month. Have a great weekend!

A golfer, Meraj Shah also writes about the game

Regd. No. DL -21048/03-05. R.N.I. No. DELENG/2001/21855. Printed and Published by R.C. Malhotra on behalf of The Indian Express (P) Limited and printed at The Indian Express (P) Limited Press, A-8, Sector-7, Noida - 201301 and published at The Indian Express (P) Limited, Mezzanine Floor, Express Building, 9 & 10, Bahadur Shah Zafar Marg, New Delhi-110002. Phone: 0120-6651500, Fax: 0120-4367933. (Cover price: Patna: Mon-Fri ₹6, Sat ₹9, Sun ₹11; Raipur: Mon-Fri ₹7, Sat ₹10, Sun ₹10).
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16TH PRAVASI BHARATIYA DIVAS

'World watching how India runs world's biggest vaccine drive'

Says PM Modi in his address at the inauguration of Pravasi Bharatiya Divas Convention, adding nation is ready with two made-in-India vaccines for protection of humanity

PRESS TRUST OF INDIA
New Delhi, January 9

INDIA IS READY with two made-in-India vaccines for the protection of humanity and the world is not only waiting for them but also watching as to how the country runs the globe's biggest vaccination programme, Prime Minister Narendra Modi said on Saturday. In his address at the inauguration of the 16th Pravasi Bharatiya Divas (PBD) Convention, Modi also asserted that if democracy is most strong, vibrant and lively anywhere in the world, it is in India. "When India got Independence then it was said that such a poor and under-literate country will disintegrate and democracy was impossible here. Today's truth is that India is united and if democracy is most strong, vibrant and lively anywhere in the world, it is in India," he said.

Talking about India's fight against the Covid-19 pandemic, he said the country is among the nations with the lowest fatality rate and the highest recovery rate. Talking about the Covid vaccines rollout, Modi said India is ready with not one but two made-in-India coronavirus vaccines for the protection of humanity.

"Being the pharmacy of the world, India has supplied important medicines to all those in need in the world in the past and is also doing so now. The world is not only waiting for Indian vaccines but is also watching how India runs the world biggest vaccination programme," he said.

Modi also said during the pandemic, Indians showed their capabilities and the way the country stood together was unparalleled. He said India was using technology to defeat corruption and crores of rupees are being directly transferred to beneficiaries' bank accounts.

"Today we have been connected with the internet from various corners of the world but our minds are always connected with '*Maa Bharti*'," he said. "I have had a dialogue with several heads of states who told me how Indian diaspora has extended a helping hand in those countries and provided leadership in extending assistance even in these difficult times," Modi said.

"This was a matter of pride for me." He also lauded the Indian diaspora for providing assistance in the battle against coronavirus in India. Modi told the Indian diaspora that the country always stands with them and pointed out that over 45 lakh people were rescued under the government's Vande Bharat mission during the pandemic.

Prime Minister Narendra Modi speaks at the inauguration of the Pravasi Bharatiya Divas Convention 2021 via videoconferencing PHOTO: PTI

Goyal stresses on rapid structural reforms

INDIA IS STRENGTHENING the entire ecosystem to achieve Prime Minister Narendra Modi's dream of becoming a $5 trillion economy by 2025 through rapid structural reforms, Union minister Piyush Goyal said on Saturday.

Addressing the Pravasi Bharatiya Diwas conference, the commerce and industry minister said: "We are working simultaneously to bring about a quantum leap in our quality, in our productivity, in our efficiency, so that Indian industry can truly expand our export basket, making it bigger, better and broader."

The minister observed that new markets were being explored aggressively to enhance the reach of Indian products globally.

"The Indian diaspora living abroad have more familiarity with consumer markets. You have unique insights into consumer behaviour and can guide Indian industry to develop customised products for foreign markets," Goyal said. —PTI

RInfra completes stake sale in PKTCL to India Grid for ₹900 cr

PRESS TRUST OF INDIA
New Delhi, January 9

RELIANCE INFRASTRUCTURE ON Saturday said it has completed the sale of its entire 74% stake in PKTCL to India Grid Trust for ₹900 crore.

The proceeds will be utilised for debt reduction, and the company's dues will come down by 6% to ₹13,100 crore from ₹14,000 crore.

"Reliance Infrastructure Limited (RInfra) announces the successful completion of the sale of its entire 74% equity stake in Parbati Koldam Transmission Company (PKTCL) to India Grid Trust (IndiGrid) for an enterprise value of ₹900 crore," the company said in a statement.

RInfra owned 74% stake in Parbati Koldam Transmission Company located in Himachal Pradesh and Punjab in a joint venture with Power Grid Corporation of India (PGCIL).

The deal was announced in November 2020 with the signing of a definitive binding agreement between RInfra and IndiGrid and has now been completed with the transfer of shares of PKTCL and receipt of sale consideration.

The proceeds will be utilised for debt reduction, and the company's dues will come down by 6% to ₹13,100 cr from ₹14,000 cr

IndiGrid is India's first power sector Infrastructure Investment Trust, owning AAA-rated power transmission assets in India. With this acquisition, IndiGrid owns 12 operating power transmission assets with a total AUM of over ₹14,500 crore, the statement said.

The total transaction value is ₹900 crore. The entire sale proceeds are being utilised for debt reduction, it added.

Jaishankar invites diaspora to be part of India's efforts to build stronger capabilities

AN INDIA WITH greater capacities can be an additional engine of growth for the global economy, external affairs minister S Jaishankar said on Saturday as he invited the Indian diaspora to be part of the country's efforts to emerge stronger from the coronavirus crisis.

In his address at the Pravasi Bharatiya Divas, Jaishankar said India would be a "trusted partner and a reliable supplier", in line with global norms, and that the objective of the "*Aatmanirbhar Bharat*" initiative is to build greater capacities and enhance its contribution to the world.

Describing overseas Indians as "intrinsic partners" in India's growth and modernisation, the external affairs minister said they could bring resources, technology, best practices and innovations to support the country's endeavour to enhance its capacities. The PBD is celebrated to recognise the contributions of the overseas Indian community towards growth and development of the country.

January 9 was chosen as the PBD as it was on this day in 1915, Mahatma Gandhi, the "greatest pravasi", returned to India from South Africa. —PTI

India's fuel demand at 11-month high in December

PRESS TRUST OF INDIA
New Delhi, January 9

INDIA'S FUEL DEMAND rose for the fourth straight month in December as the resumption of economic activity took consumption to 11-month high, but it was about 2% lower than pre-Covid levels.

The total demand for petroleum products in December 2020 fell to 18.59 million tonne from 18.94 million tonne a year back, according to provisional data published by the oil ministry's Petroleum Planning and Analysis Cell.

Fuel consumption, however, posted a month-on-month increase for the fourth straight month, helped by reviving transportation and business activities. India had consumed 17.86 million tonne in November. The consumption in December had been the highest since February 2020.

While petrol had reached pre-Covid levels in September, diesel consumption returned to normal in October. However, its demand fell again in November and now in December.

Diesel demand, which had soared 7.4% year on year in October, dropped 6.9% in November and by 2.7% in December to 7.18 million tonne. Month on month, the demand slightly improved from 7.04 million tonne.

Fuel demand had snipped by 49% in April after a nationwide lockdown, imposed to curb the spread of coronavirus, shut industries and took most vehicles off-road.

The 69-day nationwide lockdown was followed by local and state-level restrictions. The curbs have eased only slowly and in phases, while localised restrictions in containment zones remain.

Shipping Corp to partner IWAI for coastal shipping ops

STATE-RUN SHIPPING Corporation of India (SCI) will collaborate with Inland Waterways Authority soon to commence coastal shipping services, a company official said on Saturday.

The coastal shipping activities will be undertaken by its wholly-owned subsidiary — Inland & Coastal Shipping. "We will announce a collaboration with Inland Waterways Authority of India (IWAI) very soon. We are commencing coastal shipping operations," SCI chairman and managing director H K Joshi said at a virtual event organised by Bengal Chamber of Commerce and Industry. —PTI

MINISTRY OF CORPORATE AFFAIRS
Government of India

PUBLIC NOTICE

A New and Comprehensive Form for New Companies

SPICe+

As part of Government of India's Ease of Doing Business (EODB) initiatives, the Ministry of Corporate Affairs has notified and deployed a new **Web Form** christened '**SPICe+**' (pronounced 'SPICe Plus').

SPICe+ offers 11 services by 3 Central Govt. Ministries & Departments and Two State Govt. (Maharashtra & Karnataka), thereby saving many procedures, time and cost for Starting a Business in India and is applicable for all new company incorporations.

SPICe+ is an integrated Web Form. SPICe+ has two parts viz.:

PART A FOR NAME RESERVATION FOR NEW COMPANIES, and

PART B OFFERING A BOUQUET OF SERVICES:

(i) Incorporation
(ii) DIN allotment
(iii) Mandatory issue of PAN
(iv) Mandatory issue of TAN
(v) Mandatory issue of EPFO registration
(vi) Mandatory issue of ESIC registration
(vii) Mandatory issue of Profession Tax registration (Maharashtra)
(viii) Mandatory issue of Profession Tax registration (Karnataka)
(ix) Mandatory Opening of Bank Account for the Company, and
(x) Allotment of GSTIN (if so applied for)

- A new and user friendly Dashboard on the Front Office has been created for company incorporation application (**SPICe+** and linked forms as applicable).
- The new web form facilitates On-screen filing and real time data validation for seamless incorporation of companies.
- Registration for EPFO and ESIC is mandatory for all new companies incorporated and no EPFO & ESIC registration nos. shall be separately issued by the respective agencies.
- Registration for Profession Tax is mandatory for all new companies incorporated in the State of Maharashtra and Karnataka.
- All new companies incorporated through **SPICe+** are mandatorily required to apply for opening the company's Bank account through the AGILE-PRO linked web form.

NOTICE-CUM-ADDENDUM

kotak Mutual Fund

REVISION IN PRODUCT LABELING IN THE EXISTING SCHEMES OF KOTAK MAHINDRA MUTUAL FUND

Pursuant to SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020 on Product Labeling in Mutual Fund, Kotak Mahindra Mutual Fund has evaluated the risk levels for the schemes of the Mutual Fund based on the scheme portfolios as on December 31, 2020.

Accordingly, the existing product label, as mentioned in the respective Scheme Information Document (SID) and Key Information Memorandum (KIM) including application form, of the following Schemes of Kotak Mahindra Mutual Fund are hereby replaced with the product label as given below:

Scheme Name	Revised Risk Level	Riskometer
Kotak Banking ETF, Kotak PSU Bank ETF, Kotak Global Emerging Market Fund, Kotak Infrastructure and Economic Reform Fund, Kotak Pioneer Fund, Kotak India EQ Contra Fund, Kotak Tax Saver Fund, Kotak Emerging Equity Fund, Kotak Bluechip Fund, Kotak Focused Equity Fund, Kotak Equity Opportunities Fund, Kotak Small Cap Fund, Kotak Nifty ETF, Kotak NV 20 ETF, Kotak Standard Multicap Fund, Kotak Sensex ETF, Kotak India Growth Fund Series 4, Kotak India Growth Fund Series 5, Kotak India Growth Fund Series 7, Kotak Equity Hybrid Fund, Kotak ESG Opportunities Fund, Kotak International REIT FOF.	Very High	RISKOMETER
Kotak Asset Allocator Fund, Kotak Balanced Advantage Fund, Kotak Debt Hybrid Fund, Kotak Credit Risk Fund.	High	RISKOMETER
Kotak Gold ETF, Kotak Gold Fund, Kotak Medium Term Fund, Kotak Equity Savings Fund, Kotak FMP Series 220, Kotak FMP Series 223, Kotak FMP Series 232, Kotak FMP Series 234, Kotak FMP Series 239, Kotak FMP Series 246, Kotak FMP Series 256.	Moderately High	RISKOMETER
Kotak Bond Fund, Kotak Gilt Fund, Kotak Bond Short Term Fund, Kotak Dynamic Bond Fund, Kotak Floating Rate Fund, Kotak Banking and PSU Debt Fund, Kotak Money Market Fund, Kotak Corporate Bond Fund, Kotak Low Duration Fund.	Moderate	RISKOMETER
Kotak FMP Series 212, Kotak FMP Series 213, Kotak FMP Series 214, Kotak FMP Series 215, Kotak FMP Series 216, Kotak FMP Series 217, Kotak FMP Series 219, Kotak FMP Series 221, Kotak FMP Series 224, Kotak FMP Series 225, Kotak FMP Series 226, Kotak FMP Series 228, Kotak FMP Series 230, Kotak FMP Series 233, Kotak FMP Series 235, Kotak FMP Series 237, Kotak FMP Series 240, Kotak FMP Series 242, Kotak FMP Series 243, Kotak FMP Series 245, Kotak FMP Series 247, Kotak FMP Series 248, Kotak FMP Series 250, Kotak FMP Series 251, Kotak FMP Series 252, Kotak FMP Series 253, Kotak FMP Series 254, Kotak FMP Series 255, Kotak FMP Series 257, Kotak FMP Series 259, Kotak FMP Series 261, Kotak FMP Series 263, Kotak FMP Series 265, Kotak FMP Series 267, Kotak Savings Fund, Kotak Liquid Fund.	Low to moderate	RISKOMETER
Kotak Equity Arbitrage Fund Kotak Overnight Fund	Low	RISKOMETER

All other terms and conditions of the Scheme Information Document (SID)/ Key Information Memorandum (KIM) of the schemes remain unchanged. This addendum forms an integral part of the SID / KIM of the Schemes, as amended from time to time.

For Kotak Mahindra Asset Management Company Limited
Investment Manager - Kotak Mahindra Mutual Fund
Sd/-
Nilesh Shah
Managing Director

Mumbai
January 09, 2021

Any queries / clarifications in this regard may be addressed to:
Kotak Mahindra Asset Management Company Limited
CIN: U65991MH1994PLC080009 (Investment Manager for Kotak Mahindra Mutual Fund)
6th Floor, Kotak Towers, Building No. 21, Infinity Park, Off: Western Express Highway, Goregaon - Mulund Link Road, Malad (East), Mumbai 400097. Phone Number: 022 - 66056825 • Email: mutual@kotak.com • Website: assetmanagement.kotak.com

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

EXPRESS Careers

इलाहाबाद विश्वविद्यालय
(केन्द्रीय विश्वविद्यालय)
UNIVERSITY OF ALLAHABAD
(A Central University)

सक्षिप्त विज्ञापन/ Brief Advertisement दिनांक: 10.01.2021

विज्ञापन सं.: **UoA/GF/01/2021**
भारतीय नागरिकों से विभिन्न विभागों/केन्द्रों/सस्थानों में "**अतिथि प्रवक्ता**" पद हेतु आवेदन प्रत्र आमंत्रित है। विश्वविद्यालय की अधिकृत वेबसाइट्स **www.allduniv.ac.in** पर विस्तृत विज्ञापन एवं आवेदन फार्म उपलब्ध है। फार्म जमा करने की **अन्तिम तिथि** 25.01.2021 है।

Applications are invited for Engagement of Guest Faculty in various Departments/Centers/institutes of the University. Applicants may visit official website: **www.allduniv.ac.in** for detailed advertisement and submitting application form. The last date of application is 25/01/2021.

विज्ञापन सं.: **UoA/GF-SF/01/2021**
भारतीय नागरिकों से फूड टेक्नोलाजी एवं बी.ए.एल.एल बी (आनर्स) के 5 वर्षीय पाठ्यक्रम हेतु सेल्फ फाइनेंस आधार पर "**अतिथि प्रवक्ता**" पद हेतु आवेदन प्रत्र आमंत्रित है। विश्वविद्यालय की अधिकृत वेबसाइट्स **www.allduniv.ac.in** पर विस्तृत विज्ञापन एवं आवेदन फार्म उपलब्ध है। फार्म जमा करने की **अन्तिम तिथि** 25.01.2021 है।

Applications are invited for Engagement of Guest Faculty on Self finance mode in Centre of Food Technology and B.A.LLB (Hons) five year integrated course of the University. Applicants may visit official website: **www.allduniv.ac.in** for detailed advertisement and submitting application form. The last date of application is 25/01/2021.

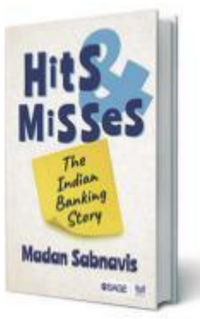
Registrar

Words Worth

SUNDAY, JANUARY 10, 2021

Checks & balances

An authoritative account of banks in India that offers insight, analysis and recommendations



Hits & Misses: The Indian Banking Story
Madan Sabnavis
Sage
Pp 269 + xxvii, ₹550

A file photo of account holders of PMC Bank protesting outside the RBI office in Mumbai EXPRESS PHOTO

CHARAN SINGH

WHEN AN AUTHOR with over three decades of experience in the field comes up with a book on Indian banking, you can expect good insight. *Hits & Misses* by Madan Sabnavis provides just that with an excellent history of the last 25 years of Indian banking and how things have changed in the banking sector.

Divided in two parts, the book provides trend analysis in the first half and talks about issues facing the sector in the subsequent 29 chapters, with a foreword by Sanjiv Chadha, managing director & CEO, Bank of Baroda.

In an engaging narrative, the author pulls no punches right from the start as he writes about the financial crisis of 2007 and 2008 and how India was insulated and even proud of the fact that nothing was going to happen because Indian banks are a "cut above the rest", being ring-fenced by prudential regulation and best practices. He then takes the conversation to developments in Punjab and Maharashtra Bank, as also Yes Bank.

In Chapter 1, recommendations of the Narasimham Committee are a focal point, which become the benchmark for discussion in most of the chapters that follow. In the chapter on Advent of New Private Banks, the author very ably discusses the trend of new banks that were opened after 1995 and what was their fate. He writes how the Global Trust Bank ran into serious problem of governance and was finally merged into the Oriental Bank of Commerce. The Centurion Bank and Bank of Punjab merged first and the entity was taken over by HDFC Bank. Times Bank was also merged with HDFC Bank. The author traces how Kotak Mahindra Bank had its origin in NBFC-Kotak Mahindra Finance. The more recent entrants include IDFC Bank, which was a financial institution called IDFC Limited and got converted into a bank, while Bandhan Bank was a microfinance institution. IDFC Bank merged with Capital First to now become IDFC First Bank.

In comparing the performance of public sector banks with private sector banks, it is illustrated how private sector banks are more focused on profitability, while public sector banks are more focused on socio-economic indicators like financial inclusion. The private banks charge higher rates on advances and achieve better spread, reflecting high risk taking ability. The share of public sector banks, measured in terms of total liabilities, has significantly declined from 84.2% in 1995 to 61.2% in 2019, while the share of private banks has increased from 6.5% to 31.9% over the period. In another interesting finding, the share of officers in public sector banks increased from 26.0% in 1991 to 48.3% in 2019 while that in private sector increased from 24.1% to 92.9% over the period. Also, after analysis based on average salary, public sector banks are better paymasters than private sector banks. The rising NPAs in public sector banks are discussed extensively. However, it is not analysed that private sector banks do not generally invest in large infrastructure projects where the incidence of NPAs could be high.

The author provides trend analysis and clear arguments on issues like non-performing loans in the public sector banks; need for stronger regulation and supervision; trend in current and savings accounts; declining share of retail deposits; preference for deposits of shorter duration; rising credit to NBFCs; and significant rise in big-ticket loans of above ₹10 crore. The business volumes are large in metro regions, which explain the expansion of brick and mortar branches. However, with fast spread of technology as well as mergers, in future, branches in rural areas and small towns may increase but would shrink in metro areas.

The book has interesting discussions on various issues like banking licences to corporate houses, non-performing assets, asset quality review in 2015, asset reconstruction companies, potency of the Insolvency and Bankruptcy Code and prompt corrective action, RBI's criteria, and need for transparency in the banking operations.

There are some interesting analysis and observations. On corporate governance, to ensure independence of the Board, a suggestion is made that selection of members should be made through artificial intelligence. The merger of a public sector bank with another public sector bank does not serve any economic-efficiency purpose because there is a horizontal amalgamation of balance sheet. The privatising of public sector banks may not happen, because the government is able to implement many of its politically advantageous socio-economic schemes through these public sector banks. It also collects dividend annually, but this data is not available in the book.

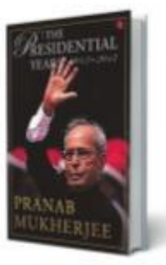
The author has interesting views on recapitalisation of banks, loan waivers, CEO compensation, benchmarking of lending rates, deposit insurance, interest rates on saving deposits, tenure and selection of the RBI governor, role and stances of monetary policy committee, consumer price index as a measure of and target for inflation, relationship between the RBI and the government, and on separation of debt from monetary management.

The writings in this book reflect the wide experience of the author as he suggests revisiting the issue of charges levied by banks on services like number of withdrawals and deposits, interest payment on CRR balances, and priority sector lending.

The topics covered are wide-ranging and analysis extensive, making this book a must-read for all bankers and scholars associated with banking in India.

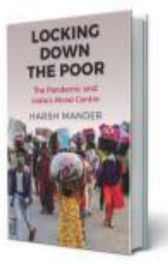
Charan Singh is CEO, Foundation for Economic Growth and Welfare

ON THE SHELF



THE PRESIDENTIAL YEARS
Pranab Mukherjee
Rupa
Pp280, ₹695

The Presidential Years offers a fascinating account of how Pranab Mukherjee, one of the country's most respected veteran politicians, reshaped the functioning of Rashtrapati Bhavan and responded to tumultuous events, leaving behind a legacy that will be hard to match. Pranab Mukherjee became President of India after having spent several decades in politics.



LOCKING DOWN THE POOR
Harsh Mander
Speaking Tiger
Pp240, ₹399

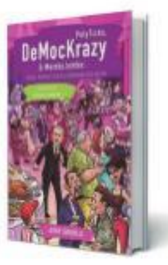
In early 2020, the first cases of Covid-19 infection were confirmed in India and in March, the prime minister announced a lockdown, giving the population of over 1.3 billion just four hours' notice. Within days, it became evident that India had plunged into its biggest humanitarian crisis since Partition. In this book, Harsh Mander shows us how grave this crisis was and continues to be.

ELEPHANTS AND CHEETAHS
Saral Mukherjee
Penguin
Random House
₹399

Do systems have souls? This book, based on a popular elective at IIM-Ahmedabad, looks for answers in the hard trade-offs inherent in the design of operating systems and business models. It uncovers a beauty inherent in patterns of strategic choices that enables an organisational soul to emerge, and an appreciation of the diversity of such souls.

FLYING BLIND
Mohamed Zeeshan
Penguin
Random House
Pp272, ₹599

A refreshing and original voice on foreign policy and diplomacy, making an esoteric subject engaging for readers. In an era of increased globalisation and unique challenges, Zeeshan argues that India needs a more coherent strategy for its relations with the outside world in order to fulfill its domestic development needs and global leadership aspirations.



POLYTICKS, DEMOCKRAZY & MUMBOJUMBO
Avay Shukla
Penguin
Random House
Pp256, ₹599

An uproariously funny, no-holds-barred tussle with India's entire canvas: political culture and current affairs, the environment and conservation, the bureaucracy and governance, legal matters, social issues, societal peccadilloes, and anything else that can be lampooned. The book gives you the lowdown on all the things you never knew or had forgotten.

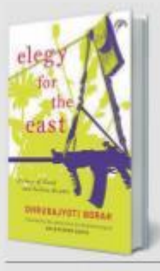
BIKE AMBULANCE DADA
Biswajit Jha
Penguin
Random House

Twenty-five years ago, Karimul Hak lost his mother because he could not afford an ambulance and there was no other way to take her to a hospital. However, when his co-worker fell sick, Karimul resolved to ensure that history did not repeat itself. *Bike Ambulance Dada*, the authorised biography of the Padma Shri awardee, is the most inspiring story you will read this year.

All books available as e-books

Assam revisited

A translation brings alive the conflict in the northeastern state that hogged headlines a few decades back



Elegy for the East
Dhrubajyoti Borah
Niyogi Books
₹595, Pp 378

KUNAL DOLEY

DHRUBAJYOTI BORAH NEEDS no introduction in the Assamese literary world. The Guwahati-based sexagenarian writer and novelist is the author of over two dozen books that he published in a career spanning around three decades. He was honoured with the Sahitya Akademi Award in 2009 for his novel, *Katha Ratnakar*.

As such, when one of his classics is translated into English by the author himself, it draws a lot of positive attention and interest among readers and others alike. Never mind if the original in Assamese, *Kalantarar Gadya (Prose of Tempest)*, was first published over two decades ago in 1997. The narrative still holds relevance today because it talks about dreams and despair, illusions and dilemma of the youth in one of the most geographically and ethnically volatile regions of the country. Decades of insurgency may have given way to relative peace, but Assam and the Assamese youths are still struggling with the same set of issues, ranging from unemployment and low levels of education and skills to a quest for dignity and identity.

Elegy for the East is a story from 1990s' Assam when militancy was at its peak in the state, as it was in most parts of northeast India, and security forces were constantly engaging in military operations to contain and flush out rebels from their hideouts. It is told from the point of view of a young journalist Partha who works in Guwahati as a correspondent for a national daily. It is also the time when the unrest in Assam was attracting the attention of the national media.

Initially Partha tries to analyse the very idea of insurgency. Was it the outcome of 'the whims of a few emotional, idealistic young men or was it deeper than that'? Was it born due to a social vacuum? Why did it fan out like flames? Or was it a quick way to glamour and power for a group of young men? Several questions arise in his mind.

In this journey of discovery, Partha meets several people — from youngsters who chose the path of violence to 'change the world' to innocent men and women who become victims of military excesses. And in the process, he gets emotionally attached with some of them.

Through these characters, readers are taken to a world where bloodshed, death, rape and terror are commonplace, but at the same time there is a longing for peace and meaning among the masses.

Borah is an authority when it comes to telling the stories of youths in angst, of people who yearn for the true meaning of life amid trials and tribulations. Many of his works are viewed through the eyes of the marginalised section of society, whose lives are longing for emancipation from social and political forces that seek to subdue them.

This particular novel, too, delves into the lives of such people. There is Prabhat, a college student who is picked up by the police, harassed and tortured in a bid to extract information about the rebels; then there is Ron, member of a tiny armed unit that is determined to take on the might of the nation, along with his leader Bhaskar Hazarika who is later killed in an encounter.

Caught in the crossfire are innocent villagers like Sombori, a widow raped by a raiding soldier; Babula, an old woman's 'idiot grandson' who is killed in an encounter and labelled 'dangerous terrorist'; and Bakul, rebel Ron's sister who falls in love with journalist Partha.

Elegy for the East is a work of fiction. All the incidents and characters narrated in the novel are a figment of the writer's imagination. But, in the words of the author himself, it reflects reality in a more truthful way. In that, it can simply be called a masterpiece.

Kunal Doley is a freelancer

The myth of nuclear power

A cogent analysis of why just mere possession of nuclear weapons does not guarantee victory; sound strategy does

FE FEATURES

AS A POLICE officer, NC Asthana often hit the headlines for his unconventional views. As a writer of books on military science and arms, he doesn't hold back either, saying or rather writing as he sees. In *National Security and Conventional Arms Race: Spectre of a Nuclear War*, Asthana argues that there is no way the Indian military can guarantee a "solution of the Pakistan problem or the China problem" by inflicting a decisive defeat on the nuclear-armed adversaries, frenzied race to import conventional weapons notwithstanding.

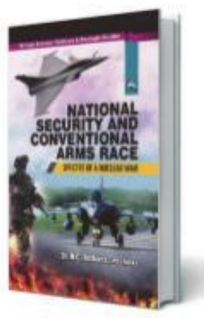
Consider these lines in the opening chapter: "We might blunder into a war almost unknowingly because since the past few years, people have collectively started consuming the heady mix of a cleverly manufactured hyper-nationalism and xenophobia. This means that both the people and the rulers have been playing into the hands of populist sentiments and exploit them in turn for electoral benefits... In popular perception, shared by political as well as military leaders, no significance is attached to the fact that both Pakistan and China are nuclear powers. It demonizes them with all the attributes of an evil human being, who will not behave unless they are spanked... Under a delusion that we have somehow, magically become invincible, a large number of Indians seem to be itching for a war."

Asthana cautions that our weapon acquisition notwithstanding, our invincibility in a nuclear neighbourhood may be a myth. He points out that nobody has so far invented a miraculous weapon anywhere in the world that could ensure a quick, decisive victory in a conventional or nuclear war.

Cautioning against the growing trend of politicians exploiting enmity with Pakistan for electoral benefits, he says this has left India with a one-dimensional policy, one which is unrealistic in view of Pakistan's nuclear weapons.

In May 1998, a series of five nuclear bomb test explosions were conducted by India at the Indian Army's Pokhran Test Range

India's Achilles heel, he argues, is that there is no "national war-fighting strategy". "The military strategy of a nation is not the expression of its government's, military's or its public's desire to do what they want to do with the enemy. It is the process of interrelating ends and means; intentions and capabilities; or interests and resources, so that the desired objective is achieved in the most efficient manner," he writes. This is not 1971—when India inflicted a massive defeat on a better-equipped Pakistan, leaving the enemy nation with a bloodied nose and a huge part of its territory being truncated into the new nation of Bangladesh, Asthana underscores.



National Security and Conventional Arms Race: Spectre of a Nuclear War
NC Asthana
Aavishkar Publishers
Pp 430, ₹2,500

"In any case, the moment Pakistan feels that it is going to lose a conventional war under the weight of a bigger Indian military, they will have to go nuclear immediately. This is not 1971 and a military defeat now will become an existential crisis for Pakistan as a nation, something they cannot afford at all. A decisive victory in a conventional war, short or long, in a nuclear overhang, is therefore a treacherous fallacy, spelling nothing but doom," he says. To win any war, Indians, as a people, he asserts will have to be prepared for suffering the horrors and devastations of war. "Our strategic planning has not prepared the people for a nuclear war. Raw valour of troops is no substitute for sound strategy and the national will essential for sustaining great destruction," he writes.

On China, with who India is in a state of stand-off at several strategic points on the Line of Actual Control (LAC), the retired cop advises ample caution. "... The principal object of the Chinese in a war will be to grab land; any damage caused to the Indian military, industry, society or reputation would be only incidental. Given our current public posturing, peace should not be taken for granted," he says.

Asthana concludes that Indian citizens and the political leadership must understand that accepting the nuclear reality is not synonymous with any sign of national impotence.

Spotlight

SUNDAY, JANUARY 10, 2021

LARGE OFFICE

The Boeing Everett Factory, an airplane assembly facility in Washington, US, is one of the largest office spaces in the world with 472 million cubic feet of space and more than 30,000 employees working there. It was built in 1967 to manufacture the 747

ILLUSTRATION: ROHNIT PHORE

BACK TO **OFFICE**

It's been a while since people went to their workplaces. Now, when the world is on the verge of being vaccinated, a return to the office seems imminent. But are we ready to go back yet? And what form will the new workplace take?

REYA MEHROTRA

FOR AHMEDABAD-BASED APURV Awasthi, an HR recruiter, the days are monotonous. He switches from one room to the next, trying to find the best work-from-home location but in vain. For him, nothing compares to working in office. "Work-from-home was a new phrase and concept for me. Initially, there was excitement of working from your own bedroom, on your bed and wearing whatever you wish to. There was also a fear of the virus... But now, I am more than ready to go to office. I am fed up and bored with the same environment I have been working in since the last nine months," says Awasthi, who tried working from different rooms of his home, but everything failed. "I miss the relaxing office coffee breaks, the small talk, the lively environment which you get only in office, taking interviews face-to-face rather than on Zoom or WebEx, the intense environment you get before and during a meeting, which gives a different type of thrill, fun Friday activities, birthday celebrations, impromptu plans of going out after office or a party, potluck and so much more," he says, reminiscing about the good old office days.

It's been a while now since the virus forced offices to announce work from home for employees. At that time, nobody knew we could be stepping into a future where work could become completely remote. Now, when the world is on the verge of being vaccinated, the time has come to ask ourselves an important question: are we ready to go back to our workplaces?

Some like Noida-based Saksham Saluja are enjoying working from home and don't want to go back anytime soon. "Life is easy at home. You get up according to your time and sleep when you want to. You get to work in your favourite clothes and even in your pyjamas while listening to music. What more could one ask for? You can make your own tea as well," says Saluja, senior associate, human resources in a tech firm, who prefers homemade tea over office tea. The Noida resident, who belongs to Agra, has rented out a flat with his sister who is also working from home. During the initial days of the lockdown, he had moved to his hometown, but found working from home rather difficult there. "It is not easy to work with family around. There is always some or the other work at home and your office work gets disrupted, so I shifted back to my flat in Noida and I am loving working from home. I can also travel back to Agra whenever I want to," he says. Saluja's sister, however, misses the work environment at office and her colleagues too. "She can't wait to resume work from office," he shares.

The new hybrid

Opinions and preferences might differ, but whether you like it or not, the post-pandemic world could be a hybrid working space—neither completely remote nor completely work from office. Several corporate and tech giants have hinted at the same with their work-from-home policies. Google, for instance, has extended work from home for its employees till September this year. It is also in the process of testing a 'flexible work week' wherein employees will attend office for three days a week and work from home the remaining days.

Twitter went a step ahead in May last year and announced a work-from-home-forever policy even as Mark Zuckerberg signalled that half the organisation would be working remotely in the next five to 10 years. "We told employees in May that if they're in a role and situation that allows them to work from home, they can continue to do so forever if they want. Opening offices will be our decision, when and if our employees come back, will be theirs. Regarding reopening offices, we don't have a definitive opening date," a Twitter spokesperson said.

Work Reworked, a December study by Microsoft, analysed how hybrid work is here to stay, as 97% business leaders in the UAE believed that their organisations will adopt a more hybrid work culture in the foreseeable future. In the survey, 82% of the 611 leaders and employees in large enterprises in the UAE agreed that remote working increased the productivity and provided additional cost benefits like reduction in spend on business travel. However, the survey also revealed an unavoidable challenge that remote working presents as 61% managers agreed having troubles in creating a strong team culture. The survey was commissioned by Microsoft in the UAE in September last year and was conducted by KRC Research with Boston Consulting Group.

"The year 2020 was one of transformational change. For most of us, it completely overhauled how we work, live, connect, collaborate, interact and learn. In fact, it compelled organisations to completely reimagine previously-held concepts about teamwork, culture and building social capital," says Ira Gupta, head of human resources, India, Microsoft. "Moving forward, it is our goal to offer as much flexibility as possible to support individual workstyles, while balancing business needs and ensuring we live our culture. At the heart of the hybrid workplace are our people, so our efforts and plans will extend beyond supporting remote work and new safety processes. We are fully committed to giving our employees the right skills, tools and culture to be more creative, productive and collaborative, while ensuring no one is left behind," adds Gupta.

For Ahmedabad-based HR recruiter Apurv Awasthi (top), nothing compares to working in office, while some like Noida-based Saksham Saluja (above) are enjoying working from home and don't want to go back anytime soon

Microsoft is not alone in going the hybrid way. Information technology company Tata Consultancy Services' 25x25 work model also calls for a hybrid work culture. The work model envisages that by 2025, no more than 25% of its employees will need to work from office at any given point in time and any employee will need to spend no more than 25% of their time in office. A spokesperson shares that currently over 97% TCS employees are working remotely. The move, however, was not motivated by the pandemic and was pre-planned, as the company has an agile methodology of working. TCS' Secure Borderless Workspaces™ (SBWS™) facilitated the ease of transition to remote working. The model enables remote access for employees, sets up a suitable cybersecurity framework and all project management practices and systems needed to ensure that work allocation, monitoring and reporting continues as normal. In this way, the SBWS™ model ensured that neither the quality nor the timeliness of client deliveries were ever compromised.

According to the spokesperson, the 25x25 work model will lead to 25% increase in velocity throughout, provide more equitable job opportunities and contribute to the well-being of employees, as well as help in the creation of a more sustainable planet.

Sharad Mehra, CEO, Asia-Pacific region, Global University Systems (GUS), a collaborative platform of international universities, which nurtures future leaders and employees in 40 countries including India, agrees that people have opened themselves to working from anywhere. "Increasingly, both leadership and organisations are realising the value of the well-being of their teams and the magic technology, which has taken the pandemic head-on. They have saved on office rentals and related costs, while realising that productivity and seamlessly fulfilling businesses goals have escalated in the new WFH scenario. In my opinion, when we return to normal, the future of work will be hybrid—a fusion of working from conventional physical office spaces from anywhere," offers Mehra.

Recalibrating space

So will shifting to a hybrid workspace model mean lesser room for office—with lesser number of employees working from the office space? Not necessarily, as analysts believe that though co-working spaces may see a boom and the office design may undergo changes, the office will remain a constant.

"The acceptance of the WFH option by several companies may have given office space tenants the leeway to bargain with their landlords, but this trend will exist only for a short term or until Covid-19 uncertainties exist," says Anuj Puri, chairman of the Mumbai-based Anarock Property Consultants. "As soon as a vaccine is widely available, the commercial space equation will even out. In 2021, office leasing activity is likely to fare better than in 2020, as a continued work-from-home culture will get compensated by the de-densification of office space required to provide social distancing for office-bound employees. We may see leases being renewed, but they will not reach previous peak levels," he adds.

In 2020, the growth of office rental spaces stagnated, but hopes are high for the new year. "The main effort of commercial space developers in 2020 was to retain their old tenants rather than getting new ones. Rentals in office space in 2020 remained more or less stable, neither increasing nor decreasing since developers did not want the market benchmark to change. Instead, they offered discounts such as rent deferrals, camp discounts or rental waivers, so that their tenants' overall rental outgo reduced to provide some relief," Puri explains.

According to him, small and mid-sized enterprises such as early-stage start-ups have given up their original spaces and relocated to cheaper outskirts or even into residential setups. However, tier I occupiers are keen to retain the location advantages of their spaces for now. Puri feels the future will see a mix of working from office, WFH and WFA (work from anywhere). "While formats have been reinvented, space requirements have not reduced as such. A certain percentage of the workforce may continue to work from home, many employees will also return to the office because their work can't be conducted from home," he says.

A post-Covid design change in offices will also be seen, as a number of amenities will be prioritised by developers. Rishi Raj, chief business development officer, Max Ventures & Industries Limited (that operates the real estate arm of the Max group and Max Specialty Films Limited that produce packaging films), says Covid-19 has accelerated the need for quality where the traditional office space is at core supported by some activity at home. "However, the role of the office will still be significant though the design may evolve, as the developers may no longer provide only office spaces, but also several prioritised amenities like health, safety and sanitation, self-sustaining office campuses, carefully curated food courts, auditoriums and common areas, and better offline and online experiences like taking care of both the physical and emotional well-being of tenants," says Raj.

He says that de-densification of office spaces is on the cards—where earlier, 50-60 square feet per person space was used in offices, the future will see 75-90 square feet of space being used per person, as separate work stations will become the new design norm instead of a single long work station. "It is important to understand that though the activities will be divided between offices and homes, everyone will have to come to office at some point in time," Raj says. And hence, he predicts an upward trend in the demand for rental spaces in the coming years. "Economic recovery is on the cards and most are holding on to the office spaces. The pre-Covid numbers may not come back soon, but the graphs will rise in 2021," he says.

The change in the way we work is likely to be accelerated by a digital push. An Ericsson IndustryLab report titled *The Dematerialized Office*, released in October last year, brought forth the expectations of the workplace of 2030. According to the report, nearly six in 10 employees foresee a permanent increase in online meetings and need tools that better support remote interaction. The survey covered 8,400 white-collar workers who are early adopters of AR, VR or virtual assistants from 16 countries, representing around 133 million employees. Half the respondents want a digital workstation, allowing full-sense presence at work from anywhere and 77% indicate that an internet of senses for business use would make their company more sustainable. Around 73% of senior managers believe that food in the company canteen can be digitally enhanced to taste like anything by 2030, while 66% think that, by 2030, technology will enable them to sense when a colleague is upset, which also means that their employer will know when they themselves are upset.

Michael Björn, head of research agenda, Ericsson Consumer & IndustryLab, and author of the report, says, "Office work will not go back to the way it was before the pandemic. Instead, employees will spend more time working digitally and, for this reason, drive the need for future technologies on a scale and at a pace that was unimaginable only a year ago."

He adds, "For digital collaborations to be as interactive as the real thing, communications technology will need to take a giant leap forward. "This is about more than just better video meetings. It is also about collaborating digitally in the same room with colleagues, which is why interest in AR/VR technology has grown rapidly over the last six months."

Sravanth Aluru, founder and CEO of Bengaluru-based company Avataar.Me, which empowers digital marketing and commerce experiences using AR, agrees that the future is not only hybrid, but AR/VR-empowered. "A digital platform has a bigger reach than a physical one and saves cost as well, so why would one spend on physical spaces when it can be digital? In the coming years, there will be a permanent digital reset. Even before Covid, digital walk-ins were complimenting physical ones and experiences were being brought in 3D formats in living rooms," he says.

With significant changes in the way we work and live in the post-Covid world, the decade is set to set new standards and introduce new rules to the world.

FEATURES OF A HYBRID WORKSPACE

- Work from office two-three days a week and work from anywhere the rest of the week
- Lesser pollution as lesser people commute
- Lesser fatigue and better motivation as the employee neither goes to office on all days neither works from home full-time
- Boost to gig economy as employees can juggle multiple job roles
- Rise in modern co-working spaces
- Return of traditional separate work stations

WORK-FROM-HOME DYNAMIC

Pros

- Saves money as travel costs, expenses on food, etc, decrease
- Travel time reduces, saving time for extra work or rest
- Better safety as one remains at home
- Lesser work stress as one works from home in comfortable setting

Cons

- No work-life balance as one works for extended hours
- Power cuts, internet problems might disrupt work
- Lesser concentration with family members around
- Fatigue as schedule becomes hectic

"When we return to normal, the future of work will be hybrid—a fusion of working from conventional physical office spaces from anywhere

— **SHARAD MEHRA,** CEO, ASIA-PACIFIC REGION, GLOBAL UNIVERSITY SYSTEMS

"At the heart of the hybrid workplace are people, so our efforts and plans will extend beyond supporting remote work and new safety processes

— **IRA GUPTA,** HEAD OF HUMAN RESOURCES, INDIA, MICROSOFT

"Though the activities will be divided between offices and homes, everyone will have to come to office at some point in time

— **RISHI RAJ,** CHIEF BUSINESS DEVELOPMENT OFFICER, MAX VENTURES & INDUSTRIES

"A continued work-from-home culture will get compensated by the de-densification of office space required to provide social distancing for employees

— **ANUJ PURI,** CHAIRMAN, ANAROCK PROPERTY CONSULTANTS, MUMBAI

Leisure

SUNDAY, JANUARY 10, 2021

ART TRENDS

The Hiscox Online Art Trade Report is brought out by ArtTactic, an art market research firm based in London. The company uses techniques similar to those used in the financial markets to analyse the art market and build up art market trends

The dynamic canvas

Digital artists around the world have been expanding their arena of tools to create unique artworks. But how exactly is digital art placed in the art world, especially in comparison to traditional art?

FE FEATURES

IN 2018, OBVIOUS, a Paris-based art collective, created an artwork titled *Edmond de Belamy*. What made it special was the fact that this was the first time a portrait was created using artificial intelligence. Surprisingly, the artwork fetched $432,000 (more than 40 times the estimated selling price of $7,000-$10,000) at an auction by Christie's in New York. For those who thought digital art isn't worth the money, this was an eye-opener.

A consistent decline in the cost of digital art software with the exponential growth of technology has made creating digital art affordable for artists and for people to participate in the production process. The debate on traditional versus digital art, however, continues. Kiran Nadar, founder and chairperson, Kiran Nadar Museum of Art, says digital and traditional art are separate entities. "While digital art is growing rapidly, it's not necessarily killing the importance of traditional art, which will always have the sentimental value of its creator," she says.

Digital art is often perceived as less tedious compared to the traditional form, as the common belief is that it does not require years of training. "It is true that digital art has been looked upon as something outside the realm of fine art... perhaps because of the notion that one which does not use human hand is not real art," says art curator Lubna Sen, founder, The Art Route, a fine arts institution and organisation dedicated to visual arts. "As the digital footprint of art has increased, acceptance of this medium has also increased."

Falling Girl (2008), an immersive installation by American digital artist Scott Snibbe, for example, was not just an interactive artwork, but also allowed the viewer to become an active part of the story. It follows a young girl's unnaturally slow descent from the top of a skyscraper to the ground. It emphasises the shortness of life with the help of technology and the image of a falling girl narrates that story.

Delhi-based independent digital artist Aaryama Somayaji, however, believes that traditional and digital art forms are not at loggerheads as is often perceived. "I constantly go back and forth in my process of producing an artwork," Somayaji says, adding, "Most of the times, I draw and conceptualise my ideas on paper first."

For the masses, digital art works as it doesn't have any specific set of rules, feels Siddharth Lenka, a Bhubaneswar-based independent illustrator and digital artist. "It gives everyone the chance to create in their own way," he says.

Breaking new ground

Digital art isn't just created using software and graphics editors such as Photoshop. It encompasses a wide range of artistic expressions. Sound art, for example, is a form of digital art. It emphasises exploration and experimentation of auditory perception to create an artistic piece. Sound is used as a primary medium and its frequency is used to create a visual piece.

Similarly, breathing is also used to create art. *Ohmerometer II* (2018) by Helen Collard & Alistair MacDonald was an original interactive piece, which allowed visitors to make music with their breath that resonated and created patterns. Durham-based Miriam Quick's artwork *Sleep Song* (2018) tracked her breathing pattern as she slept to create graphic and musical patterns, leading to the final finished piece.

French artist Gilles Tran's *Blowing in the Wind* (2007) focused on 3D rendering software such as POV-Ray, Cinema 4D, Poser and FinalRender to create a life-like installation on how gravity affects its subjects. Another famous work of digital art was American Camille Utterback's *Abundance* (2007). Located in the city of San Jose, it was a public installation, which captured the movements of people going about in a plaza. The captured silhouettes were projected as a dynamic animation on to a cylindrical building. The movements of passersby, therefore, became a part of the visual, turning the building into a dynamic canvas.

Digital artists around the world have been expanding their arena of tools to create unique artworks. What works in their favour is that the tools available to them are unlimited and there is no set standard for what can or can't be used. Not surprisingly, digital art is ever changing and evolving, crossing boundaries and creating new ones.

(Top) A digital print artwork titled *Imperceptible Warriors* by artist Ventakesh, which was part of *The Spirit Remains Unlocked*, a presentation by The Art Route, a fine arts institution and organisation dedicated to visual arts; and (above) an artwork titled *Bad-Trip* by Siddharth Lenka, a Bhubaneswar-based independent illustrator and digital artist

(Clockwise from above) A work by Divya Gupta, a digital artist based in Bengaluru; *Is My Body Not Mine* by Bunu Dhungana, curated by Rahaab Allana for Serendipity Arts Festival 2019; *Choose, Face* by Delhi-based independent digital artist Aaryama Somayaji; and an artwork by Jayesh Joshi, an independent digital artist based in Gurugram

Far-reaching impact

Many might argue that everything on the internet should be free and accessible, but this model won't work for digital artists who earn a living through their work online. Another challenge is the distribution of unauthorised digital copies, which makes it almost impossible to prove the ownership of an artwork in question.

But even with all its challenges, the scope of digital art is far-reaching, say experts. "This area is only going to gain more momentum with newer digital innovations," believes Smriti Rajgarhia, director, Serendipity Arts Foundation & Festival, adding that the scope of digital art, its process and presentation have been explored through films, graphic novels, comic books, etc, over the years. Some of the recent works of popular artists such as Akbar Padamsee and Vivan Sundaram, in fact, show that these artists, formally trained in the 'fine arts', also took to Photoshop and other editing tools to give a new dimension to their art.

American-French art theoretician Joseph Nechvatal had always been fascinated with the relationship between real and virtual. Through his work *Computer Virus* (1991), he aimed to create computer-assisted paintings, using custom-created computer viruses. The patterns were a result of the 'virus' attacking the image. Nechvatal describes the art piece as a part of the viractualism movement, which seeks to investigate the interfaces between the technological and the biological.

Then there is French digital artist Pascal Dombis' *Irrational Geometrics* (2016), positioned in Wellington Street, Perth, Australia, which combines digital technology and traditional glass manufacturing. The piece is composed of five printed glass panels, creating a fold-unfold movement that gives viewers an idea of infinite shape and viewpoints. The final piece may sometimes appear as a glitch on screen, giving the feeling of unease, destructure and chaos.

Digital art is often regarded as the best medium to create and raise awareness, and this was visible during the anti-CAA and Black Lives matter protests last year. The art shared online on various social media platforms lent a voice to these protests and immortalised the fight and the cause undertaken. "We need to treat digital art as an alternative consciousness-raising space, not as along traditionalist lines of production. There are new institutional, educational and donor-oriented spaces that are investing in digital forms, given their replicability and easy transmission, which is critical for public arts initiatives and spaces," says Rahaab Allana, curator for photography, Serendipity Arts Festival.

Nadar, however, points out that even though digital art has had a positive impact in terms of making the art world more approachable and less intimidating for a new set of viewers, it is hard for it to replace the real-life experience of traditional art.

Flourishing market

In 2018, Irish artist Kevin Abosch brought Blockchain technology and photography together, and created a piece of digital art titled *Forever Rose*. The work was based on Abosch's photo of a rose and sold for $1 million worth of cryptocurrency, making it the world's most valuable digital artwork ever to be sold.

Another young artist Robbie Barrat's *AI Generated Nude Portrait #1* (2018) took the art world by storm, as he used AI to train a neural network to generate its very own nude portraits. The machine, however, failed to learn proper human anatomy and instead generated blobs of flesh. Nevertheless, the final result was a beautiful and unnerving piece of art, which became the talk of the town. The 20-year-old French artist sold it for $75.74 and earned another $1,300 from the sale through taxes. Although the number might seem less, but what is interesting is that Barrat made 174 times the money he put in its production.

The value of an artwork in the primary market depends on a lot of factors such as the artist's career, supply and demand, effort required and the rarity of the work, says Sen. "On an average, a digital work is available at price points lower than non-digital art. However, the manner in which digital art is consumed will also determine its price," she says. According to industry experts, the market for digital art is flourishing. One of the major contributing factors for this has been a shift in interests of the younger generation. Divya Gupta, a digital artist based in Bengaluru who illustrates for the brand Chumbak, says that digital art speeds up the process of creation and streamlines a lot of things in between. "Changes can be made quickly and this goes well with clients who sometimes have last-minute additions and suggestions. You can also blow up the artwork to any size and fit it anywhere," she says.

Digital artists have always been in demand as animators in various fields such as movies, TV, video games, commercials, etc. Brands hire them for illustration work. Therefore, sometimes they enjoy greater success than traditional artists. But when it comes to gallery exhibitions, they lose out to traditional artists, as very few galleries and museums have embraced digital art exhibitions. Jayesh Joshi, an independent digital artist based in Gurugram, feels that selling and marketing of digital art depends on a lot of factors. "One could get really successful or fall flat on their face. It depends on what you make, who you make it for and how you put the work out there. I choose to sell my pieces only as art prints to be framed or displayed, and that does see me lose out on a fair share of other things such as apparel," he says.

Raising awareness

The 2017 Hiscox Art trade report, brought out by art collector and insurer Hiscox, discovered that 91% of galleries surveyed around the world actively used social media as a promotional tool for their business and the artists and art they exhibit. Instagram was considered by 57% of this community as the most effective social media channel for raising awareness. One thing is clear: increasing proximity between digital art and its audience through social media platforms is an important part of what makes it stand out compared to traditional art.

Brands and firms, too, are paying more attention to their social media image and often employ digital artists for creating quirky social media posts for them. Many independent digital art pages such as Sanitary Panel and Art of Resistance are, in fact, now a brand in themselves. Social media also allows the audience and consumers to continuously interact with a digital artwork, which humanises it and helps the artist in terms of diverse feedback. "Along with artists becoming more comfortable with technology, the emergence of online viewing, combined with a huge increase in activity on social media platforms, suggests that collectors, too, are becoming attuned to looking at art on a screen," says Jagdip Jagpal, director, India Art Fair.

Is this the end of the mink coat?

Mink may no longer be hot. But that doesn't mean it's disappearing entirely

ALDEN WICKER

PERHAPS NO FILM BETTER illustrates the role of the mink coat in pop culture than *BUtterfield 8*, the 1960 film starring Elizabeth Taylor as a promiscuous socialite whose theft of a fur sets off a chain of events that leads to her tragic demise. At the time a mink coat was the height of luxury and elegance. Today it's a different story. "Mink coats have become obsolete," said Laura Sophie Cox, a British celebrity and editorial stylist.

In Denmark in late November last year, some of the bloated bodies of the millions of mink culled on government orders earlier that month because of fears of a potentially vaccine-resistant Covid mutation, rose out of the ground like zombies. As a result of the cull, the world's largest fur auction house, Kopenhagen Fur, announced it would close. Macy's and Bloomingdale's are selling off the last of their coats so they can close their fur salons. California passed a ban on the sale of new fur products, effective in 2023. Many luxury brands, including Burberry, Chanel, Coach, Giorgio Armani, Ralph Lauren and Versace, have banned fur. And the fur trade is banned in Britain, Belgium, Germany and Ireland. The Netherlands is scheduled to shut down its fur farms by 2024, and France by 2025. And 2020 has brought a new set of challenges for the mink coat, both environmental and cultural. Unlike rabbit or leather, mink fur is not a byproduct of food production, nor does it support an indigenous economy. Minks are also carnivores, so their feed carries a heavy environmental footprint, according to a life cycle analysis commissioned by two European animal rights groups.

THE FUR TRADE IS BANNED IN BRITAIN, BELGIUM, GERMANY & IRELAND. THE NETHERLANDS WILL SHUT DOWN ITS FUR FARMS BY 2024

With millions out of work today, the public has turned against extravagant displays of wealth. "While there are still parts of the world and segments of the population who buy fur and mink coats, consumers, especially younger ones, are increasingly demanding fur-free clothing," said Sarah Willersdorf, the global head of luxury at Boston Consulting Group. And those unwilling to give up completely on their family heirlooms are looking for something less in-your-face opulent. In China, the biggest market for mink fur, mink farmers increased production after Denmark's cull caused prices to spike. And Saga Furs, a Finnish auction house, held an auction recently of more than 800,000 pelts. Around 80% sold, as per Saga, and prices were up significantly.

"People are wearing fur," said Laura Coffey, the wholesale fur buyer for Julian Gold, a Texas department store. "You just don't see it." The fur salon, she said, does a swift business in reversible coats, with sheared mink on one side and taffeta on the other: a luxury product fit for the age of Instagram shaming. "You walk the streets, and nobody knows you're wearing fur," she said. **NYT**

SUNDAY, JANUARY 10, 2021

Fe Lines

STORIES AND TRENDS FROM INDIA AND AROUND THE WORLD THAT CAUGHT OUR FANCY

The human connection

The art of gathering will be significantly redefined in 2021

VAISHALI DAR

WE SPEND OUR lives gathering—first in classrooms and then in meetings, weddings, conferences and away days. Yet so many of us spend this time in underwhelming moments that fail to engage, inspire or connect us. So, what's the difference between the gatherings that inspire you and the ones that don't? In the book, *The Art of Gathering*, author Priya Parker gets to the heart of these questions and reveals how to design a transformative gathering. An expert on organising successful gatherings whether in conference centres or her living room, Parker released this book in 2019 and highlighted how to create moving, magical, mind-changing experiences—even in spaces where we've come to expect little.

The pandemic in 2020 changed the way we meet and greet, a year that taught us about the importance of human connection, and social gatherings. Which is why the art of gathering in 2021 requires intention of a connection. Why do we need to gather more effectively?

The year 2021 would be a year when things begin to open up, says Sonal Holland MW, educator, entrepreneur, founder of Soho Wine Club and Sonal Holland Wine Academy. "With large-format get-togethers becoming less prevalent, and on a need-to-do basis only, people will spend more time in intimate settings, where good food and great spirits will take centrestage. What's more, after a year where people haven't really had a chance to indulge themselves, the year will be a great time to relearn the lost art of social interactions and great conversation. The year will make us actively choose to live slower and enjoy the littlest, quotidian pleasures that surround us, as we reconnect with those that matter the most to us."

There seems to be a stronger sense of community-building and personal connection than there has ever been. "Studies show that people's focus and productivity increase exponentially when they're in group settings, and feelings of stress or anxiety decline. That's why there has been such a peak worldwide in mental health issues and depression during WFH. I see office-going fostering a sense of togetherness a lot more than it ever has, however, in smaller group settings than before, and in a more agile way. Globally, businesses are being called upon to develop hybrid workplace strategies and more flexible working arrangements. This is why coworking will be even more important going forward, as it allows for a variety of ways to work. Coworking is complete with social distancing and increased hygienic measures, while still encouraging curated interaction with other co-workers. Last year definitely has thrown people's professional lives off-kilter. To understand the current pain-points and help individuals and businesses regain a sense of work-life balance, while allowing them to work worry-free in safe, but human-centered surroundings is a must," says Marlies Bloemendaal, founder and creative director, Ministry of New, a collaborative workspace in Mumbai.

> WITH LARGE-FORMAT GET-TOGETHERS BECOMING LESS PREVALENT, PEOPLE WILL SPEND MORE TIME IN INTIMATE SETTINGS, WHERE GOOD FOOD AND GREAT SPIRITS WILL BE IN THE SPOTLIGHT

As the need for safeguarding health and maintaining proper hygiene continues to remain a central priority, there will be a major transition in how events such as exhibitions and conferences are conducted in 2021.

Raj Manek, executive director and board member, Messe Frankfurt Asia Holdings, feels events of mass gathering will transform into organised gatherings, where the implementation of safety parameters and physical distancing will become a mandatory requirement. "Spaced out halls with organised crowd patterns and use of gloves and sanitisers in making any physical contact. Most importantly, the duty of organisers will not just be limited to conducting their respective gathering in a secured manner, but more so in a way that sustains the warmth and the essence of friendly human interaction. Technology will play a key role in facilitating secured communication via virtual meetings, webinars and other online channels. Mobile access to floor plans and schedules will allow visitors to get all required information about the exhibition, thereby making the show floor more organised," he says.

As a responsible organiser in the global trade fair industry, Messe Frankfurt India strives to provide events facilities through its new 'MFI SafeConnect' directives to create a safe and conducive environment for business exchange.

TECH-NOW-LOGY

Tech predictions for 2021

From a bigger emphasis on software and services that help us live through screens to a reduced focus on gadgets, here are some tech developments that will be big this year

SHIRA OVIDE

A SELECTION OF *New York Times* journalists predict technology-related developments that they think will be big in 2021.

Digital remittances will most likely soar in 2021 (Miriam Jordan, national immigration correspondent): I saw firsthand how the pandemic made immigrants more receptive to smartphone apps such as Remitly and TransferWise to send money back home. There may be no going back to more traditional remittance payments.

In August, I spoke to Mexican guest workers harvesting tomatoes on the eastern Shore of Virginia. Because of the coronavirus risks, their employer had restricted their daily travel to the fields and their dormitories. The workers couldn't make the usual visits to tiendas, or stores, where attendants typically assist with money transfers that help family members back home pay for food, education, clothing and consumer goods.

I recall one guest worker showing me an app for one of the digital-transfer companies on his cellphone and telling me it worked well and was cheaper.

Lawmakers will (hopefully) take on comprehensive privacy legislation (Greg Bensinger, member of the New York Times editorial board): Lawmakers have indicated that they suddenly care about people's privacy rights online. I am looking forward to them putting their money where their mouth is in 2021 by rolling out comprehensive privacy legislation. Is this a pipe dream? Yes. But if anything good comes from backlash against technology companies, I hope it's that consumers have more control over the rights to their own data.

> THE PANDEMIC WILL MOST LIKELY ENCOURAGE MORE SPORTING VENUES TO REQUIRE FANS TO DITCH PAPER TICKETS AND MONEY AND INSTEAD DOWNLOAD AN APP FROM THE TEAM OR THE STADIUM

Policy challenges for technology companies will probably grow (Cecilia Kang, technology and regulatory policy reporter): There could be lawsuits against many big tech companies. I can't wait to sit in the courtrooms as the government antitrust lawsuits against Google and Facebook unfold. It's rare to hear top technology executives and their rivals bring their cases into the open. The legal theories are also interesting and could set precedents for the internet.

But I'll have to wait awhile to satisfy my curiosity. The judge for the Google antitrust case has said the trial will start... in 2023!

You may have to download an app to attend a game (Kevin Draper, sports business reporter): The pandemic will most likely encourage more sporting venues to require fans to ditch paper tickets and money and instead download an app from the team, the stadium or Ticketmaster. In one example of the digital shift that may spread, people who want to buy concessions in cash at the Atlanta Falcons stadium must already go to kiosks to convert money into a prepaid debit card.

Mobile payments and tickets reduce scalping and ticket fraud, speed up purchases and provide security officials with information on who is in the building. But forcing fans to use apps allows them to be more easily tracked or hacked, excludes people who can't or won't use credit cards or smartphones and denies people who love collecting ticket stubs — as well as sports halls of fame.

Our fancy gadgets won't be where the action is (Brian X Chen, personal technology columnist): I believe that in 2021 we are going to see an even bigger emphasis on software and internet services that help us live through screens, and a reduced focus on gadgets.

Video chat apps like Zoom, Google Meet and Webex have been around for years, but they were forced to improve quickly when so many people flocked to them during the pandemic. We'll probably see more products similar to Peloton and Apple Fitness+, which virtualise fitness classes. I've seen farmers market merchants accepting mobile payment services like Apple Pay and Square, and I don't see them reverting to cash-only operations for a long time — if ever.

Notice that none of the above is about hardware. Our phones, laptops and other devices are already very capable, so the focus is going to be on the capabilities we gain through software and services.

The echoes of FarmVille: The silly farm game that everyone was playing on Facebook in the early 2010s shut down recently. My colleague Daniel Victor wrote that the techniques *FarmVille* popularised — including nagging notifications to friends and encouragements to check back daily to tend to your crops — are "now being imitated by everything from Instagram to Qanon".

NYT

WHAT INDIA CRAVES

The year that went by in lockdown witnessed people binging and ordering indoors instead of stepping out. *Samosas, golgappas,* momos and everything else that falls under the category of street foods was experimented at home by quarantine chefs during the lockdown in 2020. It is no doubt that when Zomato 2020 Rewind report was released, records for ordering at home were broken. Here is the list of the most searched foods in India from January to December 2020 as per Zomato.

By **Reya Mehrotra**

Cakes

Celebrations happened indoors and online over Zoom calls and videos. Many turned quarantine bakers and baked a range of cakes from banana cakes to cupcakes and birthday cakes for themselves while locked inside homes. In such a year when the world was divided by social distance but united by the internet, cakes were one of the most searched for desserts on Zomato as everyone sent wishes and greetings online and ordered for themselves to celebrate at home.

Burger

Usually made with buns or bread rolls with meat patties or vegetable patties placed between the two, burgers are undeniably the most preferred fast foods. Lettuce, cheese, onions, tomatoes too make for a healthy filling. According to Zomato, burgers remained one of the most searched foods in 2020 as the craving for fast food grew amid the lockdown.

Biryani

Biryani, the ultimate festive food, comes in many regional twists – the Hyderabadi biryani, Lucknowi biryani, Kolkata biryani, Memoni biryani, Malabar biryani, Thalassery biryani, Ambur biryani and more. It is said to have originated in the Indian subcontinent during the Mughal reign. Biryani remained one of the most ordered dish with 19,88,094 orders for vegetable biryani from January to December 2020. In fact, Zomato delivered 22 of them every minute in 2020.

Pizza

The Italian delight is said to have been perfected by the Italians but its origin finds roots in China and even Greece, where it was consumed as a flatbread with some toppings. The cheesy treat is a hit in all seasons, whatever the time of the year. According to Zomato, one of their customers in Jalgaon, Maharashtra, ordered 369 pizzas in 2020. No doubt, pizza remained one of the most ordered dishes in 2020. From more than 4.5 lakh orders in May, to more than nine lakh orders in July, September witnessed more than 12 lakh pizza orders all over the country. However, the festive season broke the records with more than 17 lakh orders in November.

Dosa

Dosas are said to have been originated from the Udupi region of Karnataka. But some historians believe that *dosas* were already being consumed in the ancient Tamil regions as early as the 1st century AD, as per its mentions in the Sangam literature. Considered healthy options and rich in healthy carbohydrates, *dosas* today are not just limited to south India but all of India, in various varieties – *masala dosa,* cheese dosa, butter *dosa, paneer dosa* and more. They are best consumed with coconut chutney and *sambhar*. Zomato shares that *dosas* were one of the most searched for food dishes in 2020.

Thali

An Indian *thali* forms the most wholesome and fulfilling meals. It consists of two or more vegetables, *dal,* rice, *rotis, papad,* salad and *raita. Thalis* also differ from region to region with local cuisines making the cut in the *thalis*, for instance, the Gujarati *thali*, Rajasthani *thali,* Maharashtrian *thali,* etc. No doubt a sumptuous meal was craved by those struggling to manage their time between working from home and working for home. *Thalis* remained one of the most searched for items on Zomato in 2020.

Momos

Momos are native to Nepal, Tibet, Bhutan, Ladakh and other northeastern regions of India. The dumplings are made of white flour kneaded with water with fillings of sautéed vegetables. They are easy to cook and popular street foods in almost every city. Newer variations in momos include *paneer* momos, fried momos, *tandoori* momos, Afghani momos and so on while the steamed ones remain the most popular. Delhi, Mumbai, Bengaluru and Pune emerged as the top momo-loving cities with the most numbers of momos orders. In all, 2.5 million momos were ordered in the top four momos-loving cities from January to December 2020.

Gulab jamun

Invented in medieval India, *gulab jamuns* were derived from a fritter that the central Asian Turkic invaders brought to India. It is also claimed that Mughal emperors accidentally prepared the dish. The milk solid-based sweet is popularly consumed in India, Pakistan, Nepal, Bangladesh, Myanmar and the Maldives and other south Asian countries. It is also called Golap Jam in Bangladesh and Gulaabujaanu in the Maldives. According to Zomato data, over one lakh orders were placed only during the Diwali week, with Mumbai leading the chart in 2020.

Express Adda

SUNDAY, JANUARY 10, 2021

The Indian EXPRESS eADDA

'A part of my soul goes into the making of a subtle performance'

At an e-Adda held recently, actor Pankaj Tripathi spoke on his journey, keeping calm, why OTT platforms should duck formula, and Bollywood being a democratic space

On his roots

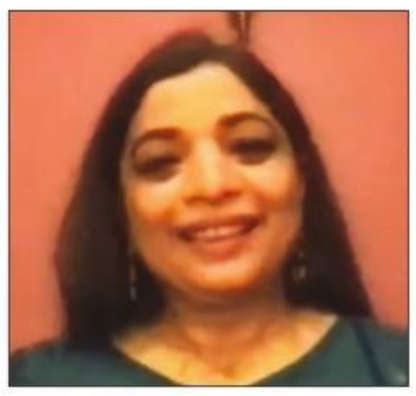
I come from Gopalganj, a district in Bihar, in the very interiors. In my village, there was a tradition of theatre, which at present is dormant. We used to do theatre right after the Chhath festival. There I did a couple of plays. My father is a priest, he conducts religious rituals. I remember, about 10-12 km from my house there's a bazaar called Barauli and once there was an inaugural *puja* for the opening of a cinema hall called Basant Talkies. My father took me along, and said, 'Today's the inauguration of the cinema hall, so you, too, enter the theatre and watch a film.' Before that day, I had seen a cinema hall only from the outside. At that time, how would I have known that one day, I'll become a part of the cinema industry. From my village, I then went to Patna to pursue theatre, and after doing a fair bit of theatre, I learnt that acting needs to be learnt. Then I got to know that the government runs the institution National School of Drama (NSD) in Delhi, and there, acting is taught for free; in fact, people receive money (stipends) to learn acting. But to apply there, one had to clear graduation, and I had dropped out of college. So, I went back and rejoined my graduation course in Hindi literature, while preparing for NSD on the side. Eventually I ended up at NSD. After that, I came to Mumbai in 2004, because it's very difficult for an actor to survive in Hindi theatre.

On his journey from TV to films

I first did television. Earlier, one didn't get a direct chance to act in films. For eight years, I had no clue about where films are made in Mumbai, and now the situation is such that every eighth day, I'm offered a new film. In the initial days, I had no idea where and how films were made, so I started with TV. I did about three daily soaps: *Bahubali, Gulaal* and *Sarojini*. I've done a fair amount, about 500-600 episodes, but luckily, none of my shows became popular, and that's why people hadn't really seen me before films! When I was doing the last show, I was very frustrated because TV felt very repetitive — everyday going to the same set, meeting the same set of people, almost the same storylines. I was fed up with it. In the meanwhile, I received *Newton*'s script, Amit Masurkar sent it over and I read it. Once the script arrived, I left television. But yes, TV is also a very powerful medium. I know its power. But I did my share.

On his days of struggle

I don't have very many unhappy stories in Mumbai because I had fallen in love with and married an accomplished and beautiful woman, Mridula, who used to work as a teacher in Mumbai and earned enough salary to sustain the two of us. But yes, more than the outer fight is the inner struggle, the uncertainty that comes with this profession. You don't know when you will get an opportunity, how long will it take, and you are absolutely uncertain about what will happen. Everyday, I used to go to casting offices for auditions, wherever they were held, and returned unsuccessful. For me, that free time was not just free time, I was actually working on my craft. I was practising.



(Clockwise from top) Pankaj Tripathi was in conversation with National Features Editor Devyani Onial and *The Indian Express* film critic Shubhra Gupta

On whether he ever felt dejected in his early days

I never felt that way, perhaps, because I hadn't come to Mumbai thinking that I'll become a hero, or to launch myself. The money and survival in Hindi theatre was difficult for me, so I came to Mumbai for survival. I thought acting is my passion, and perhaps, I can run the house on it. Where I come from, our struggle is to become a doctor or get a railway job. My needs were very less. And, perhaps, that's why, I never feel dejected. I knew, the day I get a chance, I'll somehow manage. And, neither did I want to become some huge personality. Just yesterday, someone asked me about my lead role in the forthcoming film *Kaagaz*, that whether I didn't want to play the lead all along. I said, of course, it (playing the lead) was a desire but I was never desperate for it. There was *chaahat* (desire) not *bechaini* (restlessness) that my tomorrow should be better than my today.

On maintaining his composure in a frenetic city

I somehow manage. *Raftaar* (speed) is an external process, which basically comes from within. For the wheels to move, the work is done by the engine. Though we see the wheels, but it is the engine which runs. So, I keep my engine under control. Yes, sometimes I feel drained, and if this year-long lockdown hadn't happened, I would have fallen sick, because overnight, I was taking flights from one place to another, one shooting to another. This lockdown break made me realise that I should pause for a while. It's again about controlling my own engine.

On being involved with student politics

Bihar is a very politically aware state. I, too, was very active in politics during my student days. I had come to Patna from a village, so I wanted to do something out of the routine, but what that I didn't know. I used to read a small newspaper column called *'Nagar Mein Aaj (Today in Town)'*, and got to know about a SPIC MACAY programme in Patna, where Bismillah Khan *sahib* was to come to play the shehnai. I, a simple 21-year-old village boy, in a cotton pant, bush shirt and *gamchha*, who has no knowledge of classical music, cycled to the event at Magadh Mahila College in Patna, because entry was free. All around me sat a well-dressed, discerning audience, they were also looking at me, happy that a young chap loves music so much. But, what love? I just read the column and wanted to do something different and so, I ended up going to the show. That time, when the young wanted to do something different, they engaged in student politics, attended classical music and dance concerts in Patna. Just that way, I ended up doing a lot of things. I took hotel-training and worked at a hotel, and sold shoes, too, for some days, even a broker got me to sell a patch of land — I tried but couldn't sell it. So, you want to do a lot of things. Students' union was one such thing I pursued for a year-and-a-half. And then, I saw a lot of theatre. I set my mind on pursuing it as a career. I left everything else, students' politics and hotel job, and did theatre 24x7.

On whether artists should voice their opinion

Of course. Many artists are fully aware of what's happening around them and they share their opinions. The tools, the medium at my disposal is cinema, my films. I say whatever I want to say, through my films. A poet says what he wants to say through his poetry, a painter through his art, a sculptor through his creations. Without thought and thinking, no story or narrative can be created. All our art forms — dance, drama and poetry — stem from deep thought.

On his nuanced performances

Over the years, I have dealt with a lot of people, and those interactions have left an everlasting impression on me. I have met a whole range of people, right from my village, to the people in Mumbai, and I consider all of them my teachers. I'm a very receptive person, I believe in listening more. I had a teacher in NSD, BV Karanth, who used to say, *'Kansen bano*, Tansen *mat bano*; through minimum, create maximum.' As for the economical gestures and the nuanced bits, it is a very deliberate and a very conscious decision on my part. A part of my soul and a huge amount of my life experience goes into making that nuanced, subtle performance possible.

On the importance of research to play a character

Many people still don't understand the importance of a backstory or the research needed for a character, especially in mainstream cinema. It's important for me, as a performer. I cannot construct a building without a foundation. A foundation is never visible, but without a foundation, nothing of importance can ever be built. Characters cannot exist without a backstory, or a background. For me, a character just doesn't materialise in thin air and starts reciting dialogues wearing the costume. He has to come from somewhere, from some context — he's coming from someplace and he's going somewhere.

On a formula and a set narrative with expletives emerging on OTT platforms

We should be aware of this trap. We see that in the entertainment industry, if you have one hit story, there is a tendency to replicate it. We do something once, it is a novelty, but when we do it too often, it loses impact. I self-censor, I only use expletives when it's absolutely necessary. When we are sharing a story of a gangster drama, it becomes necessary as people who inhabit those worlds in real life, don't really use a nuanced, respectful dialect. Yes, people get bored (if it gets repetitive). But as actors, we also get swayed.

On his plans to direct films

I get visual of landscapes of various places in my mind — right from Naugachia in Bihar, to the full moon night of Rann of Kutch, to the desolate Nubra Valley, or an evening on the banks of Sarayu river. I can only share them with the world when I direct, not through speaking or narrating alone. After some years, hopefully.

For longer version, go to www.indianexpress.com

The Indian EXPRESS eADDA
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JANHVI KAPOOR
ACTOR

How do you always remain so calm on the sets? Have you always been this way, or did it come with experience?

Definitely with experience. In the beginning, I didn't have this state of calmness, but there was ample confidence. Sometimes, I would even play at that confidence. But with life, came experience, and one realises that peace of mind is the most important thing.

VIDYANAND JHA
PROFESSOR, IIM-KOLKATA

Which school or tradition of acting of Hindi cinema do you hail from? And what roles do you prefer, serious ones or humourous ones?

I've not seen too many films, and have zero reference of older actors. My training school was the National School of Drama, from where people like Om Puri, Pankaj Kapur and Naseeruddin Shah came. It's my *gurukul*. Irrfan *saab* left a huge impression on me though I don't know if I hail from his school of acting, but if I come to be associated with his school, that would be a huge honour for me. As for my choice of roles, I have fun in all my roles, because if I don't, acting will become like any other job, and then it will become boring.

MUDIT JAIN
MD, DCW LIMITED

Films are made in a disjointed manner, the first scene might be shot last, for instance. But when it all comes together, how does it feel creatively?

Filmmaking is a fascinating process. A person had an idea, and started to write it. Then came the second draft, followed by the screenplay. Then someone comes forward to invest money. Added to this collaboration are the hero and the heroine. This is taken to the editing room, where this is again 'disjointed'. If you are not from a film theory background, you will find film shooting very boring. The magic is not in the preparation, but in the execution.

NISHANT GAHARWAR
HEAD-HR, DISNEY+HOTSTAR

Which expression, for you, is the most difficult to essay on the screen?

I am a shy person, so if I have to play a romantic scene on screen, I find it difficult. Each emotion is difficult to recreate. In the performing arts, we recreate. In life, we all create the emotions, as it's all real. Here it's all fictional. To portray something over the top or loud, I find that difficult as well.

SHARAN SHARMA
DIRECTOR, *GUNJAN SAXENA: THE KARGIL GIRL*

As an actor, you learn so many tricks of the trade, and there are skills you pick up which help you deliver certain performances. How do you balance it with the innate honesty that you have as a person?

It's difficult to dissect it, to surgically operate the concept. As an actor, you learn where the light is, what the gimmick is, and where the camera is. I keep the craft — the tricks, the power — all together, but I don't leave the truth behind. Gimmicks help in telling the tale, but it's only when it comes from the heart that people see it as the truth.

AASHNA WANDANI RADHA KANHAI
AMBASSADOR OF SURINAME TO INDIA

We 'pravasi Bharatiyas' feel proud that you have made a name as a Bhojpuriya — as Kaleen Bhaiya and Advocate Mishra. Also, if the opportunity arises, will you ever join politics?

There has been a huge migration in India of the *girmitiyas* (indentured labourers). I have a huge interest in all this that happened 140 years ago; it's an integral part of Bihari history. As for the other question, we'll see. I have worked hard to be an actor, and now people recognise me as an actor. It would seem a bit strange if I shift careers from *abhineta* to *neta*. Maybe, in the future, if the opportunity presents itself.

PANKAJ MISHRA
ASSOCIATE PROFESSOR, ST STEPHEN'S COLLEGE

We have seen a negative side of the Hindi film industry lately. There have been some stark statements due to which a section of the public has sworn off watching the films of a particular actor. Amidst all this, where do you think the future of Bollywood lies?

I am no expert, or a spokesperson of the industry, I don't understand the trade aspect of it. Everyone has the right to form their opinion. But at the same time, if the opinion is formed only through social media, one should be careful. I have seen this industry for the last 15 years at all levels, right from when I was turned away from the gates of a production house, to now, when I meet the CEOs of such companies. Don't form your opinions only through social media, analyse things, and think. As for the future, 10 years ago, the films that are being made today, would have been impossible to make. I could never have believed that an actor who looks like me could have played the main protagonist in a Hindi film. Bollywood is a very democratic space, it also breaks the existent hierarchy. On a film set, everyone — from the hero, to the lightman and makeup artist — are equal.

JITENDER DABAS
COO, MCCANN WORLD GROUP

Now, people come to see Pankaj Tripathi in theatres, and writers and directors will also start writing material keeping you in mind. Does it worry you that all of it will start looking the same? Are you scared of it?

Yes, I worry about it, though I am not yet scared. It's like you repeat the same thing in season 1, 2 and 3 — I do think about repeating myself and question myself if I am doing the same thing. Hence, I look for scripts where I am not repeating myself. I try to create something new in the sameness as well.

ANAND JHA
CHIEF CORPORATE AFFAIRS, WALMART

How is it possible that people from all ages, be it my daughter who is 17 and my team who range from their 20s to their 30s, and even my parents who are in their 70s — they all relate to your performances?

I don't know, but it's surprising for me. I have had 11-year-olds telling me that they relate to my work in *Stree* and *Gunjan Saxena*, and then there are elderly people who tell me the same. I don't know if it's my hard work, or the blessing of my parents. I feel the love I receive from the audience is like a fixed deposit, which I will have to return, with interest.

Footloose

SUNDAY, JANUARY 10, 2021

VACATION RENTAL

A vacation rental is the renting out of a furnished apartment, house or professionally managed resort-condominium complex on a temporary basis to tourists as an alternative to a hotel. The term is mainly used in the US. In Europe, the term villa rental or villa holiday is preferred

Book the full hotel to avoid guests

For those who aren't deterred by huge bills, buyouts of entire hotels offer amenities, as well as privacy and control

SARAH FIRSHEIN

WHEN JACK SAMENUK checked into Zabriskie House recently, there was no mystery about whom he would encounter in the inn's double parlour or wood-panelled dining room. The only guests in the 11-bedroom property, which opened as part of the Inns of Aurora, a resort in New York's Finger Lakes region, are Samenuk's nearest and dearest: his mother, three siblings and their families, including two children, three and four, and two Labrador retrievers. The group also invited some in-laws to join them for a private dinner and backyard s'mores on New Year's Eve. "It's just going to be us — no one else will be there," said Samenuk, 21, a model and Fordham University student who lives in New York City. "I feel like it'll be our little home away from home."

That arrangement — a "buyout," where one group pays for free run of an entire hotel or resort — has become increasingly popular for travellers with means in the Covid-19 era. Zabriskie House buyouts start at $4,500 a night, depending on the time of the year, length of stay and other factors. For those who aren't deterred by a bill in the thousands, if not tens of thousands, buyouts offer the amenities and services of a hotel and the privacy and control of a vacation rental. "Buyouts were very 'of the moment' even before Covid," said David Prior, the co-founder of PRIOR, a travel company that specialises in luxury trips. "But now even more so, because you can go with friends or an intergenerational group and still feel safe."

A big, safe get-together

The pursuit of "togetherness" is what motivated Juan Soria, 51, to organise a Thanksgiving trip to Dive Palm Springs, a French Riviera-inspired boutique hotel in California. "We have a large community of friends who go to parties and events, which we've all missed this year," said Soria, a technology consultant who lives in San Francisco. "And I thought, 'I would love to just have a big, safe get-together with our closest friends and have a great time.'"

Before the gathering, Soria and his wife, Katie Moore, 47, created a Google Slides presentation that detailed hotel floor plans and other logistics, then shared it with the group, which totalled 19 adults, over Zoom. The four-night trip was given an official name ("Mission: ImPALMsible") and mantra ("Safety, Serenity, Respect").

Soria said he chose Dive in part because of its layout: The majority of common spaces, including a large pool area, are outside. "There's no way we would want to be taking over, say, a part of a larger property without physical segmentation from other guests," he said.

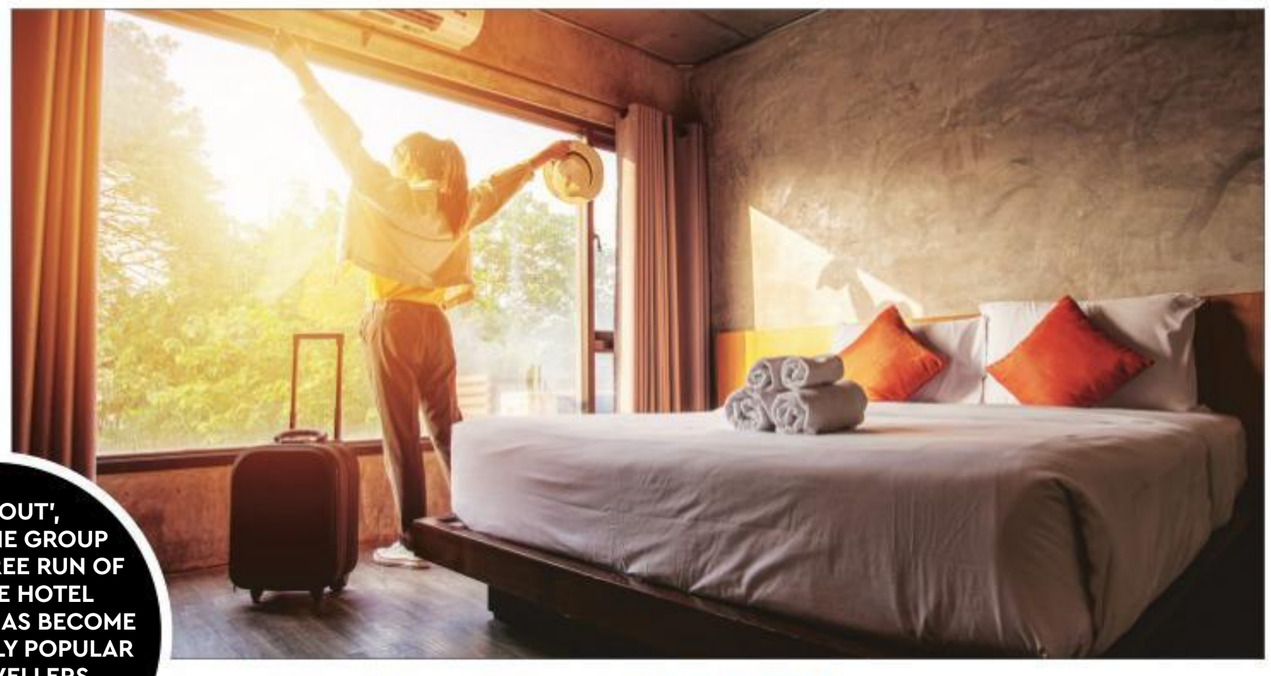
Soria and Moore worked with the Dive team to ensure certain requests were met. Thanksgiving dinner seating was arranged so that "pods" — either couples or sets of couples that had been quarantining together at home — could sit together.

'They can really do anything they want'

As Soria's experience showed, having the run of the place leads to hotel and resort stays being curated to travellers' tastes and interests. For a group of clients, PRIOR, the travel company, is customising a buyout of Hotel Garzón, the chef Francis Mallmann's five-room boutique hotel in Uruguay. But that's not all: Mallmann will give a master class on grilling, his culinary speciality, and be on-hand to hobnob with his guests.

Bespoke trips of that sort range in price, but usually start at around $5,000 a person, on top of PRIOR's $249 annual membership fee, Prior said.

"We work with each location to create something tailored and special," he said.



"It's like a hybrid of an intimate party and a touring group." At Estancia Vik, a 12-suite boutique hotel in José Ignacio, Uruguay, a new buyout package ($6,000 a night) can be customised with activities like private polo demonstrations and moonlit horseback rides.

"Usually when we have a buyout we have all of our resources focused on that group, that makes our options even better and more extensive," said Tomas Laura, Estancia Vik's manager.

For six weeks last summer, a group of four adults and four children bought out the seven-bedroom main house — which usually accommodates 14 people — at Cape Arundel Inn & Resort, in Kennebunkport, Maine. They brought along a basketball hoop and trampoline, which the hotel's maintenance team set up.

"When someone's taking over the whole property, they can really do anything they want," said Justin Grimes, the managing director at Kennebunkport Resort Collection, which owns and manages Cape Arundel. "If we were open with a traditional model, we wouldn't be able to just throw up a basketball hoop. Guests get a really unique experience."

After a prolonged closure in winter and spring, Cape Arundel reopened with a buyout-only model in June last year. In addition to the main house, guests can take over the property's three-bedroom cottage (or both). The switch has allowed the seaside resort to help defray some of the first-half financial losses and keep staff employed, Grimes said.

"We didn't want our properties to sit empty for the summer," he said. "Knowing that they'd be usable in a variety of different ways, we had to make it feel a bit more residential."

A 'BUYOUT', WHERE ONE GROUP PAYS FOR FREE RUN OF AN ENTIRE HOTEL OR RESORT HAS BECOME INCREASINGLY POPULAR FOR TRAVELLERS WITH MEANS IN THE COVID-19 ERA

That meant retrofitting a commercial chef's kitchen with appliances that wouldn't intimidate the average home cook and creating a de facto business centre with desks and printers. Scaled-back service lends an extended-stay feel; guests can cook, just as they would at a vacation rental, or arrange catered or prepared meals.

For operators like Grimes, a single large group can in many ways be easier to attend to than multiple smaller groups, even with the year's new health precautions. One point of contact, for instance, means staff can often handle requests remotely — another way to limit in-person interaction. Dining is more streamlined, too.

"If we were operating our restaurant with a full hotel, we would have needed to coordinate dining times, party size and contact-tracing reporting, all in what is a modest-sized dining room," Grimes said.

'We've never seen so much demand so early in the season'

Before the pandemic, most luxury hotels arranged buyouts upon request. Many now offer formalised buyout packages to attract the increased interest.

"We've never seen so much demand so early in the season," said Nina Libby, the vice president of marketing at Caldera House, an eight-suite hotel and alpine club in Jackson Hole, Wyoming. "Families are excited to reunite, but people are making safety a priority during their vacations this year."

Caldera House's new buyout package starts at $21,900 a night for a minimum of seven nights. Experiences might include sleigh rides through the National Elk Refuge or, for an added fee, a private ski session with Bode Miller, the Olympic gold medalist.

Larger hotels and resorts are also getting in the game. Groups who can fill a minimum of 70 suites can take over Casa Velas, in Puerto Vallarta, Mexico, for $49,420 a night. The new "Tower Takeover" (price upon request) at the Hilton Aruba Caribbean Resort & Casino allows groups to buy out one of the hotel's three towers (the smallest has 80 rooms).

The new buyout package at InterContinental New York Times Square (from $100,000 a night) affords access to a minimum of 200 rooms, the 4,000-square-foot ballroom and more.

But for William and Alexandra Cobb, 27 and 25, the fewer, the merrier.

The Philadelphia couple rented out Sheldon Chalet, a five-bedroom luxury hotel in Alaska's Denali National Park, for their October wedding. No seating charts needed: Their guest list featured only themselves. "It had to be something that was private," said Cobb, a consultant for private equity firms. "We wanted something that was just us."

Reachable only by private helicopter, Sheldon Chalet transitioned to a buyout-only model in March. The starting rate is $35,000 for a three-night minimum.

"They did everything for us," said Cobb, an occupational therapist. "We ate crab cakes on a glacier after taking a fixed-wing flight. We really wanted espresso martinis, and they experimented with five different recipes." Yet when it was time to celebrate, the newlyweds discovered they weren't, in fact, totally alone.

"They set up a disco ball for the night of our wedding," Cobb said, adding, "The staff partied with us the whole night."

NYT

Simple and socially distanced, snowshoeing gets popular

As biking was to spring, snowshoeing is to winter as exercisers adapt to cold weather

ELAINE GLUSAC

WHEN THE PANDEMIC struck in the height of the 2020 ski season, closing the downhill ski mountain in Breckenridge, Colorado, the Breckenridge Nordic & Snowshoe Adventure Center found families turning to its snow sports, which were, by their natures, socially distanced, pandemic or not. "Parents were home-schooling their children who didn't have PE or sports teams or clubs or rec centres," said Therese Dayton, the programme manager for the recreational area, home to a retail shop, rental gear and more than 12 miles of snowshoe trails in the White River National Forest. "We were wiped out of any children's equipment by May."

Where downhill skiing takes training and cross-country skiing often demands stamina, snowshoeing doesn't require a class or even a demonstration to master, making snowshoeing an easy-access snow sport for recreationalists who don't want to give up on the outdoors this winter.

"We saw a huge spike in outdoor activity" last spring, said Nick Sargent, the president of Snowsports Industries America, a non-profit trade association. "It wasn't just backcountry or uphill skiing. It was snowshoeing, Nordic skiing, fat-tire biking, winter running, sledding, all those sports and activities that you can do without a resort chairlift, things you can do from home and in the backyard."

SNOWSHOEING IS AN EASY-ACCESS SNOW SPORT FOR RECREATIONALISTS WHO DON'T WANT TO GIVE UP ON THE OUTDOORS

Like bikes in the spring, which surged in sales — up nearly two-thirds over the year before, according to the retail analysts NPD Group — snowshoes are poised to be the hot seller in the pandemic's first full winter. From August through October, snowshoe sales grew more than 250% compared to the same period the year before, outpacing gains of all backcountry equipment sales, which are uniformly up, according to NPD. But at the outdoor retailer REI Co-op, sales of snowshoes are up fourfold compared to last year.

Ben Johns, REI's general merchandising manager for action sports, tied the sales to a rise of interest in "non-lift-assisted" activities, including backcountry skiing, outside of resorts. "There's more social distancing and less expense and you can go spontaneously," Johns said.

According to Snow Sports Insights, a market research firm, snowshoe participation grew more than 12% last season, to 3.6 million participants. "It's on fire," said Brendan Madigan, the owner of Alpenglow Sports shop in Tahoe City, California, which sells snowshoes along with gear for other snow sports, noting a boom in "human-powered sports" that free people from clustering in resorts.

Among winter activities, snowshoeing tends to be accessible both in terms of expense and skill, especially for those who live in snowy climates. "Most winter sports are expensive," Madigan said. "Snowshoeing, on the other hand, is easily attainable. That has to be a feeder to the growth of the category."

Snowshoes attach to your winter boots, so there is no dedicated footwear required. Poles are optional, but will help you keep your balance, especially on sloping terrain. Rather than commuting to a resort and paying for access, you can snowshoe almost anywhere, including urban parks.

"It's very affordable as long as you're not having to drive great distances to get to snow," said Mark Elmore, the sports director for the United States Snowshoe Association, which organises snowshoe championship races, who has owned, auctioned or donated roughly 500 pairs of snowshoes since 1987.

NYT

Mind & Games

SUNDAY, JANUARY 10, 2021

For a healthier 2021, keep the best habits of a very bad year

Here's how to build on the healthy habits you learned during pandemic life

TARA PARKER-POPE

HERE'S A BETTER WAY to start the new year: Skip the traditional January resolutions and make time for some New Year's reflection instead. Take a moment to look back on the past 365 days of your life. Years from now, when you talk about 2020, what stories will you tell? Will it be clapping for health care workers every night at 7 pm? Or perhaps it will be a memory from the months spent mostly at home with family members—or the pandemic "bubbles" you formed that helped friendships grow stronger. Maybe you will tell the story of losing someone you loved or remember finding strength and resilience you didn't know you had.

While reliving much of 2020 may sound like a terrible idea, psychologists say it's a better way to start the new year. Looking back will help you build on the lessons you learned, and you may even discover some hidden positive habits you didn't realise you had started.

"I don't think we've given ourselves enough credit," said Kelly McGonigal, a health psychologist and lecturer at Stanford University. "I don't think we have had the emotional appreciation that we need and deserve for the kind of year many people have had. The reflection that's needed right now is a real, honest and self-compassionate look at what's been lost, who's been lost and what it is that you want to choose to remember about 2020. Reflection is a way of being ready to move forward. I say that every year, but I think that it's especially true for this year."

Reflections vs Resolutions

Reflecting on what you accomplished in 2020—and what you missed or lost—is also a healthier path toward self-improvement than the typical New Year's resolution.

Studies consistently show that New Year's resolutions don't work. By February, most people have abandoned them.

The problem with many resolutions is that they tend to be inherently self-critical and stem from a sort of magical thinking that with one big change—some weight loss, regular exercise, more money—life will be transformed. "It's just too easy to look for a behaviour that you regularly criticise yourself for, or feel guilty about," McGonigal said. "It's that false promise of, 'If you change this one thing, you'll change everything.'"

Studies show that one of the best ways to change behaviour and form a new habit is to bundle it with an existing behaviour—what in the science of habit formation is called "stacking." It's the reason doctors, for example, suggest taking a new medication at the same time you brush your teeth or have your morning coffee: You're more likely to remember to take your pill when you piggyback it onto an existing habit. Adding steps to your daily commute often is a better way to add exercise to your day than trying to carve out a separate time for a daily walk.

By reflecting on the lessons of the past year, we can stack and build on the good habits we started in 2020. Maybe that involved figuring out new ways to exercise when gyms were closed, strengthening friendships forged through our social bubbles, organising our homes for 24x7 living and learning, learning to cook healthier meals or making ourselves accountable for the care of others.

Now, with the distribution of vaccines and the end to the pandemic in sight, you don't need to abandon those changes—instead, try building on them.

> FROM CARING FOR ELDERS IN THE FAMILY TO ACTIVELY PURSUING A HOBBY, THERE WERE MANY GOOD HABITS WE STARTED IN 2020

Build on Your Gratitude Habit

Quarantine clapping became a nightly ritual in many parts of the United States and around the world as a collective thanks to health care workers. It was both a show of community and a show of gratitude. The experience was what sociologists call "collective effervescence," which happens when people simultaneously come together and take part in a group ritual.

Clapping for essential workers had the effect of "both unifying and energising the group for action toward a common cause, such as persevering through the pandemic," said Joshua W Brown, professor in the department of psychological and brain sciences at Indiana University Bloomington. "Group expressions of gratitude can be empowering for both those expressing it and those receiving it."

Perhaps you showed gratitude in other ways. Did you offer larger tips than usual to delivery and restaurant workers? Did you find yourself saying a heartfelt thank you to the grocery and pharmacy workers at checkout? When things got tough at home, did you remind yourself and your children of all the things for which you felt grateful? I adopted a regular gratitude hand-washing ritual, thinking of 10 things to be grateful for—one for every finger I washed.

Why it matters: Numerous studies show that people who have a daily gratitude practice, in which they consciously count their blessings, tend to be happier, have lower stress levels, sleep better and are less likely to experience depression. In one study, researchers recruited 300 adults, most of them college students seeking mental health counseling. All the volunteers received counselling, but one group added a writing exercise focused on bad experiences, while another group wrote a letter of gratitude to another person each week for three weeks. A month later, those who wrote gratitude letters reported significantly better mental health. And the effect appears to last. Three months later the researchers scanned the brains of students while they completed a different gratitude exercise. The students who had written gratitude letters earlier in the study showed greater activation in a part of the brain called the medial prefrontal cortex, believed to be related to both reward and higher-level cognition.

Take the Gratitude Challenge

Try one or more of these simple gratitude exercises.

Start small. Send an appreciative email or text, thank a service worker or tell your children, your spouse or a friend how they have made your life better. "A great way to develop more gratitude would be regular small steps—an extra email or note of appreciation to a colleague, or an extra in-person thank-you, and a focus on how rewarding it is to brighten someone's day with appreciation," Brown said.

Create a gratitude reminder. McGonigal keeps a sticky note on her desk lamp that reads:

1. Someone
2. Something
3. Yourself

It's a daily reminder to express gratitude not only for the people, events and gifts in her life but also for her own accomplishments. She might feel gratitude for completing a workout, for a healthy body or for taking on a new challenge. "Gratitude is really good when what you need is a belief in your ability to create a more positive future and a willingness to trust others to help you do that," McGonigal said. "And that feels like a really good mind-set for right now."

Express your gratitude in writing. You can send emails or post feelings of gratitude on social media or in a group chat. Or think of someone in your life and write them a letter of gratitude. (You don't have to mail it.) Fill your letter with details describing how this person influenced your life and the things you appreciate about them. Or keep a daily gratitude journal.

"I think the full potential of gratitude is realised when people are able to express gratitude in words," says Y Joel Wong, chairman of the department of counselling and educational psychology at Indiana University. "When we are able to say what we're grateful for and explain why, it shifts our attention from what's negative to what's positive in our lives."

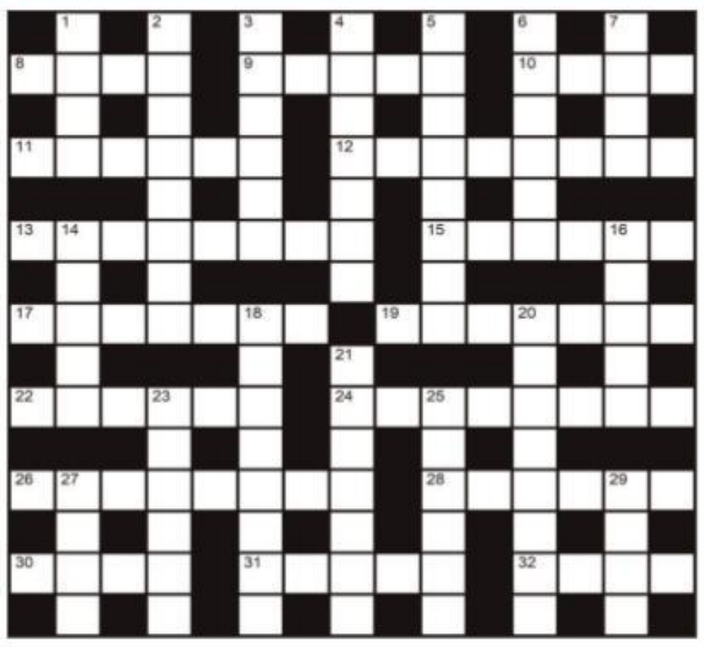
NYT

Should wine be among your health resolutions?

- As is customary for the new year, many people will pledge to improve their health. Chief among their concerns will be wine and other alcoholic beverages.
- But even if abstinence is out in 2021, wine has joined the cluster of mental and physical health practices that are now referred to generally as "wellness". Most recently, we've seen the commercialisation of natural wine, repackaged for supermarket wine shoppers as "clean wine."
- Each of these wines presents itself as a reaction against a world of "unhealthful" processed wines. Though additives and manipulations have been a hot topic in the wine world for 20 years or more, most casual wine drinkers know little about what they are drinking and care less. They simply want something intoxicating that tastes good.
- In fact, plenty of wines, whether marketed as natural or not, are made without additives, from organic grapes. These wines are also easy to find.
- So we shouldn't rationalise wine as healthful. The reason anybody should seek out minimally processed wine made from conscientiously farmed grapes is not because it is healthier but because it is better. It's an aesthetic choice, not a medical or "lifestyle" decision.

ERIC ASIMOV/NYT

CROSSWORD



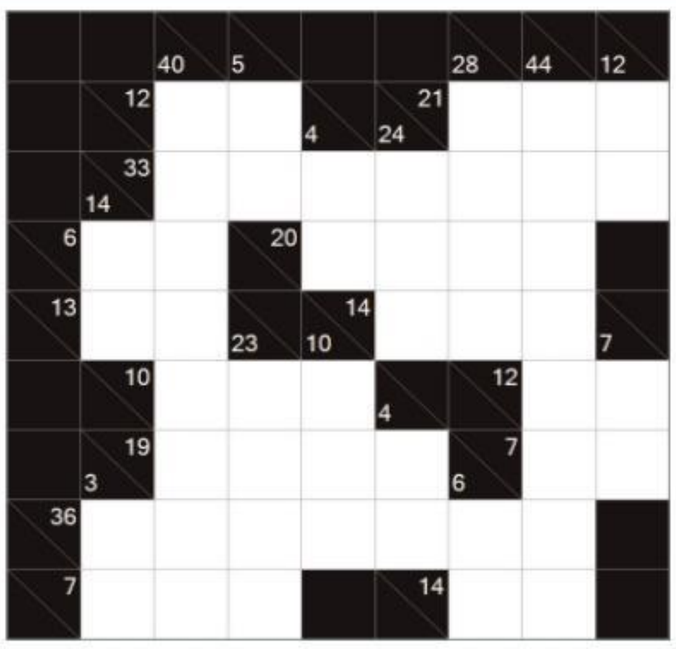
ACROSS

8 "I" in TISCO (4)
9 Acknowledge, allow in (5)
10 Grip, retain or keep (4)
11 Major river flowing through India (6)
12 Physical desire as for food (8)
13 Founder of SpaceX and Tesla Inc (4,4)
15 Goods carriers (6)
17 Instigation, act of urging on (7)
19 Pariah (7)
22 Manufacturer of Zen and Esteem (6)
24 __ policies : fiscal policies, etc. (8)
26 Malvinder Singh's ___ Macquarie Wealth Management (8)
28 Most appealing to senses (6)
30 Glaxo Smith Kline the health __ company (4)
31 Desh Bandhu Gupta's ___ Laboratories (5)
32 Bank of ____ : the bank from the Gulf (4)

DOWN

1 Nitrogenous fertilizer base (4)
2 "I" ISP -- ___ service provider (8)
3 Type of surfboard (6)
4 Gets aboard a ship (7)
5 Sri Lanka's Marvan ____ (8)
6 ___ Makanji Spinning & Weaving Mills Ltd. (6)
7 Small piece of land (4)
14 ___ Filaments Ltd (also a sign of the zodiac) (5)
16 Korean stock price index (5)
18 Settlement without going to court may be so described (8)
20 Promptly in pidgin English i.e. in slang? (4-4)
21 "R" in GDR (7)
23 "U" in USA or UBI (6)
25 Having or possessing (6)
27 Internet auction company (4)
29 Argument or tiff (4)

KAKURO



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.

BIZ QUIZ

1. The Suspension on Insolvency and Bankruptcy Code (IBC) has been extended till which date?
2. As per a *Lancet* report, which issue has caused 1.7 million deaths and economic loss of 1.4% of the GDP, in India?
3. Which Indian bank has launched contactless 'RuPay Select' debit card in association with NPCI?

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.

Today's clue: CPS equals HOB

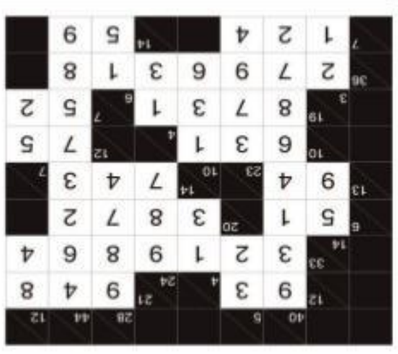
Bcj tfjwobpf cxbc x sjbbjf kjkpfd bcxy bcj wjsbpf.
- Zxkjm Cpljee

ANSWERS

1. March 31 2. Air pollution 3. Central Bank of India

The creditor hath a better memory than the debtor.
- James Howell

SOLUTIONS



BRIDGE BOUTS L SUBRAMANIAN

WHAT IS THE WINNING BID? - PART I

Experts almost always come up with the winning bid when faced with challenging situations. Take the west seat in today's deal from a match-point contest and see whether you can match the expert.

South opens 1H in first seat and you hold **S** A-Q-9-7-3 **H** K-9 **D** A-3 **C** K-4-3-2. You overcall 1S and north raises his partner to 2H. Your partner bids 2S and RHO competes again with 3H. What do you do?

Analysis: An overcall on 8-11 points can be considered as minimum. When you have overcalled on 12-15 points, you could contest once more, if partner had supported you and the opponents bid again. What happens when you have 16-17 points? Let us say partner has supported you and the opponents are still in the bidding? Now, game chances appear to be bright. What should you do?

This is exactly what happened on today's deal. How should you suggest to partner that you are interested in game?

As we saw just now, a 3S bid would only be competing. Is there anything that can be done?

This is where the theoreticians take over. According to them, a double suggests you are in the highest range of 16-17 and are interested in game. It is called a game-try double. As it is not for penalty, it has to be alerted and explained. This situation is applicable when your side has bid and supported, and the opponents have done so likewise.

In today's deal, the expert found the winning double of 3H and his partner jumped to 4S! The E-W hands were:

S A Q 9 7 3 **H** K 9 **D** A 3 **C** K 4 3 2	W E	**S** K 6 4 **H** 4 3 **D** 7 6 5 **C** Q J T 7 5

East has honour-third for partner and a source of tricks in clubs. So, he will only be too happy to jump to 4S.

In the actual game, north led a heart to his partner's ace and south shifted to a club and obtained a ruff. The diamond return was won by the ace and after drawing trumps, declarer claimed ten tricks as he was able to discard the diamond loser on dummy's fifth club.

When you have 18+ points and a good five-card spade, you will double to start with and over partner's 2C/2D, you will bid 2S.

LEXICON

TREE BLINDNESS

■ *n.* The disregard of the trees in one's environment.

There was a time when knowing your trees was a matter of life and death, because you needed to know which ones were strong enough to support a house and which ones would feed you through the winter. Now most of us walk around, to adapt a term devised by some botanists, tree blind. But here's the good news: Tree blindness can be cured.

—Gabriel Popkin, "Cure Yourself of Tree Blindness," The New York Times, August 26, 2017

Google suspends microblogging app Parler from PlayStore; Apple threatens ban

PRESS TRUST OF INDIA
Washington, January 9

INTERNET GIANT GOOGLE has suspended US-based microblogging platform Parler—where most of the supporters of outgoing President Donald Trump are shifting their base—from its app store, citing posts inciting violence and demanding "robust" moderation for "egregious" content from the social networking service.

Simultaneously, Apple also warned Parler on Friday that it will ban the service from its app store if it doesn't start to moderate its content better.

The move by the two Silicon Valley companies came the day when Twitter permanently suspended Trump's account due to "risk of further incitement of violence".

"In order to protect user safety on Google Play, our longstanding policies require that apps displaying user-generated content have moderation policies and enforcement that removes egregious content like spots that incite violence. All developers agree to these terms and we have reminded Parler of this clear policy in recent months," Google said in a statement.

"We recognise that there can be reasonable debate about content policies and that it can be difficult for apps to immediately remove all violative content, but for us to distribute an app through Google Play, we do require that apps implement robust moderation for egregious content," it said.

"In light of this ongoing and urgent public safety threat, we are suspending the app from the Play Store until it addresses these issues," said Google, whose software powers Android phones.

Parler has a significant user base of Trump supporters and conservatives.

Apple in a statement said it has received numerous complaints regarding objectionable content in Parler service, accusations that the app was used to plan, coordinate and facilitate the illegal activities in Washington DC on January 6 that led (among other things) to loss of life, numerous injuries and the destruction of property.

"The app also appears to continue to be used to plan and facilitate yet further illegal and dangerous activities," the company said. Parler's CEO John Matze in a post challenged Apple's position.

"Apparently they believe Parler is responsible for ALL user generated content on Parler. By the same logic, Apple must be responsible for ALL actions taken by their phones. Every car bomb, every illegal cell phone conversation, every illegal crime committed on an iPhone, Apple must also be responsible for," he said. "We will not cave to pressure from anti-competitive actors! We will and always have enforced our rules against violence and illegal activity. But we WONT cave to politically motivated companies and those authoritarians who hate free speech!" he said.

US is not China, say Republican leaders

PRESS TRUST OF INDIA
Washington, January 9

SEVERAL REPUBLICAN LEADERS, including popular Indian-American politician Nikki Haley, have condemned Twitter for permanently deactivating outgoing President Donald Trump's account, saying that the "US is not China".

"Silencing people, not to mention the President of the US, is what happens in China not our country," tweeted Haley on Friday. US secretary of housing and urban development Ben Carson joined Haley in opposing the Twitter's move. "Silencing a significant number of voters and erasing history is no way to unite us; it only further divides. Big tech and social media platforms want to act like media organisations but don't want to be held accountable with the rest of media. Speech should be free whether you agree or not," he said. "United States is not China", Carson asserted. "You want to ban @realDonaldTrump, fine you're a private company, but @Twitter deleting the President's account which highlights this admin & its history is wrong. @Facebook & @instagram banning all images from the Capitol riot is a dangerous precedent to set. We aren't in China," he tweeted.

SORIL
INFRA RESOURCES

SORIL Infra Resources Limited
(CIN: L52190HR2005PLC077960)
Registered Office: Plot No. 448-451, Udyog Vihar, Phase-V, Gurugram-122016, Haryana, Tel: 0124 6681199, Fax: 0124 6681111
Website: www.sorilinfraresources.com, E-mail: helpdesk@indiabulls.com

NOTICE

Notice is hereby given, pursuant to 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 **SORIL Infra Resources Limited** ("the Company") will be held on Friday, January 15, 2021, to consider and approve, inter alia, the unaudited financial results of the Company for the quarter ended December 31, 2020.

For further details, please visit the website of the Company (**www.sorilinfraresources.com**) or that of National Stock Exchange of India Limited (**www.nseindia.com**) and BSE Limited (**www.bseindia.com**).

for **SORIL Infra Resources Limited**
Sd/-
Vikas Khandelwal
Company Secretary

Place : Gurugram
Date : January 9, 2021

bharti airtel

BHARTI AIRTEL LIMITED
CIN: L74899DL1995PLC070609
Regd. Office: Bharti Crescent, 1, Nelson Mandela Road, Vasant Kunj, Phase-II, New Delhi - 110 070, India
Tel.: +91-11-4666 6100; **Fax.:** +91-11-4166 6137
Email id: compliance.officer@bharti.in, **Website:** www.airtel.com

NOTICE OF POSTAL BALLOT / E-VOTING

Notice is hereby given that pursuant to the provisions of Sections 108 and 110 of the Companies Act, 2013, read with applicable rules, SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in accordance with the applicable guidelines/ circulars issued by the Ministry of Corporate Affairs ("MCA Circulars") Bharti Airtel Limited (the "Company") seeks approval of the members by way of Special Resolution through Postal Ballot (only by way of e-voting) for *"Shifting the Registered Office of the Company from the National Capital Territory of Delhi to the State of Haryana"* as stated in Postal Ballot/ E-voting (the "Notice") dated January 07, 2021. Detailed explanatory statement setting out the material facts concerning the resolution, forms part of the Notice.

The Notice shall also be uploaded on the website of the Company (www.airtel.com), on the website of KFin Technologies Private Limited, the Company's Registrar and Share Transfer Agent ("KFintech") at https://evoting.kfintech.com and on the website of National Stock Exchange of India Limited (www.nseindia.com) and BSE Limited (www.bseindia.com).

Members are hereby informed that:

1. The Company has completed the dispatch of Notice through e-mails to the members on Saturday, January 09, 2021.
2. The cut-off date for the purpose of reckoning the Voting rights and sending Notice is **Friday, January 01, 2021 (cut-off date)**. The member whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of e-voting.
3. In compliance with the MCA Circulars, Notice has been sent only through email to the members whose email addresses are registered with the Company/ Depository Participant(s) ('DPs'). In view of limited postal/ courier services and on account of threat posed by COVID-19 pandemic situation, physical copies of the Notice, Postal Ballot Form and pre-paid business reply envelope have not been sent to the members.
4. The detailed procedure/ instructions on the process of e-voting, including the manner in which the members who have not yet registered their email addresses can register their email address and/ or can cast their vote, are specified in the Notice.
5. The e-voting period will commence on **Monday, January 11, 2021 at 9.00 A.M. (IST) and end on Tuesday, February 09, 2021 at 5.00 P.M. (IST)**. The e-voting module shall be disabled by KFintech for voting thereafter and e-voting shall not be allowed beyond the said date. Once the vote on a resolution is cast by the member, the member cannot modify it subsequently.
6. The results of the Postal Ballot will be announced by **Thursday, February 11, 2021**. The results, along with Scrutinizer Report, will be displayed at the Registered office, hosted at the Company's website i.e. www.airtel.com and on the e-voting website of KFintech i.e. https://evoting.kfintech.com. The results will also be intimated simultaneously to the Stock Exchanges where the Company's shares are listed.
7. In case of any query/ concern/ grievance, members may refer the (i) remote e-voting user manual or (ii) Help & Frequently Asked Questions (FAQs), available at the 'downloads' section of https://evoting.kfintech.com or contact Mr. Raj Kumar Kale, Senior Manager at KFintech at Selenium Tower-B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddi, TelanganaIndia-500 032, India or at toll-free number:1800-3454001, or at email: evoting@kfintech.com or einward.ris@kfintech.com or may write to the Company Secretary at compliance.officer@bharti.in.

For **Bharti Airtel Limited**
Sd/-
Pankaj Tewari
Company Secretary

Place : New Delhi
Date : January 09, 2021

FRANKLIN TEMPLETON

Franklin Templeton Mutual Fund
Indiabulls Finance Center, Tower 2, 12th and 13th Floor, Senapati Bapat Marg, Elphinstone Road (West), Mumbai 400013

Dividend in the Schemes of Franklin Templeton Mutual Fund

The Trustees of Franklin Templeton Mutual Fund have decided to distribute the following dividend:

Name of the Schemes / Plans	Face Value per Unit (₹)	Amount of Dividend per Unit# (₹)	NAV per Unit as on January 7, 2021 (₹)
Franklin India Bluechip Fund (FIBCF)			
FIBCF- Dividend	10.00	3.5	40.8412
FIBCF- Direct-Dividend			44.8398
Franklin India Dynamic Asset Allocation Fund of Funds (FIDAAF)			
FIDAAF- Dividend	10.00	0.75	30.8607
FIDAAF- Direct-Dividend			34.4860

The Record Date for the same will be January 15, 2021 (Friday). If in case the Record Date falls on a non-Business Day, the immediately following Business Day shall be the Record Date. All the Unitholders / Beneficial Owners of the dividend plan / option of the scheme whose names appear in the records of Registrar / Depositories as on the Record Date shall be entitled to receive dividend. The investors in the dividend re-investment plan/option will be allotted units for the dividend amount at the NAV of next the Business Day after the Record Date.

Please note that the dividend payout shall be subject to the availability of distributable surplus and if the available distributable surplus as on the record date is lower than the aforementioned dividend rate, then the available distributable surplus shall be paid out. The payout shall be subject to tax deducted at source i.e. TDS, as applicable.

Please note that dividend as decided shall be paid, subject to availability of distributable surplus.

Pursuant to payment of dividend, the NAV of the scheme would fall to the extent of payout and statutory levy (if applicable)

For **Franklin Templeton Asset Management (India) Pvt. Ltd.**
(Investment Manager of Franklin Templeton Mutual Fund)

Sd/-
Sanjay Sapre
President
Date: January 9, 2021

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

Mahindra Manulife Mutual Fund

MAHINDRA MANULIFE INVESTMENT MANAGEMENT PRIVATE LIMITED
(Formerly known as Mahindra Asset Management Company Pvt. Ltd.)
Corporate Identity Number: U65900MH2013PTC244758
Registered Office : "A" Wing, 4th Floor, Mahindra Towers, Dr. G.M Bhosale Marg, P.K. Kurne Chowk, Worli, Mumbai 400 018
Corporate Office: 1st Floor, Sadhana House, 570, P.B Marg, Worli, Mumbai – 400 018
Tel:1800 4196244; website: www.mahindramanulife.com; email id: mfinvestors@mahindra.com

NOTICE - CUM –ADDENDUM NO. 1/2021

THIS NOTICE - CUM – ADDENDUM SETS OUT CHANGES TO BE MADE IN THE SCHEME INFORMATION DOCUMENT(SID) AND KEY INFORMATION MEMORANDUM (KIM) OF THE SCHEMES OF MAHINDRA MANULIFE MUTUAL FUND

Change in Product Labelling/Risk-o-meter of all the existing schemes of Mahindra Manulife Mutual Fund ("Fund")

Unit holders are hereby requested to note that, pursuant to the revised guidelines for product labeling in mutual funds issued by SEBI vide its circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 5, 2020, the Risk-o-meter of all the existing schemes of the Fund stands modified as under:

Scheme Name	Existing	Revised
Mahindra Manulife Overnight Fund (an open ended debt scheme investing in overnight securities)	Investors understand that their principal will be at low risk	Investors understand that their principal will be at low risk
Mahindra Manulife Liquid Fund (an open ended liquid scheme)	Investors understand that their principal will be at low risk	Investors understand that their principal will be at moderate risk
Mahindra Manulife Low Duration Fund (an open ended low duration debt scheme investing in instruments such that the Macaulay duration of the Portfolio is between 6 months and 12 months (Please refer page 31 of SID)	Investors understand that their principal will be at moderately low risk	Investors understand that their principal will be at moderate risk
Mahindra Manulife Ultra Short Term Fund (an open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 to 6 months (please refer to page no. 31 of SID))	Investors understand that their principal will be at moderately low risk	Investors understand that their principal will be at moderate risk
Mahindra Manulife Credit Risk Fund(An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds))	Investors understand that their principal will be at moderate risk	Investors understand that their principal will be at moderate risk
Mahindra Manulife Arbitrage Yojana (An open ended scheme investing in arbitrage opportunities)	Investors understand that their principal will be at moderately low risk	Investors understand that their principal will be at low to moderate risk
Mahindra Manulife Equity Savings Dhan Sanchay Yojana (An open ended scheme investing in equity, arbitrage and debt)	Investors understand that their principal will be at moderately high risk	Investors understand that their principal will be at high risk
Mahindra Manulife Hybrid Equity Nivesh Yojana (An open ended hybrid scheme investing predominantly in equity and equity related instruments)	Investors understand that their principal will be at moderately high risk	Investors understand that their principal will be at very high risk
Mahindra Manulife ELSS Kar Bachat Yojana (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)	Investors understand that their principal will be at moderately high risk	Investors understand that their principal will be at very high risk
Mahindra Manulife Multi Cap Badhat Yojana (Multi Cap Fund- An open ended equity scheme investing across large cap, mid cap, small cap stocks)	Investors understand that their principal will be at moderately high risk	Investors understand that their principal will be at very high risk
Mahindra Manulife Large Cap Pragati Yojana (Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks)	Investors understand that their principal will be at moderately high risk	Investors understand that their principal will be at very high risk
Mahindra Manulife Mid Cap Unnati Yojana (Mid Cap Fund – An open ended equity scheme predominantly investing in mid cap stocks)	Investors understand that their principal will be at moderately high risk	Investors understand that their principal will be at very high risk
Mahindra Manulife Rural Bharat and Consumption Yojana(An open ended equity scheme following Rural India theme)	Investors understand that their principal will be at high risk	Investors understand that their principal will be at very high risk
Mahindra Manulife Top 250 Nivesh Yojana (Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks)	Investors understand that their principal will be at moderately high risk	Investors understand that their principal will be at very high risk
Mahindra Manulife Focused Equity Yojana (An open ended equity scheme investing in maximum 30 stocks across market caps (i.e Multi Cap))	Investors understand that their principal will be at moderately high risk	Investors understand that their principal will be at very high risk

The Fund/AMC shall evaluate the Risk-o-meter of the scheme(s) of the Fund on a monthly basis and shall also disclose the same along with portfolio disclosure of the scheme(s)of the Fund on its website viz. **www.mahindramanulife.com** and on the website of AMFI viz. **www.amfiindia.com** within 10 days from the close of each month. Further, any change in Risk-o-meter shall be communicated by way of notice-cum-addendum and by way of an e-mail or SMS to unit holders of the respective scheme(s) of the Fund.

The SID and KIM of the scheme(s) of the Fund shall be suitably amended to incorporate the above changes and the necessary/ incidental changes arising out of the aforesaid changes, wherever applicable.

This notice-cum- addendum shall form an integral part of the SIDs / KIMs of all the scheme(s) of the Fund as amended from time to time and shall override the conflicting provisions, if any in this regard.

All the other provisions of the SIDs and KIMs of the schemes except as specifically modified herein above remain unchanged.

Cno.00882

For Mahindra Manulife Investment Management Private Limited
(Formerly known as Mahindra Asset Management Company Private Limited)

Place: Mumbai
Date: January 9, 2021

Sd/-
Authorised Signatory

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

Edelweiss | MUTUAL FUND

Ideas create, values protect

Edelweiss House, Off C.S.T. Road, Kalina, Mumbai 400 098

NOTICE CUM ADDENDUM TO THE SCHEME INFORMATION DOCUMENT (SID) AND KEY INFORMATION MEMORANDUM (KIM) OF THE SCHEMES OF EDELWEISS MUTUAL FUND

Adoption of New Risk-o-meter for all the Schemes of Edelweiss Mutual Fund

Notice is hereby given that pursuant to SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020 on Product Labeling in Mutual Fund Schemes, Edelweiss Mutual Fund (the Fund) has adopted the following revised Risk–o–meters for all the Schemes of the Fund, as stated below:

Name of the Scheme	Existing		Revised	
Edelweiss Large Cap Fund	This product is suitable for investors who are seeking*: • To create wealth in the long term • Investment predominantly in equity and equity-related securities including equity derivatives of the 100 largest companies by market capitalization, listed in India.	Risk-o-meter LOW HIGH Investors understand that their principal will be at moderately high risk	This product is suitable for investors who are seeking*: • To create wealth in the long term • Investment predominantly in equity and equity-related securities including equity derivatives of the 100 largest companies by market capitalization, listed in India.	Risk-o-meter RISKOMETER Investors understand that their principal will be at very high risk
Edelweiss Mid Cap Fund	This product is suitable for investors who are seeking*: • Long Term capital growth • Investments predominantly in equity and equity related securities of mid cap companies.	Risk-o-meter LOW HIGH Investors understand that their principal will be at high risk	This product is suitable for investors who are seeking*: • Long Term capital growth • Investments predominantly in equity and equity related securities of mid cap companies.	Risk-o-meter RISKOMETER Investors understand that their principal will be at very high risk
Edelweiss Large & Mid Cap Fund	This product is suitable for investors who are seeking*: • Long term capital growth. • Investments predominantly in equity and equity related securities of large and mid cap companies.	Risk-o-meter LOW HIGH Investors understand that their principal will be at moderately high risk	This product is suitable for investors who are seeking*: • Long term capital growth. • Investments predominantly in equity and equity related securities of large and mid cap companies.	Risk-o-meter RISKOMETER Investors understand that their principal will be at very high risk
Edelweiss Multi-Cap Fund (Fundamental Attribute Change for the scheme is currently underway, post which it will be renamed as Edelweiss Flexi Cap Fund, w.e.f. January 28, 2021.)	This product is suitable for investors who are seeking*: • Long-term capital growth. • Investment in equity and equity-related securities of companies across various market capitalisations.	Risk-o-meter LOW HIGH Investors understand that their principal will be at moderately high risk	This product is suitable for investors who are seeking*: • Long-term capital growth. • Investment in equity and equity-related securities of companies across various market capitalisations.	Risk-o-meter RISKOMETER Investors understand that their principal will be at very high risk
Edelweiss Small Cap Fund	This product is suitable for investors who are seeking*: • Long-term capital appreciation • Investments predominantly in equity and equity related securities of small cap companies	Risk-o-meter LOW HIGH Investors understand that their principal will be at high risk	This product is suitable for investors who are seeking*: • Long-term capital appreciation • Investments predominantly in equity and equity related securities of small cap companies	Risk-o-meter RISKOMETER Investors understand that their principal will be at very high risk
Edelweiss Long Term Equity Fund (Tax Savings)	This product is suitable for investors who are seeking*: • To create wealth in the long term • Investment in equity and equity-related securities that will be locked-in for the first three years.	Risk-o-meter LOW HIGH Investors understand that their principal will be at moderately high risk	This product is suitable for investors who are seeking*: • To create wealth in the long term • Investment in equity and equity-related securities that will be locked-in for the first three years.	Risk-o-meter RISKOMETER Investors understand that their principal will be at very high risk
Edelweiss Arbitrage Fund	This product is suitable for investors who are seeking*: • To generate income by predominantly investing in arbitrage opportunities • Investments predominantly in arbitrage opportunities in the cash and derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments.	Risk-o-meter LOW HIGH Investors understand that their principal will be at moderately Low risk	This product is suitable for investors who are seeking*: • To generate income by predominantly investing in arbitrage opportunities • Investments predominantly in arbitrage opportunities in the cash and derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments.	Risk-o-meter RISKOMETER Investors understand that their principal will be at low to moderate risk
Edelweiss Balanced Advantage Fund	This product is suitable for investors who are seeking*: • To create wealth over long term and prevent capital erosion in medium term • Investment predominantly in equity and equity related securities including through arbitrage opportunities with balance exposure to debt and money market securities	Risk-o-meter LOW HIGH Investors understand that their principal will be at moderately high risk	This product is suitable for investors who are seeking*: • To create wealth over long term and prevent capital erosion in medium term • Investment predominantly in equity and equity related securities including through arbitrage opportunities with balance exposure to debt and money market securities	Risk-o-meter RISKOMETER Investors understand that their principal will be at very high risk
Edelweiss Equity Savings Fund	This product is suitable for investors who are seeking*: • Income distribution by investing in debt and money market instrument and arbitrage opportunities. • Long term capital appreciation by using equity and equity related instruments.	Risk-o-meter LOW HIGH Investors understand that their principal will be at moderately high risk	This product is suitable for investors who are seeking*: • Income distribution by investing in debt and money market instrument and arbitrage opportunities. • Long term capital appreciation by using equity and equity related instruments.	Risk-o-meter RISKOMETER Investors understand that their principal will be at moderately high risk
Edelweiss Aggressive Hybrid Fund	This product is suitable for investors who are seeking*: • To create wealth and income in the long term • Investment in equity and equity-related securities and fixed income instruments	Risk-o-meter LOW HIGH Investors understand that their principal will be at moderately high risk	This product is suitable for investors who are seeking*: • To create wealth and income in the long term • Investment in equity and equity-related securities and fixed income instruments	Risk-o-meter RISKOMETER Investors understand that their principal will be at very high risk
Edelweiss Overnight Fund	This product is suitable for investors who are seeking*: • To generate short term optimal returns in line with overnight rates and high liquidity • To invest in money market and debt instruments, with maturity of 1 day	Risk-o-meter LOW HIGH Investors understand that their principal will be at Low risk	This product is suitable for investors who are seeking*: • To generate short term optimal returns in line with overnight rates and high liquidity • To invest in money market and debt instruments, with maturity of 1 day	Risk-o-meter RISKOMETER Investors understand that their principal will be at Low risk
Edelweiss Liquid Fund	This product is suitable for investors who are seeking*: • Income over short term • Investments in money market and debt securities	Risk-o-meter LOW HIGH Investors understand that their principal will be at Low risk	This product is suitable for investors who are seeking*: • Income over short term • Investments in money market and debt securities	Risk-o-meter RISKOMETER Investors understand that their principal will be at low to moderate risk
Edelweiss Low Duration Fund	This product is suitable for investors who are seeking*: • Optimal returns over short term • Investments primarily in a mix of short term debt and money market instruments	Risk-o-meter LOW HIGH Investors understand that their principal will be at moderately low risk	This product is suitable for investors who are seeking*: • Optimal returns over short term • Investments primarily in a mix of short term debt and money market instruments	Risk-o-meter RISKOMETER Investors understand that their principal will be at low to moderate risk
Edelweiss Banking and PSU Debt Fund	This product is suitable for investors who are seeking*: • Income over short to medium term. • Investment in Debt Securities and Money Market Instruments issued by Banks, PSUs and PFIs.	Risk-o-meter LOW HIGH Investors understand that their principal will be at moderate risk	This product is suitable for investors who are seeking*: • Income over short to medium term. • Investment in Debt Securities and Money Market Instruments issued by Banks, PSUs and PFIs.	Risk-o-meter RISKOMETER Investors understand that their principal will be at moderate risk
Edelweiss Corporate Bond Fund	This product is suitable for investors who are seeking*: • Regular income & capital appreciation through active management across time frames. • Investment predominantly in a portfolio comprising of AA+ and above rated Corporate Bonds.	Risk-o-meter LOW HIGH Investors understand that their principal will be at moderate risk	This product is suitable for investors who are seeking*: • Regular income & capital appreciation through active management across time frames. • Investment predominantly in a portfolio comprising of AA+ and above rated Corporate Bonds.	Risk-o-meter RISKOMETER Investors understand that their principal will be at low to moderate risk
Edelweiss Money Market Fund	This product is suitable for investors who are seeking*: • Regular income over short term • To generate returns by investing in money market instrument	Risk-o-meter LOW HIGH Investors understand that their principal will be at moderately low risk	This product is suitable for investors who are seeking*: • Regular income over short term • To generate returns by investing in money market instrument	Risk-o-meter RISKOMETER Investors understand that their principal will be at low to moderate risk
Edelweiss Government Securities Fund	This product is suitable for investors who are seeking*: • Credit risk free returns over medium to long term. • Investment in Government Securities.	Risk-o-meter LOW HIGH Investors understand that their principal will be at moderate risk	This product is suitable for investors who are seeking*: • Credit risk free returns over medium to long term. • Investment in Government Securities.	Risk-o-meter RISKOMETER Investors understand that their principal will be at moderate risk
Bharat Bond ETF - April 2023	This product is suitable for investors who are seeking*: • Income over the Target Maturity period • An open ended Target Maturity Exchange Traded Bond Fund that seeks to track the returns provided by Nifty BHARAT Bond Index - April 2023.	Risk-o-meter LOW HIGH Investors understand that their principal will be at moderate risk	This product is suitable for investors who are seeking*: • Income over the Target Maturity period • An open ended Target Maturity Exchange Traded Bond Fund that seeks to track the returns provided by Nifty BHARAT Bond Index - April 2023.	Risk-o-meter RISKOMETER Investors understand that their principal will be at low to moderate risk
Bharat Bond ETF - April 2025	This product is suitable for investors who are seeking*: • Income over the Target Maturity period • An open ended Target Maturity Exchange Traded Bond Fund that seeks to track the returns provided by Nifty BHARAT Bond Index - April 2025.	Risk-o-meter LOW HIGH Investors understand that their principal will be at moderate risk	This product is suitable for investors who are seeking*: • Income over the Target Maturity period • An open ended Target Maturity Exchange Traded Bond Fund that seeks to track the returns provided by Nifty BHARAT Bond Index - April 2025.	Risk-o-meter RISKOMETER Investors understand that their principal will be at moderate risk

To be continued

Name of the Scheme	Existing		Revised	
Bharat Bond ETF - April 2030	This product is suitable for investors who are seeking*: • Income over the Target Maturity period • An open ended Target Maturity Exchange Traded Bond Fund that seeks to track the returns provided by Nifty BHARAT Bond Index - April 2030.	Risk-o-meter Investors understand that their principal will be at moderate risk	This product is suitable for investors who are seeking*: • Income over the Target Maturity period • An open ended Target Maturity Exchange Traded Bond Fund that seeks to track the returns provided by Nifty BHARAT Bond Index - April 2030.	Risk-o-meter Investors understand that their principal will be at moderate risk
Bharat Bond ETF - April 2031	This product is suitable for investors who are seeking*: • Income over the Target Maturity period • An open ended Target Maturity Exchange Traded Bond Fund that seeks to track the returns provided by Nifty BHARAT Bond Index - April 2031.	Risk-o-meter Investors understand that their principal will be at moderate risk	This product is suitable for investors who are seeking*: • Income over the Target Maturity period • An open ended Target Maturity Exchange Traded Bond Fund that seeks to track the returns provided by Nifty BHARAT Bond Index - April 2031.	Risk-o-meter Investors understand that their principal will be at moderate risk
Bharat Bond FOF - April 2023	This product is suitable for investors who are seeking*: • Income over the Target Maturity period • An open ended Target Maturity fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF – April 2023	Risk-o-meter Investors understand that their principal will be at moderate risk	This product is suitable for investors who are seeking*: • Income over the Target Maturity period • An open ended Target Maturity fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF – April 2023	Risk-o-meter Investors understand that their principal will be at low to moderate risk
Bharat Bond FOF - April 2025	This product is suitable for investors who are seeking*: • Income over the Target Maturity period • An open ended Target Maturity fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF – April 2025	Risk-o-meter Investors understand that their principal will be at moderate risk	This product is suitable for investors who are seeking*: • Income over the Target Maturity period • An open ended Target Maturity fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF – April 2025	Risk-o-meter Investors understand that their principal will be at moderate risk
Bharat Bond FOF - April 2030	This product is suitable for investors who are seeking*: • Income over the Target Maturity period • An open ended Target Maturity fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF – April 2030	Risk-o-meter Investors understand that their principal will be at moderate risk	This product is suitable for investors who are seeking*: • Income over the Target Maturity period • An open ended Target Maturity fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF – April 2030	Risk-o-meter Investors understand that their principal will be at moderate risk
Bharat Bond FOF - April 2031	This product is suitable for investors who are seeking*: • Income over the Target Maturity period • An open ended Target Maturity fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF – April 2031	Risk-o-meter Investors understand that their principal will be at moderate risk	This product is suitable for investors who are seeking*: • Income over the Target Maturity period • An open ended Target Maturity fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF – April 2031	Risk-o-meter Investors understand that their principal will be at moderate risk
Edelweiss ETF - NIFTY 50	This product is suitable for investors who are seeking*: • Long term capital appreciation • Investment in securities covered by Nifty 50 Index	Risk-o-meter Investors understand that their principal will be at moderately high risk	This product is suitable for investors who are seeking*: • Long term capital appreciation • Investment in securities covered by Nifty 50 Index	Risk-o-meter Investors understand that their principal will be at very high risk
Edelweiss ETF - Nifty Bank	This product is suitable for investors who are seeking*: • Long term capital appreciation • Investment in securities covered by Nifty Bank Index	Risk-o-meter Investors understand that their principal will be at moderately high risk	This product is suitable for investors who are seeking*: • Long term capital appreciation • Investment in securities covered by Nifty Bank Index	Risk-o-meter Investors understand that their principal will be at very high risk
EDELWEISS ETF - NIFTY 100 QUALITY 30	This product is suitable for investors who are seeking*: • Long term capital appreciation • Investment in securities covered by Nifty 100 Quality 30	Risk-o-meter Investors understand that their principal will be at moderately high risk	This product is suitable for investors who are seeking*: • Long term capital appreciation • Investment in securities covered by Nifty 100 Quality 30	Risk-o-meter Investors understand that their principal will be at very high risk
Edelweiss Fixed Maturity Plan - Series 49	This product is suitable for investors who are seeking*: • Income over medium to long term. • Investment in Debt and Money Market Instruments.	Risk-o-meter Investors understand that their principal will be at moderate risk	This product is suitable for investors who are seeking*: • Income over medium to long term. • Investment in Debt and Money Market Instruments.	Risk-o-meter Investors understand that their principal will be at low to moderate risk
Edelweiss Fixed Maturity Plan - Series 55	This product is suitable for investors who are seeking*: • Income over medium to long term. • Investment in Debt and Money Market Instruments.	Risk-o-meter Investors understand that their principal will be at moderate risk	This product is suitable for investors who are seeking*: • Income over medium to long term. • Investment in Debt and Money Market Instruments.	Risk-o-meter Investors understand that their principal will be at moderate risk

Name of the Scheme	Existing		Revised	
Edelweiss Maiden Opportunities Fund-Series 1	This product is suitable for investors who are seeking*: • Long-term capital appreciation. • A close ended equity fund that aims to provide capital appreciation by investing in equity and equity related securities across market capitalization.	Risk-o-meter Investors understand that their principal will be at moderately high risk	This product is suitable for investors who are seeking*: • Long-term capital appreciation. • A close ended equity fund that aims to provide capital appreciation by investing in equity and equity related securities across market capitalization.	Risk-o-meter Investors understand that their principal will be at very high risk
Edelweiss ASEAN Equity Off-shore Fund	This product is suitable for investors who are seeking*: • Long term capital growth. • Investments predominantly in JPMorgan Funds - ASEAN Equity Fund, an equity fund which invests primarily in companies of countries which are members of the Association of South East Asian Nations.	Risk-o-meter Investors understand that their principal will be at moderately high risk	This product is suitable for investors who are seeking*: • Long term capital growth. • Investments predominantly in JPMorgan Funds - ASEAN Equity Fund, an equity fund which invests primarily in companies of countries which are members of the Association of South East Asian Nations.	Risk-o-meter Investors understand that their principal will be at very high risk
Edelweiss Greater China Equity Off-shore Fund	This product is suitable for investors who are seeking*: • Long term capital growth. • Investment in JPMorgan Funds - Greater China Fund, an equity fund which invests primarily in a diversified portfolio of companies that are domiciled in, or carrying out the main part of their economic activity in, a country of Greater China region.	Risk-o-meter Investors understand that their principal will be at high risk	This product is suitable for investors who are seeking*: • Long term capital growth. • Investment in JPMorgan Funds - Greater China Fund, an equity fund which invests primarily in a diversified portfolio of companies that are domiciled in, or carrying out the main part of their economic activity in, a country of Greater China region.	Risk-o-meter Investors understand that their principal will be at very high risk
Edelweiss Europe Dynamic Equity Offshore Fund	This product is suitable for investors who are seeking*: • Long term capital growth. • Investments predominantly in the JPMorgan Funds – Europe Dynamic Fund, an equity fund which invests primarily in an aggressively managed portfolio of European companies.	Risk-o-meter Investors understand that their principal will be at high risk	This product is suitable for investors who are seeking*: • Long term capital growth. • Investments predominantly in the JPMorgan Funds – Europe Dynamic Fund, an equity fund which invests primarily in an aggressively managed portfolio of European companies.	Risk-o-meter Investors understand that their principal will be at very high risk
Edelweiss Emerging Markets Opportunities Equity Offshore Fund	This product is suitable for investors who are seeking*: • Long term capital growth. • Investments predominantly in JPMorgan Funds – Emerging Markets Opportunities Funds, an equity oriented fund which invests primarily in an aggressively managed portfolio of emerging market companies.	Risk-o-meter Investors understand that their principal will be at high risk	This product is suitable for investors who are seeking*: • Long term capital growth. • Investments predominantly in JPMorgan Funds – Emerging Markets Opportunities Funds, an equity oriented fund which invests primarily in an aggressively managed portfolio of emerging market companies.	Risk-o-meter Investors understand that their principal will be at very high risk
Edelweiss US Value Equity Off-shore Fund	This product is suitable for investors who are seeking*: • Long term capital growth. • Investments predominantly in JPMorgan Funds – US Value Fund, an equity fund which invests primarily in a value style biased portfolio of US companies.	Risk-o-meter Investors understand that their principal will be at high risk	This product is suitable for investors who are seeking*: • Long term capital growth. • Investments predominantly in JPMorgan Funds – US Value Fund, an equity fund which invests primarily in a value style biased portfolio of US companies.	Risk-o-meter Investors understand that their principal will be at very high risk
Edelweiss US Technology Equity Fund of Fund	This product is suitable for investors who are seeking*: • Long Term Capital Growth • Investments predominantly in JPMorgan Funds – US Technology Fund, an equity oriented fund which invests primarily in US technology companies with strong fundamentals	Risk-o-meter Investors understand that their principal will be at high risk	This product is suitable for investors who are seeking*: • Long Term Capital Growth • Investments predominantly in JPMorgan Funds – US Technology Fund, an equity oriented fund which invests primarily in US technology companies with strong fundamentals	Risk-o-meter Investors understand that their principal will be at very high risk
Edelweiss MSCI India Domestic & World Healthcare 45 Index Fund	This product is suitable for investors who are seeking*: • Long Term Capital appreciation • Passive investment in equity and equity related securities replicating the composition of MSCI India Domestic & World Healthcare 45 Index, subject to tracking errors	Risk-o-meter Investors understand that their principal will be at high risk	This product is suitable for investors who are seeking*: • Long Term Capital appreciation • Passive investment in equity and equity related securities replicating the composition of MSCI India Domestic & World Healthcare 45 Index, subject to tracking errors	Risk-o-meter Investors understand that their principal will be at very high risk

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Pursuant to the above, necessary changes will be carried out in the relevant sections of the SID/KIM of the Schemes of the Edelweiss Mutual Fund ("the Fund"). All the other provisions and terms and conditions of the Schemes of the Fund shall remain unchanged.
This addendum shall form an integral part of the SID/KIM of the Schemes of the Fund, as amended from time to time.
Investors are requested to take note of the above.

For **Edelweiss Asset Management Limited**
(Investment Manager to Edelweiss Mutual Fund)
Sd/-
Radhika Gupta
Managing Director & CEO

Place : Mumbai
Date : January 8, 2021

For more information please contact:
Edelweiss Asset Management Limited (Investment Manager to Edelweiss Mutual Fund)
CIN: U65991MH2007PLC173409
Registered & Corporate Office: Edelweiss House, Off C.S.T Road, Kalina, Mumbai – 400098; **Tel No:-** 022 4093 3400 / 4097 9821
Toll Free No. 1800 425 0090 (MTNL/BSNL), Non Toll Free No. 91 40 23001181, Fax: 022 4093 3401 / 4093 3402 / 4093 3403
Website: www.edelweissmf.com

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

HATSUN AGRO PRODUCT LIMITED

HAP

CIN: L15499TN1986PLC012747

Regd. Office: Domaine, Door No.1/20A, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600 097. Tel: 044-24501622 Fax: 044-24501422
Email: secretarial@hap.in Website: www.hap.in

NOTICE OF BOARD MEETING

(Under Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

NOTICE is hereby given that, pursuant to applicable Regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, a meeting of the Board of Directors of HATSUN AGRO PRODUCT LIMITED is scheduled to be held on Tuesday, the 19th January 2021 at the Registered Office of the Company at Domaine, Door No.1/20A, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai 600 097 providing the facility of participation of Directors through video conferencing, to inter-alia, consider and take on record, the Un-audited Financial Results of the Company for the quarter ended 31st December, 2020.

By order of the Board,
For HATSUN AGRO PRODUCT LIMITED
Sd/-
G. Somasundaram
Company Secretary.

Place : Chennai
Date : 08.01.2021

The Kerala Minerals and Metals Ltd.

(A Govt. of Kerala Undertaking)
Sankaramangalam, Chavara - 691 583
Kollam, Kerala, India. Phone: 0476-2686722 to 2686733 (12 Lines), E-mail: contact@kmml.com

TENDER NOTICE

Competitive Tenders are invited for the following. For more details please visit the E-Tendering Portal **https://etenders.kerala.gov.in or www.kmml.com**

No.	Tender ID	Items
1	2021_KMML_403825_1	For the Supply of economiser coil with support
2	2020_KMML_402633_1	For the Supply of UNIFORM Cloths (Suiting and Shirting)
3	2021_KMML_403591_1	For the supply of Heavy End Reboiler E210/211 & Heavy Ends Condenser E215

Chavara
10.01.2021
sd/-, DGM (Mtls)
For the Kerala Minerals and Metals Ltd

4	2021_KMML_404528_1	Construction of RCC roads to pond areas in KMML

Chavara
10.01.2021
sd/-, HOU (T)
For the Kerala Minerals and Metals Ltd

Our products: Titanium Dioxide, Titanium Tetra Chloride, Nano Titanium, Titanium Sponge

JAIPUR DEVELOPMENT AUTHORITY

Indira Circle, Jawahar Lal Nehru Marg, Jaipur-302004

No. JDA/EE&TAtoDir.Engg.-II/2020-21/D-5 Date: 08.01.2021

NOTICE INVITING BID

NIB No. : EE & TA to Dir. Engg.-II/22/2020-21

Bids are invited for works given below in various zones as per details given :-

S.No.	UBN No.	Cost of Work (in Lacs)	A&F	Nature of Work	Last Date
1.	UBN:-JDA2021WSOB00315	271.55	110/2020-21	Development Work	01.02.2021
2.	UBN:-JDA2021WLOB00312	3577.00	156/2020-21	Construction Work	05.02.2021

Details are available at Procurement Portal website www.sppp.rajasthan.gov.in, www.eproc.rajasthan.gov.in and www.jda.urban.rajasthan.gov.in

Raj. Samwad/C/2020-21/8741

Executive Engineer & T.A to Dir. (Engg.-II)

"IMPORTANT"

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ICICI Prudential Asset Management Company Limited

ICICI PRUDENTIAL MUTUAL FUND
TARAKKI KAREIN!

Corporate Identity Number: U99999DL1993PLC054135

Registered Office: 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001.
Corporate Office: One BKC, 13th Floor, Bandra Kurla Complex, Mumbai - 400 051.
Tel.: +91 22 2652 5000, Fax: +91 22 2652 8100, Website: www.iciciprumf.com, Email id: enquiry@icicipruamc.com
Central Service Office: 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (E), Mumbai - 400 063. Tel.: 022 2685 2000 Fax: 022 26868313

Notice-cum-Addendum to the Scheme Information Documents (SID) and Key Information Memorandums (KIM) of the schemes ("the Schemes") of ICICI Prudential Mutual Fund ("the Fund")

Pursuant to SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020 with respect to Product Labeling in Mutual Fund schemes - Risk-o-meter, investors are requested to take note of the revised Risk-o-meters of the Schemes of the Fund as mentioned below:

S. N.	Scheme Name	Risk-o-meter
A	ICICI Prudential Equity - Arbitrage Fund ICICI Prudential Liquid ETF ICICI Prudential Overnight Fund	Investors understand that their Principal will be at Low Risk
B	ICICI Prudential Capital Protection Oriented Fund - Series XII - Plan C 1270 Days ICICI Prudential Fixed Maturity Plan - Series 74 - 9 Years Plan U ICICI Prudential Fixed Maturity Plan - Series 82 - 1119 Days Plan X ICICI Prudential Fixed Maturity Plan - Series 82 - 1135 Days Plan U ICICI Prudential Fixed Maturity Plan - Series 82 - 1141 Days Plan Y ICICI Prudential Fixed Maturity Plan - Series 82 - 1170 Days Plan R ICICI Prudential Fixed Maturity Plan - Series 82 - 1175 Days Plan Q ICICI Prudential Fixed Maturity Plan - Series 82 - 1185 Days Plan I ICICI Prudential Fixed Maturity Plan - Series 82 - 1185 Days Plan N ICICI Prudential Fixed Maturity Plan - Series 82 - 1199 Days Plan L ICICI Prudential Fixed Maturity Plan - Series 82 - 1203 Days Plan K ICICI Prudential Fixed Maturity Plan - Series 82 - 1215 Days Plan H ICICI Prudential Fixed Maturity Plan - Series 82 - 1217 Days Plan C ICICI Prudential Fixed Maturity Plan - Series 82 - 1219 Days Plan D ICICI Prudential Fixed Maturity Plan - Series 82 - 1223 Days Plan E ICICI Prudential Fixed Maturity Plan - Series 82 - 1223 Days Plan G ICICI Prudential Fixed Maturity Plan - Series 82 - 1225 Days Plan B ICICI Prudential Fixed Maturity Plan - Series 82 - 1236 Days Plan A ICICI Prudential Fixed Maturity Plan - Series 83 - 1100 Days Plan O ICICI Prudential Fixed Maturity Plan - Series 83 - 1100 Days Plan R ICICI Prudential Fixed Maturity Plan - Series 83 - 1100 Days Plan S ICICI Prudential Fixed Maturity Plan - Series 83 - 1101 Days Plan Z ICICI Prudential Fixed Maturity Plan - Series 83 - 1103 Days Plan L ICICI Prudential Fixed Maturity Plan - Series 83 - 1105 Days Plan A ICICI Prudential Fixed Maturity Plan - Series 83 - 1105 Days Plan F ICICI Prudential Fixed Maturity Plan - Series 83 - 1107 Days Plan Q ICICI Prudential Fixed Maturity Plan - Series 83 - 1108 Days Plan H ICICI Prudential Fixed Maturity Plan - Series 83 - 1111 Days Plan Y ICICI Prudential Fixed Maturity Plan - Series 83 - 1392 Days Plan J ICICI Prudential Fixed Maturity Plan - Series 83 - 1406 Days Plan D ICICI Prudential Fixed Maturity Plan - Series 83 - 1412 Days Plan B ICICI Prudential Fixed Maturity Plan - Series 83 - 1735 Days Plan P ICICI Prudential Fixed Maturity Plan - Series 84 - 1101 Days Plan A ICICI Prudential Fixed Maturity Plan - Series 84 - 1188 Days Plan Z ICICI Prudential Fixed Maturity Plan - Series 84 - 1204 Days Plan Y ICICI Prudential Fixed Maturity Plan - Series 84 - 1224 Days Plan S ICICI Prudential Fixed Maturity Plan - Series 84 - 1245 Days Plan N ICICI Prudential Fixed Maturity Plan - Series 84 - 1247 Days Plan M ICICI Prudential Fixed Maturity Plan - Series 84 - 1247 Days Plan W ICICI Prudential Fixed Maturity Plan - Series 84 - 1254 Days Plan U ICICI Prudential Fixed Maturity Plan - Series 84 - 1272 Days Plan Q ICICI Prudential Fixed Maturity Plan - Series 84 - 1275 Days Plan K ICICI Prudential Fixed Maturity Plan - Series 84 - 1279 Days Plan P ICICI Prudential Fixed Maturity Plan - Series 84 - 1286 Days Plan F ICICI Prudential Fixed Maturity Plan - Series 84 - 1288 Days Plan E ICICI Prudential Fixed Maturity Plan - Series 84 - 1288 Days Plan O ICICI Prudential Fixed Maturity Plan - Series 84 - 1293 Days Plan D ICICI Prudential Fixed Maturity Plan - Series 85 - 1127 Days Plan O ICICI Prudential Fixed Maturity Plan - Series 85 - 1127 Days Plan Q ICICI Prudential Fixed Maturity Plan - Series 85 - 1129 Days Plan P ICICI Prudential Fixed Maturity Plan - Series 85 - 1143 Days Plan J ICICI Prudential Fixed Maturity Plan - Series 85 - 1156 Days Plan F ICICI Prudential Fixed Maturity Plan - Series 85 - 1156 Days Plan G ICICI Prudential Fixed Maturity Plan - Series 85 - 1168 Days Plan E ICICI Prudential Fixed Maturity Plan - Series 85 - 1175 Days Plan D ICICI Prudential Fixed Maturity Plan - Series 85 - 1178 Days Plan B ICICI Prudential Fixed Maturity Plan - Series 85 - 1197 Days Plan A ICICI Prudential Fixed Maturity Plan - Series 86 - 1099 Days Plan A ICICI Prudential Fixed Maturity Plan - Series 87 - 1141 Days Plan G ICICI Prudential Fixed Maturity Plan - Series 87 - 1174 Days Plan B ICICI Prudential Fixed Maturity Plan - Series 87 - 1214 Days Plan A ICICI Prudential Fixed Maturity Plan Series 82 - 1185 Days Plan M ICICI Prudential Liquid Fund ICICI Prudential Multiple Yield Fund - Series 10 - 1825 Days - Plan B ICICI Prudential Savings Fund	Investors understand that their Principal will be at Low to Moderate Risk
C	ICICI Prudential Banking & PSU Debt Fund ICICI Prudential Bond Fund ICICI Prudential Capital Protection Oriented Fund - Series XI - Plan A 2056 Days ICICI Prudential Capital Protection Oriented Fund - Series XIV - Plan A 1275 Days ICICI Prudential Constant Maturity Gilt Fund ICICI Prudential Corporate Bond Fund ICICI Prudential Debt Management Fund (FOF) ICICI Prudential Equity Savings Fund ICICI Prudential Fixed Maturity Plan - Series 82 - 1187 Days Plan F ICICI Prudential Fixed Maturity Plan - Series 84 - 1103 Days Plan C ICICI Prudential Fixed Maturity Plan - Series 84 - 1235 Days Plan R ICICI Prudential Fixed Maturity Plan - Series 84 - 1287 Days Plan I ICICI Prudential Fixed Maturity Plan - Series 85 - 10 Years Plan I ICICI Prudential Fixed Maturity Plan - Series 85 - 1140 Days Plan R ICICI Prudential Floating Interest Fund ICICI Prudential Gilt Fund ICICI Prudential Long Term Bond Fund ICICI Prudential Money Market Fund ICICI Prudential Multiple Yield Fund - Series 14 - Plan A 1228 Days ICICI Prudential Retirement Fund - Pure Debt Plan ICICI Prudential Short Term Fund	Investors understand that their principal will be at Moderate Risk
D	ICICI Prudential All Seasons Bond Fund ICICI Prudential Fixed Maturity Plan - Series 82 - 1135 Days Plan V ICICI Prudential Fixed Maturity Plan - Series 82 - 1157 Days Plan J ICICI Prudential Fixed Maturity Plan - Series 83 - 1110 Days Plan T ICICI Prudential Fixed Maturity Plan - Series 85 - 1185 Days Plan C ICICI Prudential Gold ETF ICICI Prudential Income Optimizer Fund (FOF) ICICI Prudential Medium Term Bond Fund ICICI Prudential Regular Gold Savings Fund (FOF) ICICI Prudential Retirement Fund - Hybrid Conservative Plan ICICI Prudential Ultra Short Term Fund	Investors understand that their principal will be at Moderately High Risk
E	ICICI Prudential Asset Allocator Fund (FOF) ICICI Prudential Credit Risk Fund ICICI Prudential Fixed Maturity Plan - Series 82 - 1135 Days Plan S ICICI Prudential Fixed Maturity Plan - Series 82 - 1136 Days Plan P ICICI Prudential Fixed Maturity Plan - Series 83 - 1100 Days Plan X ICICI Prudential Fixed Maturity Plan - Series 83 - 1105 Days Plan M ICICI Prudential Fixed Maturity Plan - Series 83 - 1113 Days Plan E ICICI Prudential Regular Savings Fund	Investors understand that their principal will be at High Risk
F	BHARAT 22 ETF ICICI Prudential Alpha Low Vol 30 ETF ICICI Prudential Balanced Advantage Fund ICICI Prudential Bank ETF ICICI Prudential Banking & Financial Services Fund ICICI Prudential BHARAT 22 FOF ICICI Prudential Bharat Consumption Fund ICICI Prudential Bharat Consumption Fund - Series 1 ICICI Prudential Bharat Consumption Fund - Series 2 ICICI Prudential Bharat Consumption Fund - Series 3 ICICI Prudential Bharat Consumption Fund - Series 4 ICICI Prudential Bharat Consumption Fund - Series 5 ICICI Prudential Bluechip Fund ICICI Prudential Child Care Fund (Gift Plan) ICICI Prudential Commodities Fund ICICI Prudential Dividend Yield Equity Fund ICICI Prudential Equity & Debt Fund ICICI Prudential ESG Fund ICICI Prudential Exports & Services Fund ICICI Prudential FMCG Fund ICICI Prudential Focused Equity Fund ICICI Prudential Global Advantage Fund (FOF) ICICI Prudential Global Stable Equity Fund (FOF) ICICI Prudential Growth Fund - Series 2 ICICI Prudential Growth Fund - Series 3 ICICI Prudential India Equity FOF ICICI Prudential India Opportunities Fund ICICI Prudential Infrastructure Fund ICICI Prudential IT ETF ICICI Prudential Large & Mid Cap Fund ICICI Prudential Long Term Equity Fund (Tax Saving) ICICI Prudential Long Term Wealth Enhancement Fund ICICI Prudential Manufacture in India Fund ICICI Prudential Midcap 150 ETF ICICI Prudential Midcap Fund ICICI Prudential Midcap Select ETF ICICI Prudential MNC FUND ICICI Prudential Multi-Asset Fund ICICI Prudential Multicap Fund ICICI Prudential Nifty 100 ETF ICICI Prudential Nifty ETF ICICI Prudential Nifty Index Fund ICICI Prudential Nifty Low Vol 30 ETF ICICI Prudential Nifty Next 50 ETF ICICI Prudential Nifty Next 50 Index Fund ICICI Prudential NV20 ETF ICICI Prudential Passive Strategy Fund (FOF) ICICI Prudential Pharma Healthcare and Diagnostics (P.H.D) Fund ICICI Prudential Private Banks ETF ICICI Prudential Quant Fund ICICI Prudential Retirement Fund - Hybrid Aggressive Plan ICICI Prudential Retirement Fund - Pure Equity Plan ICICI Prudential S&P BSE 500 ETF ICICI Prudential Sensex ETF ICICI Prudential Sensex Index Fund ICICI Prudential Smallcap Fund ICICI Prudential Technology Fund ICICI Prudential Thematic Advantage Fund (FOF) ICICI Prudential US Bluechip Equity Fund ICICI Prudential Value Discovery Fund ICICI Prudential Value Fund - Series 14 ICICI Prudential Value Fund - Series 15 ICICI Prudential Value Fund - Series 16 ICICI Prudential Value Fund - Series 17 ICICI Prudential Value Fund - Series 18 ICICI Prudential Value Fund - Series 19 ICICI Prudential Value Fund - Series 20	Investors understand that their principal will be at Very High Risk

The above Risk-o-meters are based on evaluation of risk level of Scheme's portfolios as on December 31, 2020. Henceforth, the Risk-o-meters will be reviewed on a monthly basis and notice about changes, if any shall be issued.

Investors are requested to take note of the above Risk-o-meters while investing through various modes and channels. Further, the above Risk-o-meters shall form part of product literature, advertisements and any other communications with respect to Schemes of the Fund.

All the other provisions of the SIDs and KIMs of the Schemes, except as specifically modified herein above remain unchanged.

This Notice-cum-Addendum forms an integral part of the SIDs and KIMs of the Schemes, as amended from time to time.

For ICICI Prudential Asset Management Company Limited
Sd/-
Authorised Signatory

Place : Mumbai
Date : January 09, 2021

No. 006/01/2021

To know more, call 1800 222 999/1800 200 6666 or visit www.iciciprumf.com

As part of the Go Green Initiative, investors are encouraged to register/update their e-mail id and mobile number to support paper-less communications.

To increase awareness about Mutual Funds, we regularly conduct Investor Awareness Programs across the country. To know more about it, please visit https://www.iciciprumf.com or visit AMFI's website https://www.amfiindia.com

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

yaarii

Yaarii Digital Integrated Services Limited
(formerly Indiabulls Integrated Services Limited)
(CIN: L51101HR2007PLC077999)
Registered Office: Plot No. 448-451, Udyog Vihar, Phase-V, Gurugram-122016, Haryana. Tel: 0124 6681199, Fax: 0124 6681111
Website: www.yaarii.in, Email: talktous@yaarii.in

NOTICE

Notice is hereby given, pursuant to 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 **Yaarii Digital Integrated Services Limited** ("the Company") will be held on Friday, January 15, 2021, to consider and approve, inter alia, the unaudited financial results of the Company for the quarter ended December 31, 2020.

For further details, please visit the website of the Company (**www.yaarii.in**) or that of National Stock Exchange of India Limited (**www.nseindia.com**) and BSE Limited (**www.bseindia.com**).

for **Yaarii Digital Integrated Services Limited**
Sd/-
Priya Jain
Company Secretary

Place : Gurugram
Date : January 9, 2021

PATEL ENGINEERING LTD.
Regd. Office: Patel Estate Road Jogeshwari (West) Mumbai - 400102. **CIN: L99999MH1949PLC007039**
email: investors@pateleng.com Tel: +91 22 26767500, Fax: +91 22 26782455, website: www.pateleng.com

NOTICE OF POSTAL BALLOT

Members are hereby informed that pursuant to provisions of Section 110 of the Companies Act, 2013 read with Section 108 of the Companies Act, 2013 and Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014, (including any statutory modification(s) or re-enactment(s) thereof for the time being in force), and General Circular No. 14/2020 dated April 08, 2020, No.17/2020 dated April 13, 2020, No. 22/2020 dated June 15, 2020, No. 33/2020 dated September 28, 2020 and No. 39/2020 dated December 31, 2020 issued by Ministry of Corporate Affairs ('the MCA Circulars'), in relation to "Clarification on passing of ordinary and special resolutions by companies under the Companies Act, 2013 and the rules made thereunder on account of the threat posed by COVID - 19", the Postal Ballot Notice, seeking consent of the Members through remote e-voting ONLY, has been sent by an email to the Members whose names appear in the Register of Members as on Friday, January 01, 2021 ('cut-off date') for obtaining approval of the Members for the business mentioned in Postal Ballot Notice dated January 08, 2021. The voting rights of the members shall be reckoned as on the cut-off date. A person who is not a member as on the cut-off date should treat this notice for information purpose only.
The Company has completed sending email of the Notice of Postal Ballot on Friday, January 08, 2021. In compliance with the MCA Circulars, physical copy of Postal Ballot Notice will not be sent to the Members.
In compliance with the provisions of Section 108 of the Act, the Company is providing remote e-voting facility to its Members for voting on the resolution contained in this Postal Ballot Notice. The communication of assent / dissent of the members can only be given through the remote e-voting system, in accordance with the MCA Circulars. The Company has engaged the services of Link Intime India Private Limited ('Link Intime') for the purpose of providing e-voting facility to all its members. The detailed procedure for voting through remote e-voting means is enumerated in the Postal Ballot Notice.
The Company is also extending the facility to register the email addresses of the members (please refer to the Notes to the Notice) who have not yet registered the same with the Company/ Depository Participants/the Registrar & Transfer Agents (RTA), in order to enable the members to cast their votes through e-voting facility.
Notice of Postal Ballot along with instruction for voting is also available on the Company's website at www.pateleng.com and on the website of Link In time India Private Limited https://instavote.linkintime.co.in The Company shall simultaneously forward the results to BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE"), where the equity shares of the Company are listed.
The e-voting period will commence on **Monday, January 11, 2021 at 9:00 A.M. and ends on Tuesday, February 09, 2021 at 5:00 P.M.** During this period, Members of the Company holding equity shares either in physical form or in dematerialized form as on cutoff date i.e **January 01, 2021** may cast their vote electronically. E-voting shall not be allowed beyond **5:00 P.M. of Tuesday, February 09, 2021,** as the e-voting module shall be disabled for voting by thereafter.
The Company has appointed M/s. Makarand M. Joshi & Co., Practicing Company Secretaries, as the Scrutinizer for conducting the Postal Ballot Voting process in a fair and transparent manner. The results of the voting by remote eVoting will be announced on or before **Thursday February 11, 2021.**
For any grievances / queries connected with remote e-voting, members may contact at invetstors@pateleng.com. In case of any queries, Members may refer to the Frequently Asked Questions (FAQs) and Instavote e-voting manual at https://instavote.linkintime.co.in under Help Section. Members may also mail their queries relating to e-voting at enotices@linkintime.co.in

For Patel Engineering Ltd.
sd/-
Shobha Shetty
Company Secretary & Compliance Officer
Membership No. F10047

Place : Mumbai
Date : January 09, 2021

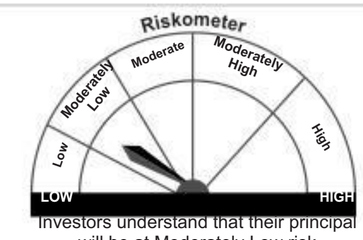
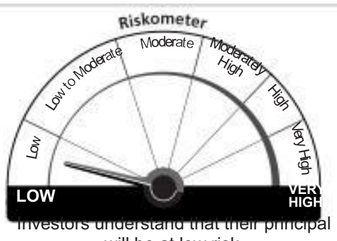
YES MUTUAL FUND

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 NO. 42/2020

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

Notice hereby given that, in light of SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 5, 2020, Risk-O-Meter for all the Schemes of YMF has been changed from Five level of risk to Six level of Risk, please refer link https://www.yesamc.in/regulatory-disclosures/monthly-and-half-yearly-portfolio-disclosures for the same. Further, based on monthly evaluation of the portfolio, Risk-O-Meter for YES Ultra Short Term Fund has been changed. Please find below revised details of Risk-O-Meter for YES Ultra Short Term Fund.

Existing Risk-O-Meter	Revised Risk-O-Meter
 Investors understand that their principal will be at Moderately Low risk	 Investors understand that their principal will be at low risk

All the other conditions mentioned in SIDs of all the Scheme(s) shall remain unchanged. This addendum shall form an integral part of the SIDs/KIMs of the all schemes of YMF as amended from time to time.

Place: Mumbai
Date: January 08, 2021

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.

FRANKLIN TEMPLETON

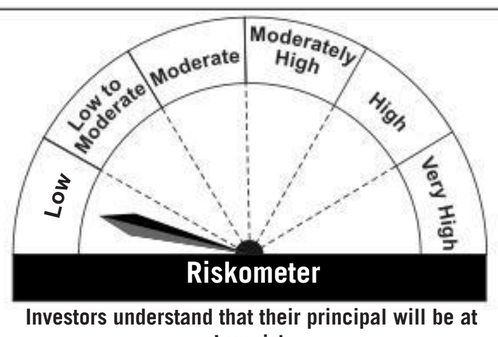
Franklin Templeton Mutual Fund
Indiabulls Finance Center, Tower 2, 12th and 13th Floor, Senapati Bapat Marg,
Elphinstone Road (West), Mumbai 400013

Notice- cum-Addendum to the Scheme Information Document and Key Information Memorandum of schemes of Franklin Templeton Mutual Fund

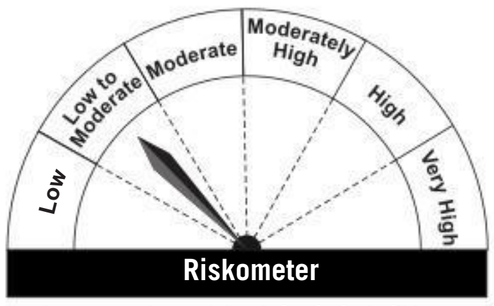
Notice is hereby given that pursuant to SEBI circular No. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020, Risk-o-meter for schemes of Franklin Templeton Mutual Fund is being revised to display six levels of risk vis-a-vis five levels previously. The Risk-o-meter shall be evaluated on a monthly basis and any change in the risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme.

New Risk-o-meters for schemes of Franklin Templeton Mutual Fund calculated in accordance with SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020 and based on portfolio as on December 31, 2020 are as follows:

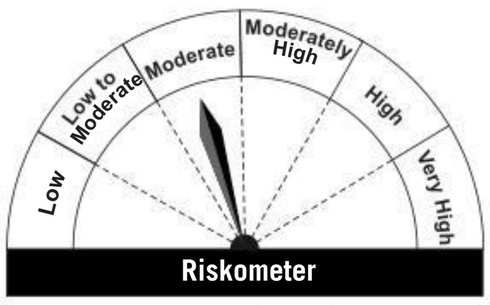
I. Scheme with Low Risk Level

Fund Name	New Risk level based on portfolio as on December 31, 2020
1. Franklin India Overnight Fund	 Investors understand that their principal will be at Low risk

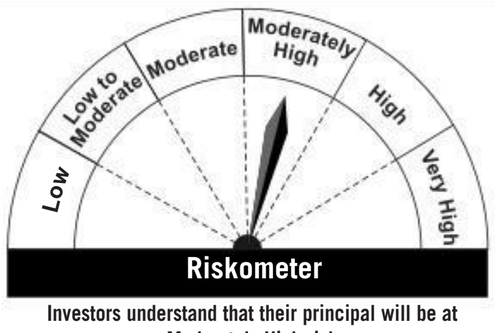
II. Schemes with Low to Moderate Risk Level

Fund Name	New Risk level based on portfolio as on December 31, 2020
1. Franklin India Liquid Fund	 Investors understand that their principal will be at Low to Moderate risk
2. Franklin India Corporate Debt Fund	
3. Franklin India Savings Fund	
4. Franklin India Fixed Maturity Plans - Series 2 - Plan A (1224 Days)	
5. Franklin India Fixed Maturity Plans - Series 2 - Plan B (1224 Days)	
6. Franklin India Fixed Maturity Plans - Series 2 - Plan C (1205 Days)	
7. Franklin India Fixed Maturity Plans - Series 3 - Plan A (1157 Days)	
8. Franklin India Fixed Maturity Plans - Series 3 - Plan B (1139 Days)	
9. Franklin India Fixed Maturity Plans - Series 3 - Plan C (1132 Days)	
10. Franklin India Fixed Maturity Plans - Series 3 - Plan D (1132 Days)	
11. Franklin India Fixed Maturity Plans - Series 3 - Plan E (1104 Days)	
12. Franklin India Fixed Maturity Plans - Series 3 - Plan F (1098 days)	
13. Franklin India Fixed Maturity Plans - Series 4 - Plan A (1098 Days)	
14. Franklin India Fixed Maturity Plans - Series 4 - Plan B (1098 days)	
15. Franklin India Fixed Maturity Plans - Series 4 - Plan C (1098 Days)	
16. Franklin India Fixed Maturity Plans - Series 4 - Plan D (1098 Days)	
17. Franklin India Fixed Maturity Plans - Series 4 - Plan E (1098 days)	
18. Franklin India Fixed Maturity Plans - Series 4 - Plan F (1286 Days)	
19. Franklin India Fixed Maturity Plans - Series 5 - Plan A (1273 days)	
20. Franklin India Fixed Maturity Plans - Series 5 - Plan B (1244 days)	
21. Franklin India Fixed Maturity Plans - Series 5 - Plan C (1259 Days)	
22. Franklin India Fixed Maturity Plans - Series 5 - Plan D (1238 days)	
23. Franklin India Fixed Maturity Plans - Series 5 - Plan E (1224 days)	
24. Franklin India Fixed Maturity Plans - Series 5 - Plan F (1203 days)	
25. Franklin India Fixed Maturity Plans - Series 6 - Plan C (1169 days)	

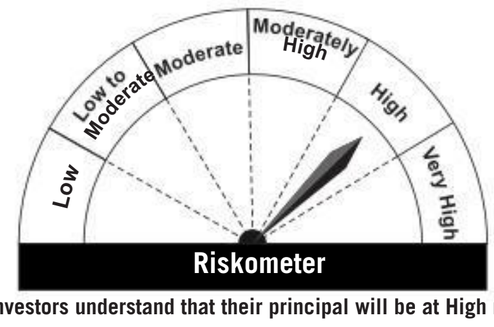
III.Schemes with Moderate Risk Level

Fund Name	New Risk level based on portfolio as on December 31, 2020
1. Franklin India Government Securities Fund	 Investors understand that their principal will be at Moderate risk
2. Franklin India Floating Rate Fund	
3. Franklin India Banking & PSU Debt Fund	
4. Franklin India Life Stage Fund of Funds - 50's Plus Plan	
5. Franklin India Life Stage Fund of Funds - 50's Plus Floating Rate Plan	

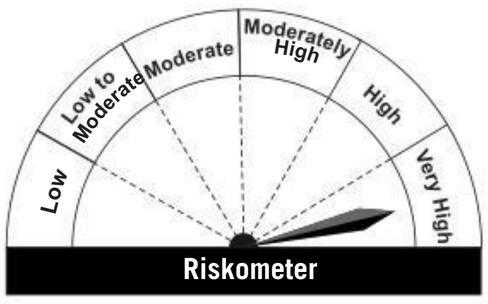
IV. Schemes with Moderately High Risk Level

Fund Name	New Risk level based on portfolio as on December 31, 2020
1. Franklin India Pension Plan	 Investors understand that their principal will be at Moderately High risk
2. Franklin India Debt Hybrid Fund (No. of segregated Portfolio in the scheme - 1)	
3. Franklin India Equity Savings Fund	
4. Franklin India Life Stage Fund of Funds - 40's Plan	
5. Franklin India Ultra Short Bond Fund - (No. of segregated Portfolio in the scheme - 1) - (under winding up)	
6. Franklin India Low Duration Fund (No. of segregated Portfolio in the scheme - 2) - (under winding up)	

V. Schemes with High Risk Level

Fund Name	New Risk level based on portfolio as on December 31, 2020
1. Franklin India Life Stage Fund of Funds - 30's Plan	 Investors understand that their principal will be at High risk
2. Franklin India Dynamic Asset Allocation Fund of Funds	
3. Franklin India Multi-Asset Solution Fund	
4. Franklin India Dynamic Accrual Fund (No. of segregated Portfolios in the scheme - 3) - (under winding up)	

VI. Schemes with Very High Risk Level

Fund Name	New Risk level based on portfolio as on December 31, 2020
1. Franklin India Equity Advantage Fund	 Investors understand that their principal will be at Very High risk
2. Franklin India Smaller Companies Fund	
3. Franklin India Bluechip Fund	
4. Franklin India Prima Fund	
5. Franklin India Equity Fund	
6. Franklin India Technology Fund	
7. Franklin India Opportunities Fund	
8. Franklin India Focused Equity Fund	
9. Franklin Build India Fund	
10. Franklin India Taxshield	
11. Franklin India Equity Hybrid Fund	
12. Franklin India Index Fund - NSE Nifty Plan	
13. Templeton India Value Fund	
14. Templeton India Equity Income Fund	
15. Franklin Asian Equity Fund	
16. Franklin India Life Stage Fund of Funds - 20's Plan	
17. Franklin India Feeder - Franklin U.S. Opportunities Fund	
18. Franklin India Feeder - Templeton European Opportunities Fund	
19. Franklin India Short-Term Income Plan (No. of segregated Portfolios in the scheme - 3) - (under winding up)	
20. Franklin India Income Opportunities Fund (No. of segregated Portfolio in the scheme - 2) - (under winding up)	
21. Franklin India Credit Risk Fund (No. of segregated Portfolios in the scheme -3) - (under winding up)	

All other terms and conditions of the Scheme Information Document and Key Information Memorandum of the respective schemes, read with the addenda issued from time to time, will remain unchanged.

This addendum forms an integral part of the Scheme Information Document and Key Information Memorandum issued for respective schemes, read with the addenda.

This addendum is dated **January 9, 2021.**

For **Franklin Templeton Asset Management (India) Pvt. Ltd.**
(Investment Manager of Franklin Templeton Mutual Fund)

Sd/-
Sanjay Sapre
President

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

COSMO FILMS

Engineered to Enhance

COSMO FILMS LIMITED

Regd. Off.: 1008, DLF Tower-A, Jasola District Centre, New Delhi-110025
CIN: L92114DL1976PLC008355, Tel: 011-49494949 Fax: 011-49494950
E-mail: investor.relations@cosmofilms.com, Website: www.cosmofilms.com

NOTICE OF POSTAL BALLOT

Notice is hereby given that pursuant to and in compliance with the provisions of Section 110 and other applicable provisions, if any, of the Companies Act, 2013 (the "Act"), Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014, read with the General Circular No. 14/2020 dated April 8, 2020, the General Circular No. 17/2020 dated April 13, 2020, the General Circular No. 22/2020 dated June 15, 2020, the General Circular No. 33/2020 dated September 28, 2020 and the General Circular No. 39/2020 dated December 31, 2020 issued by the Ministry of Corporate Affairs ("MCA Circulars") (including any statutory modification or re-enactment thereof for the time being in force, and as amended from time to time), and pursuant to other applicable laws and regulations, the approval of members of the Company is being sought for the following special resolution by way of postal ballot through e-voting process ("e-voting"):

Sl. No.	Description of Special Resolution
1.	APPROVAL FOR AMENDMENT OF COSMO FILMS EMPLOYEE STOCK OPTION PLAN 2015

In compliance with the above circulars, electronic copies of the Postal Ballot Notice have been sent to all the shareholders whose email addresses are registered with the Company/ Depository Participant(s) as on Friday, January 1, 2021 i.e. the cut-off date. The Postal Ballot Notice will also be available on the Company's website at www.cosmofilms.com, websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively, and on the website of CDSL at www.evotingindia.com.

In accordance with the provisions of the MCA Circulars, shareholders can vote only through the remote e-voting process. Shareholders whose names appear on the Register of Members/Beneficial Owners as on Friday, January 1, 2021 will be considered for the purpose of e-voting.

The Company has provided e-voting facility to all its members on the platform of Central Depository Services (India) Limited (CDSL). The e-voting facility shall commence on Tuesday, 12th January, 2021 at 10.00 A.M. and will end on Wednesday, 10th February, 2021 at 5:00 P.M. No e-voting shall be allowed beyond the said date and time.

The members of the Company holding equity shares of the Company in Demat and Physical Form and who have not registered their e-mail addresses may temporarily get their e-mail addresses registered with Alankit Assignments Limited by clicking the link: https://mailupd.alankit.com and follow the registration process as guided therein. The members are requested to provide details such as DPID, Client ID/Folio NO/ PAN, mobile number and e-mail id. In case of any query, a member may send an e-mail to Alankit at rta@alankit.com. It is clarified that for permanent registration of e-mail address, shareholders are requested to register their email addresses, in respect of electronic holdings with their concerned Depository Participants by following the procedure prescribed by the Depository Participant.

The instructions on the process of e-voting, including the manner in which members who are holding shares in physical or demat form can cast their vote through e-voting, are provided in the Postal Ballot Notice.

The result of Postal Ballot through e-voting will be declared by the Chairman of the Company on or before Saturday, February 13, 2021 and will also be displayed on the Company's website at www.cosmofilms.com besides being communicated to the Stock Exchanges and Depository.

In case of any queries or issues regarding e-voting, you may refer the Frequently Asked Questions ("FAQs") and e-voting manual available at www.evotingindia.com under help section or write an email to helpdesk.evoting@cdslindia.com or contact Mr. Nitin Kunder (022-23058738) or Mr. Mehboob Lakhani (022-23058543) or Mr. Rakesh Dalvi (022-23058542).

For Cosmo Films Limited
Sd/-
Jyoti Dixit
Company Secretary

Place: New Delhi
Date: 9th January, 2021

Shree Renuka Sugars Limited

SHREE RENUKA SUGARS

CIN: L01542KA1995PLC019046
Regd. Office: 2nd and 3rd Floor, Kanakashree Arcade, CTS No. 10634, JNMC Road, Nehru Nagar, Belagavi - 590 010
Tel: 0831-2404000 | **E-mail Id:** groupcs@renukasugars.com
Website: www.renukasugars.com

NOTICE is hereby given, pursuant to Sections 108 and 110 of the Companies Act, 2013 read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014 including any statutory modification(s) or amendment(s) thereto or re-enactment thereof for the time being in force and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, that the Company is seeking approval of its Members through Postal Ballot (E-voting) for the resolution set out in the Postal Ballot Notice dated 6th January 2021. The Members are hereby informed that:

1. In terms of the relevant provisions of the Act and Rules and in view of the current extraordinary circumstances due to the pandemic caused by COVID-19 and restrictions on the movements apart from social distancing, the Ministry of Corporate Affairs (MCA), vide Circular No. 14/2020 dated 8th April 2020, Circular No.17/2020 dated 13th April 2020 read with with Circular No. 33/2020 dated 28th September 2020 and Circular No. 39/2020 dated 31st December 2020 (collectively referred to as 'MCA Circulars'), have permitted companies to hold their general meetings / conducting postal ballot process through e-voting in accordance with the provisions of the Companies Act and rules made thereunder. The MCA has clarified that for companies that are required to provide e-voting facility under the Act, while they are transacting any business(es) only by postal ballot upto 30th June 2021 or till further orders, whichever is earlier, the requirements provided in Rule 20 of the Rules as well as the framework provided in the MCA Circulars will be applicable mutatis mutandis.
2. The Postal Ballot notice, along with e-voting instructions, has been sent by the Company only through e-mail on 9th January 2021 to all those Members whose e-mail addresses are registered with the Company or with the Depository Participants or with KFin Technologies Private Limited (KFIN), Registrar and Share Transfer Agent of the Company and to those Members whose names appear in the Register of Members/Beneficial Owners/Record of National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited (CDSL) as on 1st January 2021, which is also the cut-off date to reckon paid up value of shares and voting rights of the Members.
3. The above said documents are also available on the website of the Company at www.renukasugars.com, on the website of KFIN at https://www.kfintech.com and on the website of BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively. The person who is not a Member as on said cut-off date should treat this notice for information purposes only. Further, as per the MCA circulars physical copy of the Postal Ballot notice, Postal Ballot form and pre-paid Business reply envelope have not been sent to the Members for this Postal Ballot.
4. Members who have not registered their e-mail address, and in consequence of which the Notice of Postal Ballot and e-voting instructions could not be serviced to them, may temporarily get their e-mail address and mobile number registered with the Company's Registrar and Share Transfer Agent, KFIN, by clicking on the link: https://karisma.kfintech.com/emailreg for doing the same. Members are requested to follow the process as guided to capture the e-mail address and mobile number for obtaining the soft copy of notice and e-voting instructions along with the User ID and Password. In case of any queries, Members may write to einward.ris@kfintech.com.
5. In compliance with Section 108 of the Companies Act, 2013 and 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 e-voting facility to the members of the Company. The Company has appointed KFIN to provide e-voting facility and has appointed M/s. T F Khatri & Associates, Practicing Company Secretary, as the Scrutinizer for conducting Postal Ballot Process in a fair and transparent manner.
6. Members can opt to exercise their voting rights through e-voting. The detailed procedure for e-voting is given in the Postal Ballot Notice. The voting through e-voting shall commence from Sunday, 10th January 2021 (9.00 am IST) and ends on Monday, 8th February 2021 (5.00 pm IST). Members are requested to cast their votes during this period only. The e-voting module shall be disabled by KFIN for voting thereafter and members shall not be allowed to vote beyond the said date & time. Once the vote is confirmed by the Member, he / she will not be allowed to change it subsequently.
7. The Results of Postal Ballot will be announced on or before Wednesday, 10th February 2021. The resolution, if passed by the requisite majority, shall be deemed to have been passed on the last date specified by the Company for e-voting i.e. 8th February 2021. The results of Postal Ballot along with the Scrutinizer's Report will be placed on the website of the Company www.renukasugars.com and on the website of KFIN at https://www.kfintech.com. The Results will also be communicated to the BSE Limited and National Stock Exchange of India Limited where the Equity Shares of the Company are listed.
8. In case of any query, members may refer to Frequently Asked Questions (FAQs) for shareholders and e-voting user manual for shareholders available at the download section of https://evoting.karvy.com or contact Mr. Rajeev Kumar, Dy. Manager – RIS Department of KFIN, by e-mail at einward.ris@kfintech.com / evoting@karvy.com or call on the toll free 1800-345-4001.

For **Shree Renuka Sugars Limited**
Deepak Manerikar
Company Secretary

Date : 10th January 2021
Place : Mumbai

बैंक ऑफ़ इंडिया Bank of India BOI

Head Office, Information Technology Department, Star House-2, 8th floor, C-4, G-Block Bandra-Kurla Complex, Bandra (E), Mumbai-400051. E-mail: Headoffice.it@bankofindia.co.in

REQUEST FOR PROPOSAL FOR IMPLEMENTATION, MONITORING AND MANAGEMENT OF REMOTE ACCESS (VIRTUAL DESKTOP INFRASTRUCTURE)/VPN SOLUTION

The captioned RFP is available on Bank's corporate website **www.bankofindia.co.in** under **"Tender"** section since 08.01.2021. Subsequent changes if any, will henceforth be uploaded only on the website. The last date of submission:08.02.2021

IIFL ASSET MANAGEMENT LTD.

IIFL ASSET MANAGEMENT

Regd. Office: IIFL Centre, 6th Floor, Kamala City, Senapati Bapat Marg, Lower Parel, Mumbai 400013
CIN: U74900MH2010PLC201113 | www.iiflmf.com

NOTICE CUM ADDENDUM TO THE SCHEME INFORMATION DOCUMENT (SID) AND KEY INFORMATION MEMORANDUM (KIM) OF SCHEMES OF IIFL MUTUAL FUND (No. 02/2021)

CHANGE IN RISK-O-METER OF SCHEMES OF IIFL MUTUAL FUND

Notice is hereby given that pursuant to SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020, the Risk-o-meters of the Schemes of IIFL Mutual Fund ('Fund') stand revised as under:

Name of the Scheme	Revised Risk-o-meter
IIFL Focused Equity Fund (An open-ended equity scheme investing in maximum 30 multicap stocks)	
IIFL Dynamic Bond Fund (An open-ended dynamic debt scheme investing across duration)	
IIFL Liquid Fund (An open-ended liquid scheme)	

The above risk-o-meters are based on evaluation of risk level of scheme's portfolio as on December 31, 2020. Henceforth, the Risk-o-meters will be reviewed on a monthly basis and notice about changes, if any, shall be issued.

All other details of the Product Label and all other terms and conditions of the aforesaid Schemes will remain unchanged.

This notice-cum-addendum forms an integral part of the SID and KIM of the schemes of IIFL Mutual Fund. All other terms and conditions of the SID and KIM of the schemes of IIFL Mutual Fund will remain unchanged.

For IIFL Asset Management Ltd.
Sd/-
Authorised Signatory

Place : Mumbai
Date : January 09, 2021

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

BARODA MUTUAL FUND

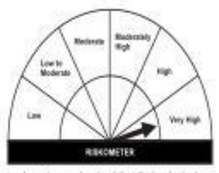
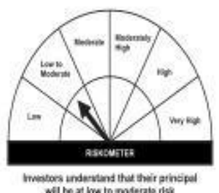
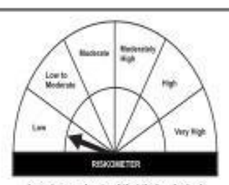
Baroda MUTUAL FUND

NOTICE cum ADDENDUM No. 1 / 2021

Risk-o-meters of schemes of Baroda Mutual Fund

Notice cum Addendum to the Scheme Information Document (**"SID"**) and Key Information Memorandum (**"KIM"**) of schemes of Baroda Mutual Fund (**"Baroda MF"**)

Unit holders of the schemes of Baroda MF are requested to take note of the revised risk-o-meters w.r.t. the scheme portfolios as of December 31, 2020, pursuant to the SEBI circular SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020 on "Product labelling in Mutual Fund schemes -Risk-o-meter":

Name and type of Scheme	Risk-o-meter
Baroda ELSS'96 Fund (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.) **Baroda Multi Cap Fund** (Multi Cap Fund - An open ended scheme investing across large cap, mid cap and small cap stocks.) **Baroda Hybrid Equity Fund** (An open ended hybrid scheme investing predominantly in equity and equity related instruments.) **Baroda Large Cap Fund** (Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks) **Baroda Mid Cap Fund** (An open ended equity scheme predominantly investing in mid cap stocks.) **Baroda Banking and Financial Services Fund** (An open ended equity scheme investing in the Banking and Financial Services sector.) **Baroda Large & Mid-Cap Fund** (Mid-Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks.)	
Baroda Conservative Hybrid Fund (An open ended hybrid scheme investing predominantly in debt instruments.) **Baroda Credit Risk Fund** (Scheme has one segregated portfolio) (An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). **Baroda Dynamic Equity Fund** (An open ended dynamic asset allocation fund.)	
Baroda Short Term Bond Fund (An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years.) (please refer to page 38 of SID) **Baroda Gilt Fund** (An open ended debt scheme investing in government securities across maturity.) **Baroda Dynamic Bond Fund** (An open ended dynamic debt scheme investing across duration.) **Baroda Banking & PSU Bond Fund** (An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.)	
Baroda Ultra Short Duration Fund (An open ended ultra short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months.) (please refer to page 36 of SID) **Baroda Fixed Maturity Plan - Series P** (A close ended debt scheme) **Baroda Equity Savings Fund** (An open ended scheme investing in equity, arbitrage and debt instruments.) **Baroda Treasury Advantage Fund** (Scheme has one segregated portfolio) (An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months) (please refer to page 40 of SID) **Baroda Liquid Fund** (An open ended liquid scheme)	
Baroda Money Market Fund (An open ended debt scheme investing in money market instruments.) **Baroda Overnight Fund** (An open ended debt scheme investing in overnight securities.)	

Unitholders may further note that going forward in case of any change in the riskometer for any scheme of the Baroda MF, the same shall also be intimated by way of an e-mail or SMS to the unitholders of that scheme.

This notice cum addendum forms an integral part of the SIDs & KIMs of the above mentioned schemes of Baroda MF. All other terms and conditions as mentioned in the SIDs & KIMs of the schemes shall remain unchanged.

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

Place : Mumbai
Date : January 09, 2021

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

For further details, kindly contact:
Baroda Asset Management India Limited
CIN : U65991MH1992PLC069414
501, Titanium, 5th Floor, Western Express Highway, Goregaon (East), Mumbai - 400 063.
Tel. No. : +91 22 6848 1000 • **Toll Free No. :** 1800 267 0189
Visit us at : www.barodamf.com • **Email :** info@barodamf.com

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"IMPORTANT"

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Public Notice - Sale of Land Extent Acres 2.39 Guntas at Athvelly Village, Medchal, Ranga Reddy Dist., M/s. BS Limited (In Liquidation) In CP (IB) No. 278/7/HDB/2018, Hon'ble NCLT, Hyderabad - E-Auction Sale Notice

Notice is hereby given to the public in general under pursuance of Regulations 32 & 33 read with Regulation 12(3) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016 for the sale of Land Extent Acres 2.39 Guntas in Survey Numbers 119, 120, 121 & 122 at Athvelly Village, Medchal, Ranga Reddy Dist. through E-auction. Following are the details:

Date and Time of E-Auction:	**25th January, 2021, between 02:00 PM to 04:00 PM**
Last date for submission of Bid and Earnest Money Deposit:	**18th January, 2021**
Details of Asset	: Land extent Acres 2.39 Guntas in Survey Numbers 119, 120, 121 & 122 at Athvelly Village, Medchal, Ranga Reddy District
Reserve Price in	**Rs.9,00,50,000/-**
Earnest Money Deposit in	**Rs.90,00,000/-**

Note: Detailed terms and conditions of the e-auction process are set out in the Process Memorandum and the same can be obtained by the interested bidders by sending an email request at liquidatorbsl@gmail.com

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NOTICE

Mutual Fund

Principal®

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

DECLARATION OF DIVIDEND

NOTICE IS HEREBY GIVEN THAT, the Trustee to Principal Mutual Fund has approved Friday, January 15, 2021, as the Record Date# for the declaration of dividend, subject to the availability of distributable surplus, under the Dividend Option of following Scheme(s)/ Plan(s) of Principal Mutual Fund:

Sr. No.	Name of the Scheme(s) / Plan(s) & Dividend Distribution Frequency	Rate of Dividend per unit (*)(**) (in ₹) (Face Value ₹10)	NAV as on January 08, 2021 (₹ Per unit)
1.	**Principal Balanced Advantage Fund** *(An Open-ended dynamic asset allocation Fund)*		
	(i) Regular Plan (Monthly)	0.0537	13.78
	(ii) Direct Plan (Monthly)	0.0613	15.73
2.	**Principal Hybrid Equity Fund** *(An Open-ended hybrid scheme investing predominantly in equity and equity related instruments)*		
	(i) Regular Plan (Monthly)	0.1463	25.23
	(ii) Direct Plan (Monthly)	0.2090	36.03

* Considering the volatile nature of markets, Trustee reserves the right to restrict the quantum of dividend up to, the per unit distributable surplus available on the Record Date.
** As reduced by the amount of applicable statutory levy.
# As per the Dividend Policy, in case the Record Date falls on a non-business day, the immediately preceding business day shall be deemed to be the Record Date.

Pursuant to the payment of dividend, the NAV under Dividend Option of the aforesaid Scheme(s)/Plan(s) would fall to the extent of payout and statutory levy (if applicable).

All the unitholders under the Dividend Option of the above mentioned Scheme(s)/Plan(s) whose name appears on the Register of Unitholders of our Registrar & Transfer Agents, KFin Technologies Private Limited, as on the Record Date shall be eligible to receive the dividend.

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.**
Sd/-
Authorised Signatory

Place : Mumbai
Date : January 09, 2021

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

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

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

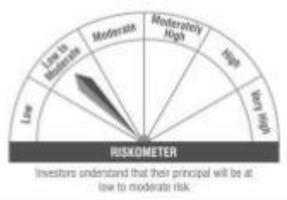
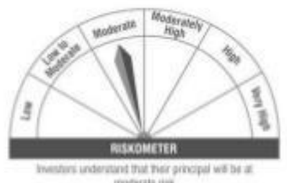
ITI MUTUAL FUND
Long-term wealth creators

NOTICE CUM ADDENDUM No. 01/2021

NOTICE-CUM-ADDENDUM TO THE SCHEME INFORMATION DOCUMENT ('SID')/KEY INFORMATION MEMORANDUM ('KIM') OF SCHEMES OF ITI MUTUAL FUND

Risk-o-meter of schemes of ITI Mutual Fund

NOTICE is hereby given that pursuant to SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020 the Risk-o-meter of the schemes of ITI Mutual Fund ("the Fund") shall stand revised as under:

Name of the Schemes	Risk-o-meter (Based on scheme portfolio as on December 31, 2020)
ITI Multi Cap Fund (An open ended equity scheme investing across large cap, mid cap, small cap stocks) **ITI Long Term Equity Fund** (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit) **ITI Small Cap Fund** (An open ended equity predominately investing in small cap stocks)	
ITI Large Cap Fund (An open ended equity predominately investing in large cap stocks) **ITI Balanced Advantage Fund** (An open ended dynamic asset allocation fund)	
ITI Arbitrage Fund (An open ended scheme investing in arbitrage opportunities)	
ITI Banking & PSU Debt Fund (An open ended debt scheme predominately investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds)	
ITI Overnight Fund (An open ended debt scheme investing in overnight securities) **ITI Liquid Fund** (An open ended liquid scheme)	

Investors are further requested to note that pursuant to aforementioned SEBI circular dated October 05, 2020, the Risk-o-meter for the Schemes shall be evaluated on a monthly basis and AMC shall disclose the Risk-o-meter along with monthly portfolio disclosure for the Scheme on its website and on AMFI website within 10 days from the close of each month. Additionally, in case of any change in the risk-o-meter upon such evaluation, which will be done on monthly basis, the same shall be communicated by way of Notice-cum-Addendum and by way of an e-mail or SMS to unitholders of that Scheme.

This Notice cum Addendum shall form an integral part of the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforementioned 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

Place : Mumbai
Date : January 09, 2021

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

Mutual Funds

Aditya Birla Sun Life Mutual Fund

ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

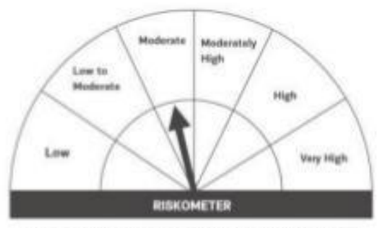
Aditya Birla Sun Life AMC Limited (Investment Manager for Aditya Birla Sun Life Mutual Fund) Registered Office: One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, S.B. Marg, Elphinstone Road, Mumbai - 400 013. Tel.: 4356 8000. Fax: 4356 8110/8111. CIN: U65991MH1994PLC080811

Addendum No. 02/2021

Notice-cum-Addendum to the Scheme Information Document ("SID") and Key Information Memorandum ("KIM") of the Schemes of Aditya Birla Sun Life Mutual Fund

Change in Risk-o-meter

NOTICE IS HEREBY GIVEN THAT, pursuant to SEBI circular no. SEBI/HO/IMD/DF3/CIR/ P/2020/197 dated October 5, 2020 the Risk-o-meter of the following Schemes of Aditya Birla Sun Life Mutual Fund is revised as under:

Scheme Name	Risk-o-meter
Aditya Birla Sun Life Arbitrage Fund	
Aditya Birla Sun Life Interval Income Fund-Quarterly Plan - Series I	
Aditya Birla Sun Life Overnight Fund	
Aditya Birla Sun Life Floating Rate Fund	
Aditya Birla Sun Life Low Duration Fund	
Aditya Birla Sun Life FTP - Series OX (1234 days)	
Aditya Birla Sun Life FTP - Series OY (1218 days)	
Aditya Birla Sun Life FTP - Series OZ (1187 days)	
Aditya Birla Sun Life FTP - Series PA (1177 days)	
Aditya Birla Sun Life FTP - Series PB (1190 days)	
Aditya Birla Sun Life FTP - Series PC (1169 days)	
Aditya Birla Sun Life FTP - Series PD (1177 days)	
Aditya Birla Sun Life FTP - Series PE (1159 days)	
Aditya Birla Sun Life FTP - Series PF (1148 days)	
Aditya Birla Sun Life FTP - Series PG (1148 days)	
Aditya Birla Sun Life FTP - Series PH (1143 days)	
Aditya Birla Sun Life FTP - Series PI (1140 days)	
Aditya Birla Sun Life FTP - Series PJ (1135 days)	
Aditya Birla Sun Life FTP - Series PK (1132 days)	
Aditya Birla Sun Life FTP - Series PO (1140 days)	
Aditya Birla Sun Life FTP - Series PR (1134 days)	
Aditya Birla Sun Life FTP - Series PT (1100 days)	
Aditya Birla Sun Life FTP - Series PU (1463 days)	
Aditya Birla Sun Life FTP - Series PV (1462 days)	
Aditya Birla Sun Life FTP - Series PW (1100 days)	
Aditya Birla Sun Life FTP-Series PY (1409 days)	
Aditya Birla Sun Life FTP - Series PZ (1120 days)	
Aditya Birla Sun Life FTP - Series QB (1113 days)	
Aditya Birla Sun Life FTP - Series QE (1101 days)	
Aditya Birla Sun Life FTP - Series QF (1385 days)	
Aditya Birla Sun Life FTP - Series QG (1100 days)	
Aditya Birla Sun Life FTP - Series QI (1100 days)	
Aditya Birla Sun Life FTP - Series QJ (1098 days)	
Aditya Birla Sun Life FTP - Series QK (1099 days)	
Aditya Birla Sun Life FTP - Series QL (1099 days)	
Aditya Birla Sun Life FTP - Series QM (1100 days)	
Aditya Birla Sun Life FTP - Series QN (1100 days)	
Aditya Birla Sun Life FTP - Series QO (1100 days)	
Aditya Birla Sun Life FTP - Series QS (1100 days)	
Aditya Birla Sun Life FTP - Series QT (1100 days)	
Aditya Birla Sun Life FTP - Series QU (1100 days)	
Aditya Birla Sun Life FTP - Series QV (1100 days)	
Aditya Birla Sun Life FTP - Series QX (1103 days)	
Aditya Birla Sun Life FTP - Series QY (1100 days)	
Aditya Birla Sun Life FTP - Series RA (1100 days)	
Aditya Birla Sun Life FTP - Series RC (1295 days)	
Aditya Birla Sun Life FTP - Series RD (1293 days)	
Aditya Birla Sun Life FTP - Series RH (1281 days)	
Aditya Birla Sun Life FTP - Series RI (1100 days)	
Aditya Birla Sun Life FTP - Series RL (1254 days)	
Aditya Birla Sun Life FTP - Series RN (1240 days)	
Aditya Birla Sun Life FTP - Series RO (1241 days)	
Aditya Birla Sun Life FTP - Series RP (1239 days)	
Aditya Birla Sun Life FTP - Series RQ (1103 days)	
Aditya Birla Sun Life FTP - Series RR (1240 days)	
Aditya Birla Sun Life FTP - Series RU (1225 days)	
Aditya Birla Sun Life FTP - Series RV (1224 days)	
Aditya Birla Sun Life FTP - Series RW (1202 days)	
Aditya Birla Sun Life FTP - Series RY (1199 days)	
Aditya Birla Sun Life FTP - Series SA (1180 days)	
Aditya Birla Sun Life FTP - Series SF (1161 days)	
Aditya Birla Sun Life FTP - Series SG (1155 days)	
Aditya Birla Sun Life FTP - Series SI (1141 days)	
Aditya Birla Sun Life FTP - Series SJ (1135 days)	
Aditya Birla Sun Life FTP - Series SK (1128 days)	
Aditya Birla Sun Life FTP - Series SL (1120 days)	
Aditya Birla Sun Life FTP - Series SN (1099 days)	
Aditya Birla Sun Life FTP - Series SO (1099 days)	
Aditya Birla Sun Life Short Term Fund	
Aditya Birla Sun Life Savings Fund	
Aditya Birla Sun Life Money Manager Fund	
Aditya Birla Sun Life Dual Advantage Fund - Series 2	
Aditya Birla Sun Life Corporate Bond Fund	
Aditya Birla Sun Life Retirement Fund - 50s Plan	
Aditya Birla Sun Life Retirement Fund - 50 Plus - Debt Plan	
Aditya Birla Sun Life Banking & PSU Debt Fund	
Aditya Birla Sun Life Liquid Fund	
Aditya Birla Sun Life FTP - Series PM (1141 days)	
Aditya Birla Sun Life FTP - Series PN (1135 days)	
Aditya Birla Sun Life FTP - Series QC (1116 days)	
Aditya Birla Sun Life FTP - Series QP (1100 days)	
Aditya Birla Sun Life FTP - Series QQ (1100 days)	
Aditya Birla Sun Life FTP - Series RE (1100 days)	
Aditya Birla Sun Life Government Securities Fund	
Aditya Birla Sun Life Income Fund	
Aditya Birla Sun Life ESG Fund	
Aditya Birla Sun Life Dynamic Bond Fund	
Aditya Birla Sun Life Equity Savings Fund	
Aditya Birla Sun Life FTP - Series OW (1245 days)	
Aditya Birla Sun Life FTP - Series QH (1101 days)	
Aditya Birla Sun Life FTP - Series QR (1126 days)	
Aditya Birla Sun Life FTP - Series QW (1099 days)	
Aditya Birla Sun Life FTP - Series RX (1200 days)	
Aditya Birla Sun Life Gold ETF	
Aditya Birla Sun Life Gold Fund	
Aditya Birla Sun Life Active Debt Multi Manager FoF	
Aditya Birla Sun Life Asset Allocator FoF	
Aditya Birla Sun Life Credit Risk Fund	
Aditya Birla Sun Life Balanced Advantage Fund	
Aditya Birla Sun Life Financial Planning FOF-Moderate Plan	
Aditya Birla Sun Life Financial Planning FOF-Conservative Plan	
Aditya Birla Sun Life Medium Term Plan	
Aditya Birla Sun Life Regular Savings Fund	
Aditya Birla Sun Life Special Opportunities Fund	
Aditya Birla Sun Life Equity Advantage Fund	
Aditya Birla Sun Life Banking ETF	
Aditya Birla Sun Life Dividend Yield Fund	
Aditya Birla Sun Life Infrastructure Fund	
Aditya Birla Sun Life International Equity Fund - Plan A	
Aditya Birla Sun Life International Equity Fund - Plan B	
Aditya Birla Sun Life Equity Hybrid '95 Fund	
Aditya Birla Sun Life Bal Bhavishya Yojna	
Aditya Birla Sun Life Banking And Financial Services Fund	
Aditya Birla Sun Life Equity Fund	
Aditya Birla Sun Life Frontline Equity Fund	
Aditya Birla Sun Life Financial Planning FOF-Aggressive Plan	
Aditya Birla Sun Life Global Emerging Opportunities Fund	
Aditya Birla Sun Life Global Real Estate Fund	
Aditya Birla Sun Life Manufacturing Equity Fund	
Aditya Birla Sun Life Digital India Fund	
Aditya Birla Sun Life Pharma & Healthcare Fund	
Aditya Birla Sun Life Tax Relief '96	
Aditya Birla Sun Life Retirement Fund - 30s Plan	
Aditya Birla Sun Life Retirement Fund - 40s Plan	
Aditya Birla Sun Life Resurgent India Fund - Series 4	
Aditya Birla Sun Life Resurgent India Fund - Series 5	
Aditya Birla Sun Life Resurgent India Fund - Series 6	
Aditya Birla Sun Life Resurgent India Fund - Series 7	
Aditya Birla Sun Life Small Cap Fund	
Aditya Birla Sun Life Focused Equity Fund	
Aditya Birla Sun Life India GenNext Fund	
Aditya Birla Sun Life Midcap Fund	
Aditya Birla Sun Life MNC Fund	
Aditya Birla Sun Life Index Fund	
Aditya Birla Sun Life Nifty ETF	
Aditya Birla Sun Life Commodity Equities Fund-Global Agri	
Aditya Birla Sun Life Nifty Next 50 ETF	
Aditya Birla Sun Life PSU Equity Fund	
Aditya Birla Sun Life Pure Value Fund	
Aditya Birla Sun Life SENSEX ETF	
Aditya Birla Sun Life Tax Plan	

The above Risk-o-meters are based on evaluation of risk level of Schemes' portfolios as at December 31, 2020. The Risk-o-meters will be reviewed on a monthly basis and Notice-cum-Addendum about the changes, if any, will be issued.

All other details of the Product Labeling and all other features and terms & conditions of the SID and KIM of the Schemes will remain unchanged.

This Notice-cum-Addendum forms an integral part of the SID and KIM issued for the Schemes read with the addenda issued thereunder.

For **Aditya Birla Sun Life AMC Limited**
(Investment Manager for Aditya Birla Sun Life Mutual Fund)
Sd/-
Authorised Signatory

Date: January 09, 2021
Place: Mumbai

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

PHOENIX ARC PRIVATE LIMITED

Regd. Office: Dani Corporate Park, 5th Floor, 158, C.S.T Road, Kalina, Santacruz (E), Mumbai - 400098
Tel: 022- 6741 2450, Fax : 022- 6741 2313
CIN: U67190MH2007PTC168303
Email: info@phoenixarc.co.in **Website:** www.phoenixarc.co.in

PUBLIC NOTICE FOR ONLINE E- AUCTION

In exercise of the powers under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) read with Rules 8 & 9 of Security Interest (Enforcement) Rules, 2002 (RULES) and pursuant to the possession of the secured assets of the borrower/guarantors/mortgagors mentioned hereunder vested with the Authorised Officer under the said SARFAESI Act and RULES for recovery of the secured debts, the Authorised Officer has decided to sell the secured assets by auction sale.

Notice is hereby given to the public in general and to the borrowers/guarantors/ mortgagors in particular, that the under mentioned properties mortgaged to Phoenix ARC Private Limited acting in its capacity as Trustee of the respective trusts mentioned below (Phoenix) (pursuant to assignment of debt by various Banks mentioned below (Assignor Banks) in favour of Phoenix vide the respective Assignment Agreements more particularly mentioned below) will be sold on "AS IS WHERE IS, AS IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS" condition, by way of "online e-auction" for recovery of dues and further interest, charges and costs etc. as detailed below in terms of the provisions of SARFAESI Act read with Rules 8 & 9 of Security Interest (Enforcement) Rules, 2002 through website https://www.bankeauctions.com as per the details given below:

ITEM NO. 1

Borrower : Electra Distributors Private Limited

Co-Obligant/Guarantors/Mortgagors : Mr. Kapil Nagpal, Mr. H.D. Nagpal and Mrs. Swarna Lata Nagpal

Details of Assignment : Assignor Bank - IndusInd Bank Limited
Trust - Phoenix Trust FY16-14 Date of Assignment - 31.12.2015

Demand Notice: Rs. 26,00,14,587/- (Rupees Twenty-Six Crores Fourteen Thousand Five Hundred Eighty-Seven Only) as on 24.08.2017 with future interest thereon at the contractual rate together with incidental expenses, costs, charges etc. from 25.08.2017 in notice dated 07.09.2017 And Rs. 2,48,97,097/- (Rupees Two Cores Forty-Eight Lakhs Ninety Seven Thousand and Ninety Seven Only) as on 24th August, 2017 with future interest thereon at the contractual rate together with incidental expenses, costs, charges etc. from 25.08.2017 till payment and/or realization towards the "Loan Against Property" in notice dated 07.09.2017.

Description of Immovable Property: Residential House Property No. 84, Sector 15-A, Measuring 369.38 Square Yards, Urban Estate, Faridabad, Haryana. (Owned by Kapil Nagpal And H.D. Nagpal)

Possession details : Physical Possession taken on 19.03.2019

Date and Time of Inspection of Property : On request

Reserve Price : Rs.1,65,00,000/- (Rupees One Crore and Sixty-Five Lakhs Only)

Earnest Money Deposit : Rs. 16,50,000/- (Rupees Sixteen Lakhs and Fifty Thousand Only)

EMD Remittance Details: Bank Account – "PHOENIX TRUST FY 16-14" Current Account: 6511644559 Kotak Mahindra Bank Limited, Branch: Kalina, Mumbai, IFSC Code: KKBK0000631

Incremental Value : Rs. 1,00,000/- (Rupees One Lakh Only) & in such multiples

Last date for submission of EMD : 25.01.2021 (Monday) before closing of banking hours

Date & Time of E-Auction : 27.01.2021 (Wednesday) between 2:00 pm to 3:00 pm

Link for Tender documents: http://phoenixarc.co.in/saleauction.php?id=NzE3

ITEM NO. 2

Borrower : M/s Amtin Packaging Ltd

Co-Obligant/Guarantors/Mortgagors : Naveen Jain, Pushap Kumar Jain, Kanchan Jain and Dharam Chand Jain

Details of Assignment : Assignor Bank - Karnataka Bank Limited
Trust - Phoenix Trust FY 16-15 Date of Assignment - 28-12-2015

Demand Notice: Rs. 4,06,35,320/- (Rupees Four Crores Six Lakhs Thirty-Five Thousand Three Hundred and Twenty Only) as on 31.01.2017 along with future interest at the contractual rate on the aforesaid amount with effect from 01.02.2017 together with incidental expenses, cost and charges etc. as per the Demand Notice dated 15.02.2017 issued under section 13(2) of the SARFAESI Act, 2002.

Description of Immovable Property: All that piece and parcel of land measuring 12 Biswas out of khasra No.293/2, situated in the Revenue Estate of village Siraspur, Delhi with building constructed there on

Possession details : In physical possession of Phoenix

Date and Time of Inspection of Property : 21.01.2021 (Thursday) between 2 pm to 3 pm

Reserve Price : Rs. 83,50,000/- (Rupees Eighty-Three Lakhs Fifty Thousand Only)

Earnest Money Deposit : Rs. 8,35,000/- (Rupees Eight Lakhs Thirty-Five Thousand Only)

EMD Remittance Details: "Phoenix Trust FY 16-15", Current Account: 4911649020; Kotak Mahindra Bank Limited, Branch: Kalina, Mumbai IFSC Code: KKBK0000631

Incremental Value : Rs. 25,000/- (Rupees Twenty Five Thousand Only) & in such multiples

Last date for submission of EMD: 15.02.2021 (Monday) before closing of banking hours

Date & Time of E-Auction : 17.02.2021 (Wednesday) between 2:00 pm to 3:00 pm

Link for Tender documents: http://phoenixarc.co.in/saleauction.php?id=NzE4

ITEM NO. 3

Borrower : Diyana Polyfeb Limited

Co-Obligant/Guarantors/Mortgagors : Mr. Deepak Khurana, Mrs. Jaanam Khurana, Mr. Manohar Lal Khurana and Mr. Digvijay Singh

Details of Assignment : Assignor Bank - Dhanlaxmi Bank Limited
Trust - Phoenix Trust FY 14-18 Date of Assignment - 28-03-2014

Demand Notice: Rs.5,29,73,231.69 (Rupees Five Crores Twenty Nine Lacs Seventy Three Thousand Two Hundred Thirty One and Sixty Nine Paise Only) as on 30.09.2013 along with future interest at the contractual rate on the aforesaid amount with effect from 01.10.2013 together with incidental expenses, cost and charges etc. as per the Demand Notice dated 24.10.2013 issued under section 13(2) of the SARFAESI Act, 2002.

Description of Immovable Property: All That Land Of Plot Numbered F-237 Situated Within The Industrial Area At Masuri Gulawathi .Road Industrial Area In Tehsil Hafuz District Ghaziabad Containing By Admeasuring 640.50 Sq.Mtrs,. Bounded By: On North By: Plot No. F 236 On South By: Plot No. F- 238, On East By: Boundary Line and On West By: 18 M Wide Road No. 4

Possession details : Physical possession taken on 11.02.2020

Date and Time of Inspection of Property: On request

Reserve Price : Rs. 87,54,064/- (Rupees Eighty Seven Lakhs Fifty Four Thousand and Sixty Four Only).

Earnest Money Deposit : Rs. 8,75,406.40/- (Rupees Eight Lakhs Seventy Five Thousand Four Hundred Six and Forty Paisa Only)

EMD Remittance Details: "Phoenix Trust FY 14-18", Current Account: 4611411521 Kotak Mahindra Bank Limited, Branch: Kalina, IFSC Code: KKBK0000631

Incremental Value : Rs. 25,000/- (Rupees Twenty Five Thousand only) & in such multiples

Last date for submission of EMD : 25.01.2021 (Monday) before closing of banking hours.

Date & Time of E-Auction : 27.01.2021 (Wednesday) between 11 am to 12 noon

Link for Tender documents: http://phoenixarc.co.in/saleauction.php?id=NzE5

Terms & Conditions:

1. The Auction Sale is being conducted by the Authorised Officer under the provisions of SARFAESI Act with the aid and through e-auction. Auction/ Bidding shall be only through "Online Electronic Mode" through the website https://www.bankeauctions.com M/s. C1 India Private Limited is the service provider to arrange platform for e-auction.
2. The Auction is conducted as per the Terms and Conditions of the Bid Document and as per the procedure set out therein. For detailed terms and conditions of the sale the bidders may go through the website of Phoenix, www.phoenixarc.co.in and the respective links mentioned in each of the Items herein above as well as the website of the service provider, www.bankeauctions.com for bid documents, the details of the secured assets put up for auction/ obtaining the bid form.
3. The bidders may participate in the e-auction quoting/ bidding from their own offices/ place of their choice. Internet connectivity shall have to be arranged by each bidder himself/itself. The Authorised Officer/ Phoenix/ service provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure etc.
4. For details, help, procedure and online training on e-auction, prospective bidders may contact Mr. Hareesh Gowda of M/s C 1 India Private Limited, Contact Number: 91-124-4302020/2021/2022/2023/2024, 91-9594597555/07291981124/25/26, Email ID: support@bankeauctions.com
5. Bidders may also go through the website of Phoenix, www.phoenixarc.co.in for verifying the details of the secured asset put up for auction/ obtaining the bid form.
6. The e-auction will be conducted on the date and time mentioned herein above, when the secured asset mentioned above will be sold on "AS IS WHERE IS, AS IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS" condition.
7. All the intending purchasers/ bidders are required to register their name in the portal mentioned above as https://www.bankeauctions.com and get user ID and password free of cost to participate in the e-auction on the date and time as mentioned aforesaid.
8. For participating in the e-auction, intending purchasers/ bidders will have to submit the details of payment of refundable Earnest Money Deposit of 10% of the Reserve Price of the Secured asset along with copies of the PANCARD, Board Resolutions in case of Company and Address Proof on or before the Last date for submission of EMD mentioned above. Intending purchasers/ bidders are required to submit separate EMDs for each of the Items detailed herein above.
9. The successful purchaser/ bidder shall deposit the 25% (inclusive of EMD) of his/ its offer for each of the Item by way of RTGS/NEFT to the account respectively mentioned hereinabove on the date of auction mentioned above or not later than next working day before the closure of banking hours, which deposit shall have to be confirmed by Phoenix, failing which the sale will be deemed to have been failed and the EMD of the said successful purchaser/ bidder shall be forfeited.
10. The EMD of all other bidders who did not succeed in the e-auction will be refunded by Phoenix within 72 hours of working days from the closure of e-auction. The EMD shall not carry any interest.
11. The balance amount of purchase consideration shall be payable by the successful purchaser/ bidder on or before the fifteenth (15) day of confirmation of sale of the said secured asset or such extended period as may be agreed upon in writing. In case of default, all amounts deposited till then shall be liable to be forfeited.
12. For inspection of the property/ies or more information, the prospective bidders may contact Mr. Mahesh Malunjkar/Mr. Ajit Kewin, at abovementioned address or mahesh.m@phoenixarc.co.in/ ajit.kewin@phoenixarc.co.in(email) or on 09920381684/07506994818 (mobile).
13. At any stage of the auction, the Authorised Officer may accept/reject/modify/cancel the bid/offer or post-pone the auction without assigning any reason thereof and without any prior notice.
14. The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, applicable GST on the purchase consideration, stamp duty, registration fees, etc. that is required to be paid in order to get the secured asset conveyed/delivered in his/her/its favour as per the applicable law.
15. The payment of all statutory/non statutory dues, taxes, rates, assessments, charges, society dues, fees etc. owing to the property during any time, shall be the sole responsibility of the successful bidder only.
16. The successful purchaser/bidder shall be solely responsible for any cost / expenses / fees / charges etc. payable to the society/any other authority towards the transfer of the rights in its / his / her favour.
17. The Borrower/ Guarantors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rule 8 & 9 of the Security Interest (Enforcement) Rules, about the holding of the above-mentioned auction sale.
18. The intending bidders should make their own independent enquiries regarding encumbrances, title of secured asset put on auction and claims/rights/dues affecting the secured assets, including statutory dues, etc prior to submitting their bid. The auction advertisement does not constitute and will not constitute any commitment or any representation of Phoenix. The authorized officer of Phoenix shall not be responsible in any way for any third-party claims/ rights/due.
19. The particulars specified in the auction notice published in the newspaper have been stated to the best of the information of the undersigned; however, undersigned shall not be responsible/ liable for any error, misstatement or omission.
20. In the event, the auction scheduled hereinabove fails for any reason whatsoever, Phoenix has the right to sell the secured asset by any other methods under the provisions of Rule 8(5) of the Security Interest (Enforcement) Rules, 2002 and SARFAESI Act, 2002.

Place : Delhi NCR
Date : 10.01.2021

Sd/-
Authorised Officer
Phoenix ARC Private Limited
(Trustee of Trusts mentioned above)

PUBLIC ANNOUNCEMENT

[Regulation 31(2) read with Regulation 12(3) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016]

FOR THE ATTENTION OF THE STAKEHOLDERS OF SHARNAM INDUSTRIES PRIVATE LIMITED – IN LIQUIDATION

Pursuant to Regulation 31(2) of the Insolvency and Bankruptcy Board of India (LiquidationProcess) Regulations, 2016, Public Announcement is hereby made that the List of Stakeholders ofSharnam Industries Private Limited ("Corporate Debtor") has been prepared bythe Liquidator,which has been filed with the Hon'ble National Company Law Tribunal, Principal Bench, New Delhi ("Hon'ble NCLT") on 6th January, 2021.

The Stakeholders are further notified that any modification of entries in the List of Stakeholders, as filed with the Hon'ble NCLT,can be made only by filling an application with the Hon'ble NCLT.

Sanjay Kumar Singh
Liquidator
Sharnam Industries Private Limited
IP Reg.IBBI/IPA-002/IP-N00188/2017-18/10505
003, Windsor Grand Forte, Plot No. 76, Sigma-IV,
Greater Noida, Uttar Pradesh-201310
EMAIL- singhsk.adv@gmail.com

Date : 9th January, 2021
Place: New Delhi

PARAS DRUGS PRIVATE LIMITED

CIN: [U24231CH1992PTC012736]
Regd. Office: SCO 273, Cabin No.5, First Floor Sector 32D Chandigarh 160030
E-Mail- polyindia97@gmail.com, Phone No. +91 9646444000, 08054100100

Form No. INC-26
[Pursuant to rule 30 the Companies (Incorporation) Rules, 2014]

BEFORE THE CENTRAL GOVERNMENT
REGIONAL DIRECTOR, NORTHERN REGION, DELHI

In the matter of sub-section (4) of Section 13 of Companies Act, 2013 and clause (a) of sub-rule (5) of rule 30 of the Companies (Incorporation) Rules, 2014

AND

In the matter of PARAS DRUGS PRIVATE LIMITED, having CIN: U24231CH1992PTC012736 and having its Registered Office at SCO 273, Cabin No. 5, First Floor Sector 32D Chandigarh 160030

..... Applicant

NOTICE is hereby given to the General Public that the Company proposes to make application to the Central Government (Regional Director, Northern Region, Delhi) under Section 13 of the Companies Act, 2013 seeking confirmation of alteration of the Memorandum of Association of the Company in terms of the Special Resolution passed at the Extra-ordinary General Meeting held on **7th day of January, 2021 to enable the Company to change its** Registered Office from the **"Union Territory of Chandigarh"** to **"State of Haryana"**.

Any person whose interest is likely to be affected by the proposed change of the Registered Office of the Company may deliver **either on the MCA-21 portal (www.mca.gov.in) by filing investor complaint form** or cause to be delivered or send by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition to the office of **Regional Director, Northern Region, B-2 Wing, 2nd Floor, Paryavaran Bhawan, CGO Complex, New Delhi – 110003** within thirty days of the date of publication of this notice with a copy to the Applicant Company at its Registered Office address as stated above.

For and on behalf of the Applicant
For PARAS DRUGS PRIVATE LIMITED
Sd/-
VIPIN SINGLA, DIRECTOR
DIN: 00038870

Place: Chandigarh
Date: 10.01.2021

Branch: 7/56, 3rd Floor
Desh Bandhu Gupta Road, Karol Bagh
New Delhi - 110005
Website: www.dcbbank.com
Tel: (011) 45016060 / 45016055

DCB BANK

AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY UNDER RULE 9(1) OF SARFAESI ACT

SALE Notice for sale of Immovable Assets Charged to the DCB BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 read with proviso to 8(6) of the security Interest (Enforcement) Rule ,

Notice is hereby given to the public in general and to the borrower, co-borrowers and the guarantors in particular, by the Authorized Officer, that the under mentioned property is mortgaged to DCB Bank Limited. The Authorized Officer of the Bank has taken the physical possession under the provision of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 on 20-07-2020. The property will be sold by tender cum public auction as mentioned below for recovery of under mentioned dues and further interest, charges and cost etc. as per the below details:–

The property will be sold "as is where is", "as is what is" and "Whatever there is" condition.

Name of the Borrower & Guarantors: Deepak Kumar Khanna / Dream Comforts / Anjana Khanna / Tarun Khanna / Apoorv Khanna

Details of Mortgage Property: Flat No . 1005, 10th & 11th Floor, Tower Ferrara, Mahagun Mansion Phase 1, Plot No. 1/5, Vaibhav Khand Indirapuram Ghaziabad, Uttar Pradesh - 201014

Reserve Price	Earnest Money Deposit (EMD)	Date & Time of Inspection	Date & Time of Auction	Type of Possession
Rs. 92,25,000/- (Rupees Ninety Two Lakh Twenty Fifty Thousand Only)	Rs. 9,22,500/- (Rupees Nine Lakh Twenty Two Thousand Five Hundred Only)	18-01-2021 11:30 AM To 4:00 PM	27-01-2021 12:30 PM To 4:00 PM	PHYSICAL

Offers are invited in sealed envelope by the undersigned from the intending buyers / bidders for the purchase of the above said property. The interested buyer may send their offer for the above property in the sealed envelope along with Demand Draft in favor of "DCB Bank Limited", New Delhi toward the **"Earnest Money Deposit" at DCB Bank Limited,** 7/56 3rd Floor, Desh Bandhu Gupta Road, Karol Bagh, New Delhi - 110005 **on or before 06:00 PM of 25-01-2021.** The sealed offer will be opened on 27-01-2021 at 12:30 PM on the date of auction at above mentioned branch. The EMD is refundable without any interest if the bid is not successful. The intending buyer may inspect the property / asset latest by the date mentioned above for which they may contact **MR. Pramod Chand or Mr. Shyamsunder Chandhok** (011 45016298 / 45016299). For detailed terms and conditions of the auction sale please refer to the link **https://www.dcbbank.com/cms/showpage/page/customer-corner**

Date : 10.01.2021
Place : Delhi

Sd/-
Authorised Officer
DCB Bank Limited

FORM G
INVITATION FOR EXPRESSION OF INTEREST

[UNDER REGULATION 36A (1) OF THE INSOLVENCY AND BANKRUPTCY (INSOLVENCY RESOLUTION PROCESS FOR CORPORATE PERSONS) REGULATION, 2016]

1	Name of the corporate debtor	**K V DEVELOPERS PRIVATE LIMITED**
2	Date of incorporation of corporate debtor	11-09-2012
3	Authority under which corporate debtor is incorporated / registered	ROC-DELHI
4	Corporate identity number/ limited liability identification number of corporate debtor	**U70102DL2012PTC241987**
5	Address of the registered office and principal office (if any) of corporate debtor	621/9, First Floor, 18 Quarters , Vishwas Nagar, Shahdara, Delhi -110032 DELHI East Delhi DL 110032
6	Insolvency commencement date of the corporate debtor	28-10-2020
7	Date of invitation of expression of interest	10-01-2021
8	Eligibility for resolution applicants under section 25(2)(h) of the Code is available at:	The details can be obtained by sending an email to **pankajnarangca@gmail.com**
9	Norms of ineligibility applicable under section 29A are available at:	The details can be obtained by sending an email to **pankajnarangca@gmail.com**
10	Last date for receipt of expression of interest	25-01-2021
11	Date of issue of provisional list of prospective resolution applicants	04-02-2021
12	Last date for submission of objections to provisional list	09-02-2021
13	Date of issue of final list of prospective resolution applicants	19-02-2021
14	Date of issue of information memorandum, evaluation matrix and request for resolution plans to prospective resolution applicants	09-02-2021
15	Manner of obtaining request for resolution plan, evaluation matrix, information memorandum and further information	Eligible prospective resolution applicant are requested to send an e mail to **pankajnarangca@gmail.com** requesting for the information memorandum. IM will be provided via electronic mode on execution of confidentiality undertaking in physical form (draft to be provided by resolution professional) by resolution applicant(s)
16	Last date for submission of resolution plans	11-03-2021
17	Manner of submitting resolution plans to resolution professional	Sealed envelope through speed post/ registered post or by hand delivery or through electronic means as specified by the resolution professional
18	Estimated date for submission of resolution plan to the Adjudicating Authority for approval	05-04-2021
19	Name and registration number of the resolution professional	PANKAJ NARANG, IBBI/1PA-001/IP-P01006/2017-2018/11657
20	Name, Address and e-email of the resolution professional, as registered with the Board	**Pankaj Narang, Address:** 304, Tower Apartment, Swasthya Vihar, Delhi-92., Mobile No: 9990399745. EMail ID: **pankajnarangca@gmail.com**
21	Address and email to be used for correspondence with the resolution professional	**Pankaj Narang, Address:** 304, Tower Apartment, Swasthya Vihar, Delhi-92., Mobile No: 9990399745. EMail ID: **pankajnarangca@gmail.com**
22	Further Details are available at or with	The details can be obtained by sending an email to pankajnarangca@gmail.com
23	Date of publication of Form G	10-01-2021

Note:
1. The RP/ CoC shall have the discretion to change the criteria for the expression of interest at any point of time
2. The IRP/ CoC reserve the right to cancel / modify / issue fresh expression of interest or extend timeline, without assigning any reason and without any liability, whatsoever.

Sd/-
PANKAJ NARANG
Insolvency Professional
Regd. No. IBBI/1PA-001/IP-P01006/2017-2018/11657

Date: 10.01.2021
Place: Delhi

AKME STAR HOUSING FINANCE LIMITED

CIN L45201RJ2005PLC020463
REGISTERED OFFICE: AKME BUSINESS CENTRE (ABC), 4-5 SUBCITY CENTRE SAVINA CIRCLE, OPP. KRISHI UPAZ MANDI UDAIPUR RJ 313002 IN, E mail: compliance@akmestarhfc.in, Cont. No.: 0294-2489501/02

EXTRACTS OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED DECEMBER 31st, 2020 AS PER IND AS (DIVISION III)

(Rs. In Lacs)

S. No.	Particulars	Quarter Ended 31.12.2020 (Unaudited)	Quarter Ended 31.12.2019 (Unaudited)	Nine month Ended 31.12.2020 (Unaudited
1	Total Income From Operations	411.667	389.146	1143.291
2	Net Profit/(loss) for the period (before Tax, Exceptional and/or Extraordinary items) Net	135.616	160.443	343.275
3	Profit/(loss) for the period before Tax, (after Exceptional and/or Extraordinary items) Net	135.616	160.443	343.275
4	Profit/(loss) for the period after Tax, (after Exceptional and/or Extraordinary items) Total	82.161	88.484	230.902
5	Comprehensive income for the period (comprising profit/loss) for the period (after tax) and other Comprehensive income (after tax)	82.161	88.484	230.902
6	Paid up Equity Share Capital (face value Rs. 10/- each)	1567.350	1567.350	1567.350
7	Reserve (excluding Revaluation Reserve)	3839.67	3451.280	3839.67
	Earnings Per Share (of Rs. 10/- each) Basic	0.524	0.679	1.473
8	Earnings Per Share (of Rs. 10/- each) Diluted	0.524	0.679	1.473

Note: a) The above is an extract of the detailed format of unaudited Financial Results for the quarter/ Nine Month ended December 31, 2020 as per IND AS NBFC (Division III) filed with BSE Limited under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of unaudited Financial Results for the quarter/ Nine Month ended December 31, 2020 as per IND AS NBFC (Division III) is available on the website of BSE Limited at www.bseindia.com and Company's website at www.akmestarhfc.in.

b) The above financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on 09th January, 2021.

c) The unaudited Financial Results for the quarter/ Nine Month ended December 31, 2020 have been subjected to "Limited Review" by the Statutory Auditors of the Company in compliance with the requirement of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

FOR, **AKME STAR HOUSING FINANCE LIMITED**
SD/-
PARITOSH KOTHARI
COMPANY SECRETARY & COMPLIANCE OFFICER

Place: Udaipur
Date: 09.01.2021

FORM NO. URC-2

Advertisement giving notice about registration under Part I of Chapter XXI of the Act

[Pursuant to section 374(b) of the Companies Act, 2013 and rule 4 (1) of the Companies (Authorised to Register) Rules, 2014]

1. Notice is hereby given that in pursuance of sub-section (2) of section 366 of the Companies Act, 2013, an application is proposed to be made after fifteen days hereof but before the expiry of thirty days hereinafter to the Registrar at CRC, Ministry of Corporate Affairs, Manesar that AGNI a Partnership Firm may be registered under Part I of Chapter XXI of the Companies Act 2013, as a Company Limited by Shares.
2. The principal objects of the Company are as follows:

i) To register M/S. AGNI, a partnership firm registered under the Partnership Act, 1932, into a Private Limited Company, in the name and style of AGNEE INNOVATES PRIVATE LIMITED, pursuant to the provisions of section 366 of the Companies Act, 2013, and thereafter to continue to carry on the existing business of the partnership on a going concern basis.

ii) To carry on the business of manufacturing of carpets, rugs, mats and matting etc. and producers, processors, exporters, importers, wholesalers, retailers of and dealers in all kinds of carpets, including handmade and machine made and or any similar trade or trades which can conveniently be clubbed with this type of work or any other such work which can be conveniently dealt with, but in future, if the partner want to do any other business or enter into any agreement or arrangement with any government and public undertaking or any firm, company etc. In India or abroad which may seems beneficial for the firm's objective then they may do any other business with the mutual consent of all the parties hereto.

3. A copy of the draft memorandum and articles of association of the proposed company may be inspected at the office at Kushiyara, Gyanpur Road, Distt. S.R.N. Bhadohi-221401 Uttar Pradesh.
4. Notice is hereby given that any person objecting to this application may communicate their objection in writing to the Registrar at Central Registration Centre (CRC) Indian Institute of Corporate Affairs (IICA), Plot No. 6, 7, 8, Sector 5, IMT Manesar, District Gurgaon (Haryana), Pin Code-122050, within twenty one days from the date of publication of this notice, with a copy to the company at its registered office.

Dated this : 08th day of January 2021

Name (s) of the Applicant

Sd/- Janak Mewawala	Sd/- Alpa Janak Mewawala
Sd/- Kautilya Mewawala	Sd/- Maithili Mewawala

PGIM India Asset Management Private Limited

(Erstwhile DHFL Pramerica Asset Managers Private Limited)
2nd Floor, Nirlon House, Dr. A.B. Road, Worli, Mumbai - 400 030.
Tel.: +91 22 6159 3000. **Fax:** +91 22 6159 3100
CIN: U74900MH2008FTC187029 **Toll Free No.:** 1800 266 7446
Website: www.pgimindiamf.com

PGIM India Mutual Fund

NOTICE CUM ADDENDUM (No. 37 of 2020-21)

NOTICE CUM ADDENDUM TO THE SCHEME INFORMATION DOCUMENTS ("SIDS") AND KEY INFORMATION MEMORANDUMS ("KIMS") OF SCHEMES OF PGIM INDIA MUTUAL FUND ("THE MUTUAL FUND")

Investors are requested to note that pursuant to SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020 on Product labeling in Mutual Fund schemes, PGIM India Asset Management Private Limited has evaluated the risk levels for the schemes of the Mutual Fund based on the scheme portfolios as on December 31, 2020. Accordingly, the risk-o-meter for the schemes of the Mutual Fund are as follows:

Name of Schemes	Risk-o-meter based on scheme portfolio as on December 31, 2020
• PGIM India Overnight Fund	Investors understand that their principal will be at Low risk
• PGIM India Insta Cash Fund • PGIM India Arbitrage Fund • PGIM India Money Market Fund • PGIM India Low Duration Fund • PGIM India Ultra Short Term Fund • PGIM India Fixed Duration Fund - Series AP • PGIM India Fixed Duration Fund - Series AQ • PGIM India Fixed Duration Fund - Series AU • PGIM India Fixed Duration Fund - Series AY • PGIM India Fixed Duration Fund - Series AZ • PGIM India Fixed Duration Fund - Series BA • PGIM India Fixed Duration Fund - Series BB	Investors understand that their principal will be at Low to Moderate risk
• PGIM India Banking & PSU Debt Fund • PGIM India Dynamic Bond Fund • PGIM India Gilt Fund • PGIM India Premier Bond Fund • PGIM India Short Maturity Fund • PGIM India Dual Advantage Fund - Series 1	Investors understand that their principal will be at Moderate risk
• PGIM India Equity Savings Fund	Investors understand that their principal will be at Moderately High risk
• PGIM India Credit Risk Fund (No. of Segregated Portfolio -1) • PGIM India Midcap Opportunities Fund • PGIM India Hybrid Equity Fund • PGIM India Diversified Equity Fund • PGIM India Large Cap Fund • PGIM India Long Term Equity Fund • PGIM India Fixed Duration Fund - Series AR • PGIM India Fixed Duration Fund - Series AT • PGIM India Fixed Duration Fund - Series BC • PGIM India Fixed Duration Fund - Series BE • PGIM India Global Equity Opportunities Fund • PGIM India Emerging Markets Equity Fund	Investors understand that their principal will be at Very High risk

This Notice cum Addendum forms an integral part of SID(s) and KIM(s) of the Schemes of the Mutual Fund, as amended from time to time. All the other terms and conditions of SIDs and KIMs of the Schemes of the Mutual Fund except as specifically modified herein above remain unchanged.

For PGIM India Asset Management Private Limited
(Investment Manager for PGIM India Mutual Fund)

Place : Mumbai
Date : January 9, 2021

Sd/-
Authorized Signatory

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

बैंक ऑफ़ बड़ौदा
Bank of Baroda

BANK OF BARODA (e-DB)
BRANCH OFFICE : KARNAL,
SCF-27, SEC-13, KARNAL 132001

POSSESSION NOTICE (for Immovable property/ies)
(As per Appendix IV read with rule 8(1) of the Security Interest (Enforcement) Rules, 2002).

Whereas, The undersigned being the Authorised Officer of the BANK OF BARODA under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated on the dates mentioned against account and stated herein after calling upon them to repay the amount within 60 days from the date of receipt of said notice.

The borrower having failed to repay the amount, notice is hereby given to the Borrower and 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 under sub-section (4) of section 13 of the Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on the dates mentioned against account.

The Borrower/Guarantors/Mortgagors in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property/ies will be subject to the charge of Bank of Baroda for an amount and interest thereon given below mentioned account.

The Borrower's attention is invited to provision of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Name of Borrower/ Gurantor	Description of property mortgagor	Date of demand notice	Date of possession	Amount O/s
Smt. Rashmi Rajpal W/o Sh. Ashok Kumar Rajpal and Sh. Ashok Kumar Rajpal S/o Sh. Harbans Lal, R/o H. No.-11, Ashoka Colony, Karnal-132001, Haryana, Office Address: M/s Agri Impex, OLD G T Road, Near Meera Ghati Chowl, Karnal and Flat No. 50-B, Silver Homes, Friends Enclave, Zirakpur, Teh-Dera Bassi, Mohali, Punjab	Flat No. 50-B measuring 1680 sqft situated at silver Homes, Friends Enclave, Zirakpur, Teh-Dera Bassi, Mohali, Punjab in the name of Smt. Rashmi Rajpal W/o Sh. Ashok Kumar Rajpal East-Flat No.-50 A-BWest- Property of OthersNorth-RoadSouth-Property of Others	17.12.2018	08.01.2021	Rs. 18,53,557.20 (Rupees Eighteen Lacs Fifty Three Thousand Five Hundred Fifty Seven and Paisa Two Zero Only) Plus further interest and cost.

Dated: 08.01.2021 **Place: Karnal** **Authorized Officer, Bank of Baroda**

IDBI BANK Branch Rampur Road Moradabad **UNDELIVERED DEMAND NOTICE**

Notice Under Section 13(2) of the securitization and reconstruction of financial assets and enforcement of security interests act-2002

Hereby this is to inform that under named borrowers have not repaid principal and interest thereon of the loan. Therefore the loan become NPA. A notice Under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 was issued at last known address, which was returned undelivered/refused. Therefore again we inform to under named borrowers by this public notice that to pay the loan amount due including interest and other expenses as mentioned in this notice within 60 days from the date of publication of the notice otherwise bank will be bound to take action under 13(4) of the SARFAESI ACT 2002.

We invite your attention to the provisions of sub-section (8) of Section 13 of the SARFAESI Act which speaks about the time available to the Borrower/ Guarantor's to redeem the secured assets.

Sr. No.	Name and address of the Borrower/Guarantor/ Mortgagor	Description of the Mortgaged Properties	Date of Demand Notice / Amount o/s as mentioned in the notice u/s 13(2)
1.	**Borrower :- Sh. Mohd Aasif** S/o Mohd Saeed, Sole Proprietor M/s Mohd Aasif, **At :** H.No. 38, Gali No.1, Moh. Nawabpura, Daswaghat Road, Teh. & Distt. Moradabad. **1. Mohd. Aasif S/o Mohd Saeed,** R/o H.No. 38, Gali No.01, Moh. Nawabpura Dasba Ghat, Tehsil Sadar, Distt. Moradabad **(Guarantor/ Mortgagor)**	**Property :** An area 42.125 Sq. mtr. in Part of Khasra No. 94, Vill-Mauja Mohammad Hussainpur, Tehsil & Distt. Moradabad (U.P.) - 244001 belonging to Sri. Mohd Aasif s/o Mohd Saeed **Boundaries by : East :** 1.82 m wd passage, **West :** House of Lakhan, **North :** House of Phoolwati, **South :** Araji Jumman	**16.12.2020** **Rs. 9,47,126/-** as on 31.07.2020 + Future Intt. & Other Charges
2.	**Borrower :- Sh. Mustakeem S/o Nasir** (Sole Prop. M/s Mustakeem Enterprises) (Prop: Mustakeem s/o Nasir) Gali No.1, Rehmat Nagar, Sitapuri, Moradabad 2. Sh. Mohd Nadeem S/o Abdul Salam **(Guarantor/ Mortgagor)** At.: R/o Rehmat Nagar, Gali No.1, Teh. Sadar, Distt. Moradabad	**1. Plot** area 151.00 Sq.mtr. in Part of Gata No. 580, Vill-Bhadaura, Tehsil & Distt. Moradabad (U.P.) – 244001 belonging to Sri. Mohd Nadeem S/o Abdul Salam, **Boundaries by : East :** 8 Ft Wd Rasta, **West :** Khet of Jeewaram & Others, **North :** Araji Seller, **South :** Plot of Johra. **2. Plot** having area 98.35 Sq.mtr. in Part of Gata No. 580 min, Vill-Bhadaura, Tehsil & Distt. Moradabad (U.P.) – 244001 belonging to Sri. Mohd Nadeem S/o Abdul Salam, **Boundaries by : East :** Rasta Mushtarka 8 Ft Wd, **West :** Khet of Jeewaram & Others, **North :** Rasta 18 Ft Wd, **South :** Plot of Mustkeem.	**16.12.2020** **Rs. 14,91,888/-** as on 31.07.2020 + Future Intt. & Other Charges
3.	**Borrower :- Sh. Mohd Imran S/o Mehboob Ali (Sole Prop. M/s Shaniya Crafts)** **At:** Meena Nagar, Gali No. 4, Jayantipur Road, Karula, Moradabad -244001 1. Moh. Imran S/o Mehboob Ali **(Guarantor)** 2. Naeema w/o Mehboob Ali **(Guarantor/Mortgagor)** **At:** R/o Near Abid Nagar, Tila Jayantipur Sar Sayyed Nagar, Moradabad -244001 (U.P.)	**1. Plot :** In Part of Gata No. 350, Vill-Jayantipur, Tehsil & Distt. Moradabad (U.P.) – 244001, having area - 32.00 sq mtr. belonging to Smt. Naeema Khatoon w/o Mehboob Ali, **Boundaries by : East :** Rasta Mushtarka 12.00 Ft Wd., **West :** Araji Waseem & Others, **North :** Araji Dilshad Hussain, **South :** Araji Najra Khatoon **2. Plot :** In Part of Khasra No. 66/1, Vill-Rasulpur Nagla Khem, Tehsil & Distt. Moradabad (U.P.) – 244001, having area - 156.00 sq. mtr. belonging to Smt. Naeema Khatoon w/o Mehboob Ali, **Boundaries by : East :** Rasta 14.00 Ft Wd., **West :** Plot of Rehmat Ali, **North :** Plot of Smt. Talha, **South :** Plot of Smt. Sayma	**16.12.2020** **Rs. 10,00,000/-** as on 31.08.2020 + Future Intt. & Other Charges

Dated : 09.01.2021 **Place : Moradabad** **Authorized Officer, IDBI Bank Ltd.**

केनरा बैंक
भारत सरकार का उपक्रम
Canara Bank
A Government of India Undertaking
सिंडिकेट बैंक SyndicateBank

E-Auction of Properties : 30-01-2021
Last date of EMD : 28-01-2021
Property can be inspected on any working day with prior permission of Authorised Officer

Asset Recovery Management (ARM) Branch, Arya Samaj Road, Karol Bagh, New Delhi-110005

E-AUCTION SALE NOTICE

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 possession of which has been taken by the Authorised Officer of the Canara Bank., will be sold on "As is where is", "As is what is", and "Whatever there is" basis on below mentioned through E-Auction under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8 & 9 of the Security Interest (Enforcement) Rules, 2002

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in **M/s C1 India Ltd. Contact person Mr Vinod Chauhan - MOB: 9813887931 email: support@bankeauctions.com Landline No 0124-4302020/21/22/23/24 or Canara Bank's website www.canarabank.com**

EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer, **Canara Bank, ARM Branch, Karol Bagh, New Delhi,** OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, ARM Branch, Karol Bagh, New Delhi, **Current A/c No 2365296000001 IFSC Code: CNRB0002365 on below mentioned dates.**

Sr. No.	Borrower/Guarantors/ Mortgagor Name & Address	Details and status of possession of immovable property	Total Liability	a. Reserve Price (Rs) b. EMD (Rs) c. Incremental Bid (Rs) d. Date of Sale Notice	Date & Time of Auction (With unlimited extensions of 5 minutes duration each) / Last Date & Time of Submission of EMD
1	**M/s Durga Cable House,** 340-A/7, Gali No. 1B Friends Colony Industrial Area Delhi 110095 **Mr. Girish Kumar Garg, Proprietor - Durga Cable House** 340-A/7, Gali No. 1B, Friends Colony Industrial Area, Delhi 110095, **Also at :** House No. 44/45, Bhola Nath Nagar, Shahdara. Delhi 110032 **Mrs Manoj Garg** W/O Shri Hem Chand Garg, House No. 44/45, Bhola Nath Nagar, Shahdara. Delhi 110032 **Mr Hem Chand Garg,** S/O Shri Sher Singh Garg, House No. 44/45, Bhola Nath Nagar, Shahdara. Delhi 110032 **Mrs Sushma Garg** W/O Shri Girish Kumar Garg, House No. 44/45, Bhola Nath Nagar, Shahdara. Delhi 110032 **Mrs Sushma Garg** W/O Shri Girish Kumar Garg, IX-5892, Third Floor, Geeta Gali, Dharam Pura Gandhi Nagar, Seelampur Shahadara, Delhi 110031	**Flat no -1, Prop. No-44 & 45, Main Road, Bhola Nath Nagar, Gauri Shankar Bhawan, Shahdara Delhi-32 in the name of Hem Chand Garg, admeasuring approx 585 square feet –** Bounded as North – Mother Dairy No. 717, South – Gali, East – Gali, West – Main Road - **Under Symbolic Possession.**	**Rs. 1,59,66,125.05** (Rs One Crore Fifty Nine Lakh Sixty Six Thousand One Hundred Twenty Five and paisa 05 only) as on 31.08.2020 plus applicable interest from 01.09.2020 plus other expenses	a. 22,00,000.00 b. 2,20,000.00 c. 10,000.00 d. 07-01-2021	**30.01.2021** between 11:30 AM to 12:30 PM / **28.01.2021** up to 05.00 p.m.
2	**M/s Delite Industries (Partnership Firm),** Shop No. 999, Eastern Side, Ground Floor, Pan Mandi, Sadar Bazar, Delhi-110006. **Partner/Guarantor:** **1. Sh Rakesh Jain S/o Sh Padam Chand Jain,** R/o A-31, Second Floor, Anand Vihar, Delhi-110092 **2. Sh Girish Jain S/o Sh Rakesh Jain,** R/o A-31, Second Floor, Anand Vihar, Delhi-110092 **3. Smt.Sadhna Jain W/o Sh Rakesh Jain,** R/o A-31, Second Floor, Anand Vihar, Delhi-110092	**Freehold Residential property consisting of 2nd Floor (without roof rights) area admeasuring 301 Sq Mtrs situated at A-31 Anand Vihar Delhi 110092 in the name of Sh. Rakesh Jain bounded as East – Service Lane, West – Road 100 Ft (Vikas Marg Extn), North – Plot No. A-30, South – Park (Now Gurudwara)** Under Symbolic Possession.	**Rs 17,83,56,475.00** (Rs Seventeen Crore Eighty Three Lakh Fifty Six Thousand Four Hundred Seventy Five only) up to 31.08.2020 plus further interest at applicable rate from 01.09.2020	a. 2,33,10,000.00 b. 23,31,000.00 c. 1,00,000.00 d. 07-01-2021	**30.01.2021** between 11:30 AM to 12:30 PM / **28.01.2021** up to 05.00 p.m.
3	**M/s Batra Bag Factory,** 2435 First Floor, Gali Munde Wali, Sadar Thana Road. Sadar Bazar, Delhi 110006 **Mr. Gulshan Batra** S/o Daulat Ram Batra, 12/2 Second Floor, Punjabi Bagh Extn., Delhi 110026 **Also at :** A-2/169, Paschim Vihar, Delhi 110063 **Mr. Gurucharan Batra** S/o Daulat Ram Batra, 12/2 Second Floor, Punjabi Bagh Extn., Delhi 110026, **Also at :** B-1/103, Paschim Vihar, Delhi-110063	**Commercial property Bearing Municipal No. 2434 and 2435, First, Second & Third Floor, over plot admeasuring approx 45.00 Sq. yards total Plinth Area being 112.88 sq, mtr or 1215 Sq. Feet (approx) with roof rights - situated at Gali Munde Wali Sadar Thana Road, Sadar Bazar, Delhi 110006 in the name of Gurucharan Batra.** Bounded by East – Mandir, West – Road, North – Property No. 2433 & South Property No. 2436 **Under Physical Possession.**	**Rs. 1,68,28,124.82** (Rs One Crore Sixty Eight Lakh Twenty Eight Thousand One Hundred Twenty four and paisa 82 only) (Rs 1,10,97,354.16 in the account of Batra Bag Factory & Rs 57,30,770.66 towards liability of M/s Batra Plast) as on 31.07.2020 plus applicable interest from 01.08.2020 plus other expenses	a. 60,30,000.00 b. 6,03,000.00 c. 1,00,000.00 d. 07-01-2021	**30.01.2021** between 11:30 AM to 12:30 PM / **28.01.2021** up to 05.00 p.m.

Intending bidders may contact SHRI C.V. ROY, AGM and/or SHRI M K PANDEY, Senior Manager, ARM Branch, Canara Bank, ARM Branch Land Line No. 011-28751723, 28754731 Mobile 9560062365/8755128475 during office hours on any working day for other details and inspection of properties.

Date : 07-01-2021, Place : New Delhi **Authorised Officer, Canara Bank**

POWER OF

BRANCH: KHURJA, DISTT. BULANDSHAHR (UP) **POSSESSION NOTICE** (For Immovable Property)

(As per Appendix IV read with rule 8(1) of the Security Interest (Enforcement) Rules, 2002)

Whereas, the undersigned being the Authorized Officer of the **BANK OF BARODA,** under the Securitization and Reconstruction of Financial Assets and Enforcement of security Interest Act, 2002 and in exercise of powers conferred under section 13 (12) read with Rule 3 of Security Interest (Enforcement) Rules, 2002, issued a demand notice calling upon the Borrower/Guarantors as given below to repay the amount mentioned below within 60 days from the receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower/Guarantors 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 (4) of section 13 of the act read with rule 8 of the security interest Enforcement rules, 2002 on the date mentioned below against their names. The Borrower/Guarantors in particular and the public in general are hereby cautioned not to deal with the property, and any dealings with the property will be subject to the charge of **BANK OF BARODA, KHURAJ, Distt. BULANDSHAHAR** for the amount detailed below and interest together with expenses thereon. **The Borrower's attention is invited to provisions of Sub-section 8 of section 13 of the Act, in respect of time available, to redeem the secured assets.**

S No.	Name of the Borrowers/Guarantors	Description of Immovable Properties	Date of Demand Notice	Outstanding Amount
1.	**Borrower:** 1. M/s S.M.Constructions Through its Proprietor Mr. Sudhir Kumar Garg S/o Mr. Murari Lal Garg Address- Jewar Road Khurja Junction (Village Ibrahimpur Junaidpur urf Maujpur, District: Bulandshahr, U.P, P.C: 203131, (2) Mr. Sudhir Kumar Garg S/o Mr. Murari Lal Garg Address- Jewar Road Khurja Junction (Village Ibrahimpur Junaidpur urf Maujpur, District: Bulandshahr, U.P, P.C: 203131, **Guarantor:** (1) Sh. Deepak Agarwal S/o Late Shiv Charan Agarwal, R/o R.D.C. 116, Rajnagar, Ghaziabad, U.P, P.C: 201012	**1.** All that part and parcel of the property consisting of one nug pucca House sale deed dated 23.05.2007, area 104.45 sq mtr situtaed in Ibrahimpur Junaidpur urf Mauzpur, Khurja Juction, Distt- Bulandshahar in the name of MaDeepak Agarwal S/o Late 5h 5hiv Charan Agarwal. Above said property registered in tehsil office khurja in Book No. 01, Volume no. 3430, page no. 113/140 at serial No. 4063 in SR office Khurja. Bounded as under: East: Plot of Shri Shee -shpal, West: Rasta and House of Sudhir Garg, North: House of Satish Singh, South: House of Shri Sheeshpal singh	29.01.2020 **Date of Possession 04.01.2021**	**Rs. 14,87,988.25** as on **29.01.2020** with further interest and Other Charges w.e.f. **29.01.2020**
	2. All that part and parcel of the property consisting of land vide sale deed dated 24.06.1983 having area 104.45 sq meter and building constructed there on total covered area situtated in commercial cum residential area at khurja junction known as Village Ibrahimpur Junaidpur urf Mauzpur, Jewar Road, Khurjo Junction, Distt- Bulandshahr in the name of Mr Sudhir Kumar Garg. Above said property registered in tehsil office khurja in Book No 01, Volume no 1339, page no 101-102 at serial No 2906 in SR office Khurjo bounded as under: East: House of Shri Deepak Agarwal, West: Jewar Road, North: House of Satish Singh, South: House of Shri Sheeshpal singh			
2.	**Borrower:** M/s Deen Bandhu Saree, through its Proprietor Shri Kapil Garg s/o Shri Anil Kumar Garg residents of 375 A New Shiv Puri, Junction Road, Khurja Distt. Bulandshahr(203131), Uttar Pradesh **Guarantors:** Mrs Lalita Garg W/o Shri Anil Kumar Garg, 375 A New Shiv Puri, Junction Road,Khurja Distt. Bulandshahr (203131) Uttar Pradesh	**1.** Equitable mortgage dated 29.09.2011 ofone plot of land in Gata no 221 measuring 112.41 sqr meters situated at vill wazidpur, Tehsil-Khurja, Bulandshohar in the name of Mr. Kapil Garg S/o Sh. Anil Kumar garg. Bounded as under: East: Rasta Kachha, West: plot Aarief and Others, North: plot Smt Lalita Garg, South : Plot Rashid Khan And Plot others **2.** Equitable mortgage dated 29.09.2011 of one plot of land in Gata no 221 measuring 162.82 sqr meters	06.08.2020 **Date of Possession 04.01.2021**	**Rs. 9,39,008.03** as on **31.07.2020** with further interest and Other Charges w.e.f. **01.08.2020**
	situated at vill wazidpur, Tehsil-Khuria, Bulandshahar in the name of Mrs. Lalita Garg W/o Anil Kumar Garg. Bounded as under: East: Rasta Kachha, West: Plot Aarief and others, North: Plot Aaftab, South: Plot Kapil Garg **3.** Equitable mortgage dated 29.09.2011 of one plot of land in Gata no 221 measuring 166.35 sqr meters situated at vill waz -idpur, Tehsil-Khurja, Bulandshahar in the name of Mrs. Lalita Garg W/o Anil Kumar Garg. Bounded as under East: property of Sabuddin, West: Rasta Kachha, North: Plot Others, South: Plot Sh. Manohar Lal Gupta			

Date :09.01.2021 **Place: Khuraj, Bulandshahar** **Chief Manager/Authorized Officer, Bank of Baroda**

Infomedia Press Limited

CIN: L22219MH1955PLC281164
Registered Office: First Floor, Empire Complex,
414, Senapati Bapat Marg, Lower Parel, Mumbai - 400013
Website: www.infomediapress.in
E-mail: investors@infomedia18.in
Tel: +91 22 40019000/ 6666 7777

NOTICE

In terms of Regulation 29 read with Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, Notice is hereby given that a meeting of the Board of Directors of the Company will be held on **Saturday, January 16, 2021,** *inter-alia*, to consider and approve the Unaudited Financial Results of the Company for the quarter and nine months ended December 31, 2020.

The said notice may be accessed at the Company's website at **www.infomediapress.in** and Stock Exchanges' website at **www.bseindia.com** and **www.nseindia.com**.

For **Infomedia Press Limited**
Sd/-
Tasneem Cementwala
Company Secretary

Place : Mumbai
Date : January 9, 2021

pnb पंजाब नैशनल बैंक .....भरोसे का प्रतीक (A GOVERNMENT OF INDIA UNDERTAKING) punjab national bank ...the name you can BANK upon!

CIRCLE SASTRA NEW DELHI
1st FLOOR, RAJENDRA BHAWAN, RAJENDRA PLACE
NEW DELHI – 110 125
PHONE NO.25854327, 25853243,email: bo4168@pnb.co.in

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 provision 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 described moveable/immoveable mortgaged /charged to the secured creditor the constructive physical/symbolic possession of which has been taken by the Authorized officer of the Bank/ secured creditor will be sold on "As is Where is, "As is What is & Whatever there is" on the date as is mentioned in the table, for recovery of the dues due to the bank/secured creditor from the respective borrower(s) and guarantor (s). Securities can be visited on 23.01.2021 between 3:00 pm to 4:00 pm with prior notice of min 24 hrs to the Authorised Officer in case of properties under Physical Possession. For properties under Symbolic possession the bidder to arrange visit at their own.

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Sr. No.	Name of the Branch / Name of the Account / Name & addresses of the Borrower/Guarantors Account	Branch Name	Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagers of property(ies))	Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002 / Balance outstanding / Possession Date u/s 13(4) of SARFAESI ACT 2002 / Nature of Possession Symbolic/Physical/Constructive	A) Reserve Price (Rs. in Lacs) / B) EMD (Last date of Deposit EMD) / C) Bid Increase Amount	Date/ Time of E-Auction	Name & Contact No Of Authorized Officer	Details of the encumbrances known to the secured creditors
1.	Circle Sastra New Delhi / Koyal Online Pvt Ltd / Borrower/Guarantor/ mortgagor: Mr. Rajbir Singh Mr. Narender Kumar, Mrs. Anita Duhan Mr.Rajiv Thapar	N 46, CP	Rear Half Portion of 3rd Floor with terrace rights Consisting of Two bedroom with attached bathroom, One D/D, One Kitchen and Balcony measuring 100 sqyrds (30*30) of Freehold property bearing no.K/86-AB built on a plot of land measuring 200 sqyds situated at Kalkaji, New Delhi 19, along with proportionate rights of the land there under belonging to Sh. Rajiv Thapar S/o Sh. Shyam Sundar Thapar	01.05.2012 / Rs.48.82 lacs / 19.07.2012 / Physical	Rs.80.80 lacs / Rs.8.08 lacs / Date of EMD- 25/01/2021 / Rs.50,000/-	29/01/2021 3:00 pm to 5:00 pm	Virender Kumar Mob: 9899179536	Not Known
2.	Circle Sastra New Delhi / M/s Sushant Thread Mills / Borrower/ Guarantor/ mortgagor: Mr. Ashutosh Chopra, Mr. Sushil Kr Singh	ECE House	PVT office No 305, 3rd Floor at property bearing no 5041 situated at No 6, Ward No XI, Faiz Bazar, Netaji Subhash Marg, Daryaganj, New Delhi-110002 belonging to Mr Sushil Kumar	29.08.2019 / Amt: Rs.51.45 lacs / 03.12.2019 / Symbolic	Rs. 30.00 lacs / Rs.3.00 lacs / Date of EMD- 25.01.2021 / Rs.50,000	29/01/2021 3:00 pm to 5:00 pm	Virender Kumar Mob: 9899179536	Not Known
3.	Circle Sastra New Delhi / Sh. Jal Singh & Smt. Manju Rani / Borrower/ guarantor/ mortgagor: Sh. Jal Singh & Smt. Manju Rani, Sh. Kuldeep	MCB	Flat no AF-015, E1, first floor, Sector A, Green Glades, Ansals Golf Links-1, Greater Noida, Gautam Budh Nagar, UP-201308	04.01.2018 / 14.03.2018 / Physical	Rs. 30 lacs / Rs.3.00 lacs / Date of EMD- 25.01.2021 / Rs.50,000/-	29/01/2021 3:00 pm to 5:00 pm	Virender Kumar Mob: 9899179536	Not Known
4.	Circle Sastra New Delhi / M/s Knightriders Apparels Pvt Ltd / Borrower/Guarantors/ mortgagor : Sh. Balraj Mohan Moudgil, Sh. Nirbheek Moudgil, Sh. Davinder Singh, Sh. Gurvinder Singh, Sh. Mahinder Singh, Ms. Anu Modgil, Mrs Winkle Moudgil, Ms. Shailja Khanna	Vasant Vihar	Plot no 623, Phase V, Udyog Vihar, Gurugram, Haryana (admeasuring 250 sq.mts) owned by Mr Mahinder Singh S/o Sh Piyare Singh	02.09.2019 / Amt- Rs.342.50 lakhs / 20.11.2019 / Physical	Rs.213 lacs / Rs.21.30 lacs / Date of EMD- 25.01.2021 / Rs.50,000/-	29/01/2021 3:00 pm to 5:00 pm	Virender Kumar Mob: 9899179536	Not Known
5.	Circle Sastra New Delhi / M/s Bhavi Creations / Borrower/ Gurantor/ mortgagor: Sh Pritpal Singh Smt Seema Sharma	Basant Lok	Residential Property situated at Ground Floor (without roof rights) E-9, Block E, Hauz Khas, Delhi- 110016 msg 200 sqyds in the name of Mr. PritPal Singh S/o Mr Karam Singh	05.10.2018 / Amt: Rs.570.60 lacs / 23.01.2019 / Symbolic	Rs. 346.00 lacs / Rs.34.60 lacs / Date of EMD- 25.01.2021 / Rs.1,00,000	29/01/2021 3:00 pm to 5:00 pm	Virender Kumar Mob: 9899179536	Not Known
			Residential Property situated at First Floor (without roof rights) E-9, Block E, Hauz Khas, Delhi- 110016 msg 200 sqyds in the name of Mr. PritPal Singh S/o Mr Karam Singh		Rs.278.10 lacs / Rs.27.81 lacs / Date of EMD- 25.01.2021 / Rs.1,00,000			
6.	Circle Sastra New Delhi / Mr Nityanand Baranwal & Mrs. Sangeeta Baranwal / Borrower/ Gurantor/ mortgagor: Nityanand Baranwal, Sangeeta Baranwal	Basant Lok	Residential portion bearing no SF 4 at Second Floor (3 BHK) measuring 1300 sq ft of land measuring 1000 sqyds in Khasra No 835 Min. situated at extended abadi of lal dora in Village Dera Mandi, Tehsil Hauz Khas (Mehrauli) New Delhi- 110074 in the name of Nityanand Baranwal & Sangeeta Baranwal.	01.06.2018 / Amt- Rs.44,41,387 / 24.10.2018 / Physical	Rs.33.00 lacs / Rs.3.3 lacs / Date of EMD- 25.01.2021 / Rs.50,000/-	29/01/2021 3:00 pm to 5:00 pm	Virender Kumar Mob: 9899179536	Not Known
7.	Circle Sastra New Delhi / M/s A. R. Biotech Herbals Pvt Ltd / Borrower/Guarantor/mortgagor : Abhisaar Rastogi& Abhigyan Rastogi	E Block, CP	D-2 2nd Floor without roof rights Saket New Delhi in the name of Sh. Abhisaar Rastogi, Area- 334.45 sq mt	30.10.2017 / Rs.553.94 lacs / 03.11.2017 / Physical	Rs.292.00 lacs / Rs.29.20 lacs / Date of EMD- 25.01.2021 / Rs.50,000/-	29/01/2021 3:00 pm to 5:00 pm	Virender Kumar Mob: 9899179536	Not Known

TERMS & CONDITIONS

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions.

1. The properties are being sold on **"AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS"**
2. The particulars of Secured Assets specified in the Schedule here in above have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.
3. The Sale will be done by the undersigned through e-auction platform provided at the Website https://www.mstcecommerce.com For the properties mentioned at Sr. No. 1 to 8 on **29.01.2021**
4. For detailed term and conditions of the sale, please refer www.ibapi.in, www.mstcecommerce.com, https://eprocure.gov.in/epublish/app & www.pnbindia.in.

DATE : 08.01.2021, PLACE- New Delhi **AUTHORIZED OFFICER, PUNJAB NATIONAL BANK SECURED CREDITOR**

केनरा बैंक Canara Bank

Asset Recovery Management Branch
4, Nehru House, Bahadur Shah Zafar Marg
Near ITO Chowk, New Delhi-110002
E-AUCTION SALE NOTICE

Notice is hereby given to the public in general and in particular to the Borrower (s) Guarantors that the below described immovable property mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" basis on **30 January 2021** through E-Auction under the Securitization and Reconstruction of Financial Assets and Enforcement of Security interest Act, 2002 read with Rule 8 & 9 of the Security Interest (Enforcement) Rules, 2002 for detailed terms and conditions of the sale please refer the link "E-Auction" provided in **M/s Canbank Computer Service Ltd., J P Royale, 1st Floor 218,2nd Main, Sampige" Road (Near 14th Cross) Malleswaram, Bangalore-560003 Website : www.ccsl.co.in and https://indianbankseauction.com** contact person **Mr Pratap Kanjal/Mr. D.D. Pakhare- Mob.: 9832952602/8898418010 Land line 080-23469665 E-mail : ccsleauction@gmail.com or ccsl@ccsl.co.in or Canara Bank's Website www.canarabank.com**

Sr. No.	Borrower/Guarantors/ Mortgagor Name & Address	Details and status of possession of immovable property	Liability as on 30.12.2020 plus applicable interest & other expenses due to Canara Bank	a. Reserve Price (Rs) b. EMD (Rs.)	Date & Time of Auction (with unlimited extensions of 5 minutes duration each) / Last Date & Time of Submission of EMD
1.	**M/s Anjalika Information Sys. & Tech. Pvt. Ltd.** (Through its Directors) Sh. Partho Bhattacharya **Off. at:** 201-A, DA-09, 2nd Floor Enkay House, Main Vikas Marg, Delhi-110092	**1. Office/shop Bearing No.** 201A , 2nd Floor, Enkay House, Plot No. DA-09, Vikas Marg, Shakarpur, New Delhi-110092	**Rs. 15,26,93,438.69/-** (Rupees Fifteen crores twenty six lacs ninety three thousand four hundred thirty eight & sixty nine paise)	**Reserve Price 36,57,000/- EMD (Rs) 3,65,700/-**	**30.01.2021 between 11:30 am to 12:30pm** / **29.01.2021 upto 5.00pm**
2.	**M/s Anjalika Information Sys. & Tech. Pvt. Ltd.** (Through its Directors) Smt. Shelly Bhattacharya **Off. at:** 201-A, DA-09, 2nd Floor Enkay House, Main Vikas Marg, Delhi-110092	**2. Office/Shop bearing No.** 202 & 203, 2nd Floor, Enkay House, Plot No. DA-09, Vikas Marg, Shakarpur, New Delhi-92		**Reserve Price 41,07,000/- EMD (Rs) 4,10,700/-**	
3.	**Sh. Partho Bhattachrya,** R/o Flat No. 214, Sec-16, Vasundhra Ghaziabad, UP **Also at:**-371/D Pkt-2, Mayur Vihar, Phase-1 Delhi-110091 **Also at:** 11/7 Ground Floor, Nehru Enclave (East), New Delhi-110019				
4.	**Smt. Shelly Bhattacharya** R/o Flat No. 214, Sec-16, Vasundhra Ghaziabad, UP **Also at:**-371/D Pkt-2, Mayur Vihar, Phase-1 Delhi-110091 **Also at:** 11/7 Ground Floor, Nehru Enclave (East), New Delhi-110019				
5.	**Smt. Pushpa Gupta,** W/o Late Sh. Premnath Gupta, R/o 21/15 (Southern Portion), Shkati Nagar, Delhi-07				
6.	**Sh. Rajesh Kumar** S/o Sh. Dinanath, H-1/268, Sec-01, Vaishali, Ghaziabad UP				
7.	**Smt. Rachana Malhotra** W/o Sh. Rajesh Kumar, H-1/268, Sec-01, Vaishali, Ghaziabad, UP				

Date : 9th Jnauary 2021
Place : New Delhi

Authorised Officer
Canara Bank

बैंक ऑफ़ बड़ौदा Bank of Baroda

ROSARB, LUCKNOW

1st Floor, V-23, Vibhuti Khand, Gomti Nagar, Lucknow-226010,
Ph. 0522-6677636/634/6677681
Email:Sarluc@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: 29.01.2021 **Last Date of EMD Submission: 27.01.2021 upto 4.00 P.M.**

Sr. 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
1.	**Borrower: Mr. Gaurav Singh S/o Mr. Saroj Singh** R/o Mohalla Thana Tehsil Biswan, Distt. Sitapur - 261201 **Guarantor : Mr. Amar Singh S/o Mr. Rameshwar Dayal** R/o Mohalla Thana Tehsil Biswan, Distt. Sitapur - 261201	E.M. of Land and Building at Plot on part of Gata no. 252 at Village Konsar, Tehsil Biswan, District Sitapur, **Area: 7980 Sq. mt., Owner Mr. Gaurav Singh S/o Mr. Saroj Singh, Boundary: East:** Land belonging to Gram Samaj, **West :** Agriculture land of Rajendra Prasad etc., **North:** Agriculture Land of Yusuf, **South:** Agriculture Land of Dhiraj Singh etc.	**Rs. 99,71,025.13** +Interest and other charges (minus amount if any paid after the demand notice or possession notice)	**29.01.2021 02.00 PM to 06.00 PM**	**Rs. 53,65,000/- (RP) Rs. 5,36,500/- (EMD) Rs. 10,000/- (Bid Increase Amount)**	Constructive	**25.01.2021 between 10.00 AM to 04.00 PM**
2.	**Borrower: M/s Asia Trendz Advertising Through its Proprietor Mr. Anand Mishra,** Add. Shop No. 9, Lower Ground Floor, Shyama Complex, Adil Nagar, Sector-14, Vikas Nagar, Lucknow-226024 **Prop. Mr. Anand Mishra S/o Mr. R.B.D. Mishra,** R/o House No. 4/232, Sector-4 Vikas Nagar, Lucknow-226024 **Guarantor: Mr. Sanjay Mishra S/o Mr. R.B.D Mishra,** R/o House No. 4/232, Sector 4 Vikas Nagar, Lucknow- 226024	Equitable mortgage of shop at 9, Lower Ground floor, Shyama Complex, Adil Nagar, Vikas Nagar, Khasra No. 187, Minjumla, Distt. Lucknow, **admeasuring Area: 15.79 Sq. Mtr. (170.00 Sq. Ft.)** Owner: **Mr. Sanjay Mishra and Mr. Anand Mishra, Bounded as-: East:** Street, **West:** Plot Seller, **North:** Shop No. 10, **South:** Shop No.8	**Rs. 5,98,429/-** +Interest and other charges (minus amount if any paid after the demand notice or possession notice)	**29.01.2021 02.00 PM to 06.00 PM**	**Rs. 14,91,000/- (RP) Rs. 1,49,100/- (EMD) Rs. 10,000/- (Bid Increase Amount)**	Constructive	**25.01.2021 between 10.00 AM to 04.00 PM**
3.	**Borrower: M/s Grace Designer, Prop. Mohd. Mustafa S/o Mohd. Dilsher,** Add 525 Ka/291. Old Mahanagar Lucknow **Guarantor: Mohd. Akhtar S/o Mohd. Mustafa R/o** 525 Ka / 291, Mahanagar, Lucknow	EM of Office space no-20 on 1st Floor of Royal Shopping Center on property no 168/20-A, Khayaliganj 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 and 5' road, **North:** Shop no 20-A, **South:** Shop no 19	**Rs. 48,62,681/-** +Interest and other charges (minus amount if any paid after the demand notice or possession notice)	**29.01.2021 02.00 PM to 06.00 PM**	**Rs. 19,35,000/- (RP) Rs. 1,93,500/- (EMD) Rs. 10,000/- (Bid Increase Amount)**	Physical	**25.01.2021 between 10.00 AM to 04.00 PM**
4.	**Borrower: M/s Bhavya Construction Company, Prop. Mr. Satya Prakash Mishra,** Add: 8, Simant Nagar, Kanchan Bihari Marg, Kalyanpur, Lucknow.	Equitable Mortgage Residential Property no.8 at Khasra no. 160 S at Village-Mohammadpur, Khatri Kalyanpur Lucknow-226022.**Area: 92.93 Sq.mtr.** Owner: **Mr. Satya Prakash Mishra S/o Mr. Shiv Saran Mishra. Bounded By:- East:** Plot No.4, **West:** 18 feet Rasta, **North:** Plot No. 7, **South:** Plot No. 8-A	**Rs. 27,09,420/-** +Interest and other charges (minus amount if any paid after the demand notice or possession notice)	**29.01.2021 02.00 PM to 06.00 PM**	**Rs. 38,26,000/- (RP) Rs. 3,82,600/- (EMD) Rs. 10,000/- (Bid Increase Amount)**	Constructive	**25.01.2021 between 10.00 AM to 04.00 PM**
5.	**Borrower: Mr. Vipin Kumar Trivedi & Mrs. Nirmala Trivedi** Add: EWS-ES-1B/794. Phase II, Sitapur Road Yojana. Lucknow-226021.	Equitable Mortgage of properties situated at House No EWS-ES-1B/794, Phase II, Sitapur Road Yojana, Lucknow-226021. **Area: 36.75 sq.mtr.,** Owner: **Mr. Vipin Kumar Trivedi & Mrs. Nirmala Trivedi. Boundaries:- East:** House No. 773, **West:** 6 mtr. wide road, **North:** House No. 795, **South:** House No. 793.	**Rs. 14,09,868/-** +Interest and other charges (minus amount if any paid after the demand notice or possession notice)	**29.01.2021 02.00 PM to 06.00 PM**	**Rs. 15,35,100/- (RP) Rs. 1,53,510/- (EMD) Rs. 10,000/- (Bid Increase Amount)**	Constructive	**25.01.2021 between 10.00 AM to 04.00 PM**
6.	**Borrower-: M/s Naushad Alam, Proprietor Mr. Naushad Alam S/o Late Abdul Shakoor,** 3 River Bank Colony, Nabiullah Road, Lucknow-226021 **Mr. Naushad Alam S/o Late Abdul Shakoor,** 303 Grandeur Apartment, Vi-Dalibagh, Lucknow-226001 **Guarantor-Mrs. Pramila Naushad W/o Mr. Naushad Alam,** 303 Grandeur Apartment, VI-Dalibagh, Lucknow-226001	Equitable Mortgage of Property situated at Plot No. 2 part of khasra no. 203/15,203/16/1 part of 203/16/1 at Nabiullah Road, River Bank Colony, Ward -Wazirganj , Tehsil and District-Lucknow, **Measuring 128.345 Sq. meter (1381 Sq. Feet)** in name of **Naushad Alam S/o Late Abdul Shakoor Bounded (as per sale deed):- East** : Plot of Irshad, **West:** Masjid, **North:** Property of Seller, **South:** 12 Ft. Wide Road	**Rs. 58,87,656.25** +Interest and other charges (minus amount if any paid after the demand notice or possession notice)	**29.01.2021 02.00 PM to 06.00 PM**	**Rs. 72,63,000/- (RP) Rs. 7,26,300/- (EMD) Rs. 10,000/- (Bid Increase Amount)**	Physical	**25.01.2021 between 10.00 AM to 04.00 PM**

For detailed terms and conditions of the sale, please refer to the link provided in Bank of Baroda Secured website i.e. **https://www.bankofbaroda.in/e-auction.htm & https://ibapi.in** also, prospective bidders may contact the authorized officer Mob. No.7565008656, 7565008653.

Date: 10.01.2021, **Place: Lucknow** **Authorised Officer, Bank of Baroda**

इंडियन बैंक Indian Bank ALLAHABAD

Indian Bank ALLAHABAD — City Branch Moradabad

POSSESSION NOTICE {For Immovable property under Rule 8(1)}

Whereas
The undersigned being the Authorised officer of the Indian Bank, under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13(12) read with Rule-3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice on the date mentioned against account and stated herein calling upon them to repay the amount within 60 days from the date of receipt of said notice.
The borrower having failed to repay the amount, notice is hereby given to the borrower/ 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 8 of the Security Interest (Enforcement) Rules, 2002, The borrower/gurantor in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Indian Bank. for the amounts and interest thereon.
The borrowers attentions is invited to provisions of sub-section (8) of section 13 of the act, in respect of time available to redeem the secured asset, Details of properties where possession had been taken is as follows :

Name of the Borrower/Guarantor/ Mortgagor	Description of the Secured Assets	Outstanding Amount u/s 13(2)	Date of Demand Notice	Date of Possession
M/s Kaptaan Maufacturers Mohd Nazim S/o Mohd Aqil (Proprietor / Borrower/ Mortgagor) At: Near Begum wali Masjid, Asalatpura, Moradabad, (UP). **(2) Mr Riyasat Hussain S/o Mohd Aqil** (Guarantor & Mortgagor). **3. Mr Nazakat Hussain S/o Mohd Aqil** (Guarantor & Mortgagor). **4. Mohd. Zubair S/o Mohd Aqil** (Guarantor & Mortgagor) **All Residence At:** Near Begum wali Masjid, Asalatpura, Moradabad-244001, (UP).	**Property :** Land and Building having area 74.10 sqmts/Plot No Near Begum Wali Masjid and Kabristan, Mohalla Asalatpura. City or Town in the lane from Kooda Ghar from Prince Road,Moradabad **Bounded : North :** H/o Mr. Irshad Husain, **South :** H/o Mr Waheed, **East :** Master Nazeer Sahab and H/o Mr Mehboob, **West :** Rasta 7"6" wide	**Rs. 9,24,602/-**	**27.11.2019**	**06.01.2021**

Dated : 09.01.2021 **Place : Moradabad** **Authorized Officer, Indian Bank/Allahabad**

केनरा बैंक Canara Bank

सिंडिकेट Syndicate

E-AUCTION OF PROPERTIES
30.01.2021
LAST DATE OF EMD : 29.01.2021

RECOVERY SECTION, REGIONAL OFFICE, WEST DELHI Phone 011-28545099, 9205350991

E-AUCTION SALE NOTICE

AUCTION SALE NOTICE OF IMMOVABLE PROPERTIES UNDER RULES 8(6) & 9 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 tot eh Secured Creditor the possession of which has been taken by the Authorised Officer of the Canara Bank., will be sold on "As is where is" and "Whatever there is" basis on **30.01.2021** through E-Auction.
For detailed terms and conditions of the sale please refer the link "E-Auiction" provided in **M/s Canbank Computer Sevices Ltd. / (M/S CANBANK COMPUTER SERVICES LTD.** Mr Pratap Kanjilal & DPakhare.MOB: 9832952602/9911293517/8898418010/080-23469665/9480691777 email: ccsleauction@gmail.com.) No.218, J P Royale, Ist Floor, Sampige Road, Malleswaram Website:https://indianbankseauction.com.
EMD amount of 10% of the Reserve Price is to be deposited by way of Demand Draft in favour of Authorised Officer or shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara bank as below mentioned on or before **29.01.2021** up to 04.00 p.m.

S. No.	Name of the Branch	Borrower/Guarantors/Mortgagor Name & Address	Details and status of possession of immovable property	Total Dues	a. Reserve Price (Rs) b. EMD (Rs) c. Incremental Bid (Rs) d. date of sale Notice	A/c Number & IFSC Code
1.	Canara Bank Vikaspuri New Delhi	**Mrs. Sunita Anand** Flat No. KG-2/13, Vikaspuri, New Delhi-110018	Property at Flat No. 218, Ground Floor, Block-C, Golden Heights, Village-Khijuri, Sub Tehsil - Dharuhera, District - Rewari, Haryana, Area 1630 Sq. Fts.	Rs. 65,21,409/- + Interest thereafter as on 31.12.2020	Rs. 39,60,000/- Rs. 3,96,000/- Rs. 10,000/- 30.01.2021	**A/c No. 2455295000001, IFSC Code : CNRB0002455**
2.	Canara Bank East Patel Nagar New Delhi	**Mrs. Bharti w/o Surinder Kumar** House No. 1822/41, First and Second Floor, Tri Nagar, Joor Bagh, Delhi-110035	Property at Plot No. 1822, 1st & 2nd Floor, (With Roof Rights), Gali No. 41, Joor Bagh, Tri Nagar, New Delhi Area 2241 Sq. Fts.	Rs. 52,28,416.05/- + Interest thereafter as on 30.09.2020	Rs. 70,50,000/- Rs. 7,50,000/- Rs. 10,000/- 30.01.2021	**A/c No. 90063020000081, IFSC Code : SYNB0009006**
3.	Canara Bank East Patel Nagar New Delhi	**Mr. Santosh Kumar Saxena (B) S/o Mr. S.D.S. Saxena** C-25 H Railway Colony, Gulabi Bagh, Lajpat Nagar 1, New Delhi - 110024	Khasra No. 3139, Khewat No. 159, Khata No. 260, 261, Railway Line Par, Barahiwala Gonda, Andrun Nagar Palika, Bahadurgarh, Haryana	Rs. 5,63,382.38/- + Interest thereafter as on 31.10.2020	Rs. 6,67,000/- Rs. 66,700/- Rs. 10,000/- 30.01.2021	**A/c No. 90063020000081, IFSC Code : SYNB0009006**
4.	Canara Bank East Patel Nagar New Delhi	**Mr. Sulesh Singh (Borrower) S/o Mr. Charan Singh** W-85, Welcome, Seelampur-III, Delhi - 110053	Khasra No. 2764, 2768 & 2767, situated at Railway Line, New Patel Nagar, Now known as Surat Nagar, Distt. Jhajjar, Haryana	Rs. 21,36,447.54/- + Interest thereafter as on 31.10.2020	Rs. 4,75,000/- Rs. 47,500/- Rs. 10,000/- 30.01.2021	**A/c No. 90063020000081, IFSC Code : SYNB0009006**
5.	Canara Bank East Patel Nagar New Delhi	**Mr. Ram Kumar Mena (Borrower) S/o Mr. Batasyaram Meena** House No. 225, Gali No. 3A, Modal Band Badarpur, New Delhi - 44	63 sq. yards of Land and Building at Khasra No. 2748, Railway Line, New Patel Park, Bahadurgarh, Haryana	Rs. 31,16,263.20/- + Interest thereafter as on 31.10.2020	Rs. 5,50,000/- Rs. 55,000/- Rs. 10,000/- 30.01.2021	**A/c No. 90063020000081, IFSC Code : SYNB0009006**
6.	Canara Bank Janakpuri New Delhi	**M/s. Guru Kripa Wood Works (Proprietor: Mr. Vishal Bakshi)** WZ-260, Gali No. 16, Sant Garh, Tilak Nagar, New Delhi - 110018	Property Bering No. 23 & 24, Ground Floor, New No. WZ-30, Out of Khasra No. 15/0, Situated at Village Keshopur, Colony known as Prithvi Park, Near Sahib Pura, New Delhi - 110018	Rs. 37,44,913/- + Interest thereafter as on 31.12.2020	Rs. 24,30,000/- Rs. 2,43,000/- Rs. 10,000/- 30.01.2021	**A/c No. 90543020000081, IFSC Code : SYNB0009054**

Date and time of Auction : **30.01.2021** between **12.30 P.M. and 1.30 P.M.** (with unlimited extension of 5 minutes duration each till the conclusion of the sale) The EMD should be deposited on or before **29.01.2021 upto 4.00 p.m.**
The property can be inspected, with Prior appointment with Authorised Officer, For 1st to 6th Property on **28.01.2021 between 13:00 PM to 16:00 PM**

Intending Bidders may Contact :
For Further Details contact **For Property No. 1** Authorised Officer B/o Vikaspuri (011-28546253, 28544097, 9810192455) & RO, West Delhi (011-28545099 & 9205350991) **For Property No. 2-5** Authorised Officer B/o East Patel Nagar (011-25727717, 011-25711266, 9868657678 & RO, West Delhi (011-28545099 & 9205350991) **For Property No. 6.** Authorised Officer B/o Janakpuri (011-25553822, 25553254, 8750799261) and RO, West Delhi (011-28545099, and 9205350991) may be contacted during office hours on any working day.

Special Instruction / Caution

Biding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Canara bank not the Service Provider will be responsible for any lapses/failure (Internet failure, Power Failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent situation, bidders are requested to make all hte necessary arrangements/alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

DATE : 06.01.2021, PLACE : NEW DELHI **CANARA BANK, AUTHORISED OFFICER**

IDFC MUTUAL FUND

Notice - Cum - Addendum No. 2 of 2021

Addendum to the Scheme Information Document (SID) and Key Information Memorandum (KIM) of various schemes of IDFC Mutual Fund (the Schemes)

Change in Risk-o-meter of various schemes of IDFC Mutual Fund :

Pursuant to provisions of SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 5, 2020, investors are requested to note following changes in Risk-o-meter of the Schemes:

Sr. No.	Name of the Scheme	Existing Risk-o-meter	Revised Risk-o-meter
1.	IDFC Overnight Fund	Investors understand that their principal will be at LOW risk	Investors understand that their principal will be at Low risk
2.	IDFC Arbitrage Fund	Investors understand that their principal will be at MODERATELY LOW risk	
3.	IDFC Cash Fund	Investors understand that their principal will be at LOW risk	Investors understand that their principal will be at Low to Moderate risk
4.	IDFC Bond Fund - Short Term Plan	Investors understand that their principal will be at MODERATELY LOW risk	
5.	IDFC Low Duration Fund		
6.	IDFC Money Manager Fund		
7.	IDFC Ultra Short Term Fund		
8.	IDFC Fixed Term Plan Series - 154		
9.	IDFC Fixed Term Plan Series - 159		
10.	IDFC Fixed Term Plan Series - 161		
11.	IDFC Yearly Series Interval Fund - Series 2		
12.	IDFC Fixed Term Plan Series - 140	Investors understand that their principal will be at MODERATE Risk	
13.	IDFC Fixed Term Plan Series - 142		
14.	IDFC Fixed Term Plan Series - 144		
15.	IDFC Fixed Term Plan Series - 149		
16.	IDFC Fixed Term Plan Series - 152		
17.	IDFC Fixed Term Plan Series - 156		
18.	IDFC Fixed Term Plan Series - 160		
19.	IDFC Fixed Term Plan Series - 163		
20.	IDFC Fixed Term Plan Series - 166		
21.	IDFC Fixed Term Plan Series - 167		
22.	IDFC Fixed Term Plan Series - 176		
23.	IDFC Fixed Term Plan Series - 177		
24.	IDFC Fixed Term Plan Series - 178		
25.	IDFC Banking and PSU Debt Fund		
26.	IDFC All Seasons Bond Fund	Investors understand that their principal will be at MODERATELY LOW risk	Investors understand that their principal will be at Moderate risk
27.	IDFC Asset Allocation Fund of Fund - Conservative Plan	Investors understand that their principal will be at MODERATE Risk	
28.	IDFC Bond Fund - Income Plan		
29.	IDFC Bond Fund - Medium Term Plan		
30.	IDFC Corporate Bond Fund		
31.	IDFC Dynamic Bond Fund		
32.	IDFC Government Securities Fund - Constant Maturity Plan		
33.	IDFC Government Securities Fund- Investment Plan		
34.	IDFC Fixed Term Plan Series - 179		
35.	IDFC Equity Savings Fund	Investors understand that their principal will be at MODERATELY HIGH risk	Investors understand that their principal will be at Moderate risk
36.	IDFC Credit Risk Fund	Investors understand that their principal will be at MODERATE Risk	Investors understand that their principal will be at Moderately High risk
37.	IDFC Asset Allocation Fund of Fund - Moderate Plan	Investors understand that their principal will be at MODERATELY HIGH risk	
38.	IDFC Regular Savings Fund		
39.	IDFC Asset Allocation Fund of Fund - Aggressive Plan	Investors understand that their principal will be at MODERATELY HIGH risk	Investors understand that their principal will be at High risk
40.	IDFC Dynamic Equity Fund		
41.	IDFC Core Equity Fund	Investors understand that their principal will be at MODERATELY HIGH risk	Investors understand that their principal will be at Very HIGH risk
42.	IDFC Emerging Businesses Fund		
43.	IDFC Focused Equity Fund		
44.	IDFC Hybrid Equity Fund		
45.	IDFC Large Cap Fund		
46.	IDFC Multi Cap Fund		
47.	IDFC Nifty Exchange Traded Fund		
48.	IDFC Nifty Fund		
49.	IDFC Sensex Exchange Traded Fund		
50.	IDFC Sterling Value Fund		
51.	IDFC Tax Advantage (ELSS) Fund		
52.	IDFC Equity Opportunity - Series 5		
53.	IDFC Equity Opportunity - Series 6		
54.	IDFC Infrastructure Fund	Investors understand that their principal will be at HIGH risk	

All the other features, terms and conditions of the Schemes of IDFC Mutual Fund (the Fund), as stated in the Scheme Information Document (SID) and the Key Information Memorandum (KIM) of the Schemes, read with the addenda issued from time to time, remain unchanged.
This addendum forms an integral part of the SID and KIM of the Schemes of the Fund, read with the addenda.

Place : Mumbai
Date : January 08, 2021

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

The Indian EXPRESS Classifieds FROM ANYTHING TO EVERYTHING

BUSINESS OFFERS

Horizon Supports For Take over Merger of Running Industrial Units. Also Deals in Factory Shed, Industrial Land, MIDC Land , Warehouse Sale Purchase Rent. (In Maharastra) Contact Vasu Patil 9657141085

0050173043-1

PUBLIC NOTICE

I, KHAWAISH JAGGI d/o RAJESH JAGGI R/o SF, FA-318, Mansarover Garden, Delhi 110015 declare that name of mine has been wrongly written as BABY SALONI JAGGI [LA] in insurance policy No. 113742778 issued by LIC of India, Delhi. The actual name of mine is KHAWAISH JAGGI

PUBLIC NOTICE

My client Om Prakash S/o Late Shiv Charan R/o F-15/3, Gali no.3, Subhash Vihar, North Ghonda, Delhi-110053, have severed all relations and disowned his son Ajay Chauhan and daughter-in-law Priyanka Chauhan, debarring them from all his moveable and immoveable properties due to their misbehavior and misconduct. Anybody dealing with them in any manner whatsoever shall be doing so at his/her/their own risk, cost and responsibility. My client will not be responsible in any manner.

Kamal Singh (Advocate)
Ch.no.512, Rohini Courts, Delhi-85

SCHEDULE II - FORM B
PUBLIC ANNOUNCEMENT

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

FOR THE ATTENTION OF THE STAKEHOLDERS OF VALUE INFRATECH INDIA PRIVATE LIMITED

1	Name of corporate debtor	VALUE INFRATECH INDIA PRIVATE LIMITED
2	Date of incorporation of corporate debtor	5th JULY 2010
3	Authority under which corporate debtor is incorporated / Registered	REGISTRAR OF COMPANIES, DELHI
4	Corporate Identity No. / Limited Liability Identification No. of corporate debtor	U45204DL2010PTC205247
5	Address of the registered office and principal office (if any) of corporate debtor	715, NAVRANG HOUSE, 7TH FLOOR, 21, K.G. MARG, CONNAUGHT PLACE, NEW DELHI, 110001
6	Date of closure of Insolvency Resolution Process	4TH JANUARY, 2021
7	Liquidation commencement date of corporate debtor	4TH JANUARY, 2021
8	Name and registration number of the insolvency professional acting as liquidator	**NAME:** SANJAY KUMAR SINGH **REGD NO.** IBBI/PA-002/IPN00188/2017-18/10505
9	Address and e-mail of the liquidator, as registered with the Board	**Address:** 033, WINDSOR, GRAND FORTE, PLOT NO. 76, SIGMA-4, GREATER NOIDA, UP-201310. **Email-** SINGHSK.ADV@GMAIL.COM Phone no. 9717001490
10	Address and e-mail to be used for correspondence with the liquidator	**Address:** 033, WINDSOR, GRAND FORTE, PLOT NO. 76, SIGMA-4, GREATER NOIDA, UP-201310. **Email-** SINGHSK.ADV@GMAIL.COM
11	Last date for submission of claims	3rd February, 2021

Notice is hereby given that the Hon'ble National Company Law Tribunal (Principal Bench, New Delhi) has ordered the commencement of liquidation of the Value Infratech India Private Limited on 4th January, 2021 under section 33 of the IBC, 2016 and the order for the same has been uploaded at the website of Hon'ble NCLT on 8th January, 2021.

The stakeholders of Value Infratech India Private Limited are hereby called upon to submit their claims with proof, on or before 3rd February, 2021, to the liquidator at the address mentioned against item 10.

Thefinancialcreditorsshallsubmittheirproofofclaimsbyelectronicmeansonly.Allotherstakeholdersmaysubmit the proof of claims in person, by post or by electronicmeans.

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

SANJAY KUMAR SINGH
REGD NO. IBBI/PA-002/IPN00188/2017-18/10505
Liquidator of Value Infratech India Private Limited
Date: 9th January, 2021
Place: New Delhi

For All Advertisement Booking
Call : 0120-6651214

बैंक ऑफ़ इंडिया Bank of India BOI

Zonal Office: "Star House" Vibhuti Khand, Gomti Nagar, Lucknow-226010, Ph.: 0522-2721512

E-Auction Notice

Sale notice for sale of immovable properties
APPENDIX-IV-A Under the provisions of Rule 8(6)

E-Auction Sale Notice for Sale of immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is given to the Public in general and in particular to the borrower(s) and Guarantors(s) that the below described immovable properties mortgaged/charged to Bank of India the constructive possession of which has been taken by the Authorized Officer of Bank of India will be sold on "As is where is" "As is what is" and "Whatever there is" basis.

The last date for submission of EMD/Documents is 12.02.2021, 05:00 PM

Date and Time of E-Auction 15.02.2021, (11:00 AM to 1:00 PM)

Sl No.	Name & Address of the Borrower/ Guarantor/Amount Outstanding	Description of the Property	Reserve Price (RP) Earnest Money (EMD) (₹)
Branch: Lucknow, Mohini Mansions			
1	**Borrower: M/s Impartial Agrotech Pvt. Ltd., Guarantor: (1) Mr. Subhas Ghosh** S/o Late Himanshu Kumar Ghosh, C-695, Omaxe City, Lucknow, **(2) Mrs. Sharmistha Ghosh** W/o Mr. Subhash Ghosh, C-695, Omaxe City, Lucknow, **(3) Yogesh Tiwari** S/o Late Prem Prasad Tiwari, 29-A, Block-A,Vikas Nagar, Kanpur-208024, **(4) Pradumn Tiwari** S/o Late Prem Prasad Tiwari, 29-A, Block-A,Vikas Nagar, Kanpur-208024, **(5) Abhishek Tiwari** S/o Late Prem Prasad Tiwari, 29-A, Block-A, Vikas Nagar, Kanpur-208024. **Demand Notice Dated: 04.10.2017, Amount:** ₹ **3,76,09,556.00** + Interest + other expenses.	(1) Industrial premises situated at E-1, Phase-1, UPSIDC, Unnao Industrial Area, District-Unnao-209801, in the name of Impartial Agrotech Pvt. Ltd., **Admeasuring:** 4407.77 Sq. Mtr., **Boundary: East:** 60 ft. wide Road No. 03, **West:** Industrial Plot No. D-1. **North:** Industrial Building on Plot No. E-02, **South:** 80 ft. wide Road No. 05. **(Possession - Symbolic) (Not Physical)**	₹ 530.24 Lac ₹ 53.024 Lac
		(2) Residential building on Plot No. 29A, Block-A, Scheme No. 38, situated at Lakhanpur, Vikas Nagar, Kanpur, **Owner: Mr. Yogesh Tiwari, Mr. Abhishek Tiwari** and **Mr. Pradhumn Tiwari, Admeasuring:** 669.98 Sq. mtr. **Boundary: East:** House on Plot No. 29, **West:** House on Plot No. 30, **North:** 40 ft. wide Road, **South:** Mahapalika Road & Existing House. **(Possession - Symbolic) (Not Physical)**	₹ 274.33 Lac ₹ 27.433 Lac
		(3) Plant & Machinery situated at Plot No. E-01, situated at UPSIDC, Industrial Area, Site No. 01, Unnao i.e., at property mentioned in item No. 1 **(Possession - Symbolic) (Not Physical)**	₹ 500.50 Lac ₹ 50.050 Lac

Terms & Conditions:- For detailed and terms and conditions of the sale, please refer to the link provided in Secured Creditor's the web portal of i.e. **https://www.bankofindia.co.in, https://ibapi.in.** For further details contact AGM/Chief Manager/Branch Manager of respective Branches at Numbers as given above. The above mentioned Borrower(s) / guarantor(s) / Mortgagor(s) is given notice to deposit there total Outstanding, Interest & Other expenses before the E-Auction date. Failing which, the said property will be auctioned, and the outstanding amount if any, will be recovered along with interest cost.

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 6(2) & 8(6) OF SECURITY INTEREST (ENFORCEMENT), RULES 2002

This may also be treated as notice under rules 6(2) & 8(6) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the Said loan about the holding of E-Auction Sale on the above mentioned date.

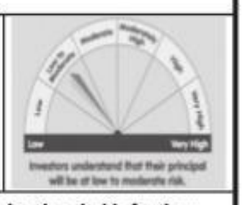
Date: 10.01.2021, Place : Lucknow **Authorised Officer, Bank of India**

PPFAS MUTUAL FUND

There's only one right way®

NOTICE CUM ADDENDUM TO THE SCHEME INFORMATION DOCUMENT (SIDs) AND KEY INFORMATION MEMORANDUM (KIMs) OF SCHEME(S) OF PPFAS MUTUAL FUND

Pursuant to SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020, the Risk-o-meters of the Schemes of PPFAS Mutual Fund (the Fund) stand revised as under:

Sr. No	Name and Type of Scheme	This product is suitable for investors who are seeking*	Revised Risk-o meter
Risk: Very High			
1	**Parag Parikh Long Term Equity Fund -** An open ended equity scheme investing across large cap, mid cap, small cap stocks.	>To generate long-term capital growth from an actively managed portfolio primarily of Equity and Equity related Securities. >Scheme shall invest in Indian equities, foreign equities and related instruments and debt securities.	
2	**Parag Parikh Tax Saver Fund -** An open-ended Equity linked saving scheme with a statutory lock in of 3 years and tax benefit.	>Long Term Capital Appreciation. >Investment predominantly in equity and equity related securities.	
Risk: Low to Moderate			
3	**Parag Parikh Liquid Fund -** An Open Ended Liquid Scheme	> Income over short term. >Investments in Debt/Money Market instruments.	

***Investors should consult their financial advisers if in doubt about whether the product is suitable for them.**

The above Risk-o-meters are based on evaluation of risk level of Scheme's portfolios as at December 31, 2020. Henceforth, the Risk-o-meters will be reviewed on a monthly basis and notice about changes, if any, shall be issued.

All other details of the Product Label and all other terms and conditions of the aforesaid Schemes will remain unchanged.

This addendum shall form an integral part of the SIDs / KIMs of the aforesaid Schemes of the Fund as amended from time to time

For PPFAS Asset Management Private Limited
(Investment Manager to PPFAS Mutual Fund)

Place: Mumbai **Sd/-**
Date: January 09, 2021 **Director**

Name of Mutual Fund: PPFAS Mutual Fund

For more information please contact:
PPFAS Asset Management Private Limited (Investment Manager to PPFAS Mutual Fund)
CIN No: - U65100MH2011PTC220623
Registered Office: - 81/82, 8th Floor, Sakhar Bhavan, Ramnath Goenka Marg, 230 Nariman Point, Mumbai - 400 021. INDIA.
Tel.: 91 22 6140 6555 **Fax:** 91 22 6140 6590. **E-mail:** mf@ppfas.com. **Website:** www.amc.ppfas.com

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

AMBA POLY PLAST LIMITED

[CIN:U25111HR2006PLC036163]
Regd. Office: H. No.1046, Sector- 4, Panchkula [Haryana]-134112;
E-mail: vishawjeetgupta@gmail.com, Phone No. +91 9646444000, 08054100100

Form No. INC-25A

Advertisement to be published in the newspaper for conversion of public company into a private company

Before the Regional Director, Ministry of Corporate Affairs, Northern Region

In the matter of the Companies Act, 2013, section 14 of Companies Act, 2013 and rule 41 of the Companies (Incorporation) Rules, 2014

AND

In the matter of M/s Amba Poly Plat Limited having its registered office at H. No. 1046, Sector 4, Panchkula, Haryana-134112, ...**Applicant**

Notice is hereby given to the general public that the company intending to make an application to the Central Government under section 14 of the Companies Act, 2013 read with aforesaid rules and is desirous of converting into a private limited company in terms of the special resolution passed at the Extra Ordinary General Meeting held on 31st day of December, 2020 to enable the company to give effect for such conversion.

Any person whose interest is likely to be affected by the proposed change/status of the company may deliver or cause to be delivered or send by registered post of his objections supported by an affidavit stating the nature of his interest and grounds of opposition to the concerned **Regional Director, Northern Region, B-2 Wing, 2nd Floor, Paryavaran Bhawan, CGO Complex, New Delhi – 110003,** within fourteen days from the date ofpublication of this notice with a copy to the applicant company at its registered office at the address mentioned below:

For and on behalf of the Applicant
Sd/-
MANOJ SINGLA, DIRECTOR
DIN : 00038852
Regd. Office : H. No. 1046, Sector 4, Panchkula, Haryana-134112

Date : 10.01.2021
Place : Panchkula (Haryana)

AMARSHIVA POLYVIN PRIVATE LIMITED

CIN: [U25209CH1997PTC020052]
Regd. Office: SCO 273, Cabin No.6, First Floor Sector 32D Chandigarh 160030
E-Mail: polygroup2007@gmail.com, Phone No. +91 9646444000, 08054100100

Form No. INC-26
[Pursuant to rule 30 the Companies (Incorporation) Rules, 2014]
BEFORE THE CENTRAL GOVERNMENT
REGIONAL DIRECTOR, NORTHERN REGION, DELHI

Before the Regional Director, Ministry of Corporate Affairs, Northern Region

In the matter of sub-section (4) of Section 13 of Companies Act, 2013 and clause (a) of sub-rule (5) of rule 30 of the Companies (Incorporation) Rules, 2014

AND

In the matter of AMARSHIVA POLYVIN PRIVATE LIMITED, having CIN: U25209CH1997PTC020052 and having its Registered Office at SCO 273, Cabin No. 6, First Floor Sector 32D Chandigarh 160030

..... **Applicant**

NOTICE is hereby given to the General Public that the Company proposes to make application to the Central Government (Regional Director, Northern Region, Delhi) under Section 13 of the Companies Act, 2013 seeking confirmation of alteration of the Memorandum of Association of the Company in terms of the Special Resolution passed at the Extra-ordinary General Meeting held on **7th day of January, 2021to enable the Company to change its** Registered Office from the **"Union Territory of Chandigarh" to"State of Haryana".**

Any person whose interest is likely to be affected by the proposed change of the Registered Office of the Company may deliver **either on the MCA-21 portal (www.mca.gov.in) by filing investor complaint form** or cause to be delivered or send by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition to the office of **Regional Director, Northern Region, B-2 Wing, 2nd Floor, Paryavaran Bhawan, CGO Complex, New Delhi – 110003** within thirty days of the date of publication of this notice with a copy to the Applicant Company at its Registered Office address as stated above.

For and on behalf of the Applicant
For AMARSHIVA POLYVIN PRIVATE LIMITED
Sd/-
VIPIN SINGLA, DIRECTOR
DIN: 00038870

Place: Chandigarh
Date: 10.01.2021

केनरा बैंक Canara Bank

Stressed Asset Management Branch, C-34, IIIrd Floor, DDA Shopping Complex, Opp., Moolchand Hospital, New Delhi-24 (A GOVERNMENT OF INDIA UNDERTAKING)

SALE NOTICE

SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorised Officer of Stressed Asset Management Branch (SAM) of the Canara Bank, C-34, IIIRD Floor, DDA Shopping Complex, Opposite Moolchand Hospital, New Delhi – 110024 will be sold on "As is where is", "As is what is", and " Whatever there is" on **30/01/2021,** for recovery of Rs. **104,36,83,439** (Rupees one hundred and four crore thirty six lac eighty three thousand four hundred and thirty nine) as on 30/09/2017 plus further interest and costs due to the SAM Branch of Canara Bank , C-34, IIIRD Floor, DDA Shopping Complex, Opposite Moolchand Hospital, New Delhi -110024 from **M/s United Cold Chain & Food Processing Ltd., C/o `C-88, New Fruit Market, Azadpur, Delhi-110033, Guarantors: Sri. Abhinav Jaggi, Sri. Pawan Jaggi, Smt. Jyothi Jaggi,** for loans granted to M/s United Cold Chain & Food Processing Ltd.

Details and full description of the immovable property with known encumbrances, if any:
Industrial Property bearing Killa No. 95/14 & 17, Situated at Janti Kulan Road Area of Village Kundli, Sonepat (Hayana) measuring 8468.17 sq. Yards in the name of M/s United Cold Chain & Food Processing Ltd.

Boundaries :
East : Other Vacant Plot **West :** 60ft wide HSIIDC Road
North : M/s Osram Light Factory **South :** Janti Kulan Road

The reserve price for the property will be Rs. 32,00,00,000/- (Rupees Thirty two crore only) and the earnest money deposit will be Rs. 3,20,00,000/- (Rupees Three Crore twenty lac Only).
There are no known encumbrances on the above property as per the knowledge of the bank.

Details and full description of the Plant and machinery:
Plant and machinery at land Killa No. 95/14 & 17, Situated at Janti Kulan Road Area of Village Kundli, Sonepat (Hayana) measuring 8468.17 sq. Yards in the name of M/s United Cold Chain &Food Processing Ltd.
The reserve price for the property will be Rs. 72,00,000/- (Rupees Seventy Two lac only) and the earnest money deposit will be Rs. 7,20,000/- (Rupees Seven lac twenty thousand only).
PROPERTY AND MACHINERY WILL BE SOLD TOGETHER.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (https://www.canarabank.com) and service provider website https://indianbankseauction.com or may contact Chief Manager, SAM Branch of Canara Bank , C-34, IIIRD Floor, DDA Shopping Complex, Opposite Moolchand Hospital, New Delhi – 110024, Ph. No.011- 24629222, 9868330606 during office hours on any working day.

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 08/10/2020

1. Name and Address of the Secured Creditor: Canara Bank, C-34, IIIRD Floor, DDA Shopping Complex, Opposite Moolchand Hospital, New Delhi-110024 (Loan accounts transferred from Canara Bank East Patel nagar Branch)
2. Name and Address of the Borrower(s): M/s United Cold Chain & Food Processing Ltd. C/o `C 88, New Fruit Market, Azadpur, Delhi-110033
   a)Property in the name of : M/s United Cold Chain & Food Processing Ltd.
3. Total liabilities as on : 30/09/2017, Rs. 104,36,83,439 + future interest & costs, expenses etc.,
4. (a) Mode of Auction : Online Electronic Bidding
   (b) Details of Auction service provider : M/s CanBank Computer Services Ltd Email id: eauction@ccsl.co.in CCSL contact details : Mr Pakhare DD/ Mr Ramesh T H, Contact no. 9480691777, 553643144
   (c) Date & Time of Auction : **30/01/2021** Time: 10.30 am to 4.30 pm (with unlimited extension of 5 minutes duration each till the conclusion of the sale.)
   (d) Place of Auction : E-auction
5. Reserve Price : a. Rs. 32,00,00,000/- (Rupees Thirty two crore only) for immovable property
   b. Rs. 72,00,000/- (Rupees Seventy Two lac only) for plant and machinery thereupon
   Property and Machinery will be sold together.
   Total Reserve Price Rs. 32,72,00,000/-
   Total Earnest Money 3,27,20,000/-
6. Other terms and conditions:
   a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://indianbankseauction.com. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
   b) The property can be inspected, with Prior Appointment with Authorised Officer, on 25/01/2021, at 11:30 am to 3:30pm.
   c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during auction process.
   d) For downloading further details, Process, Compliance and terms & conditions, please visit:
   e. https://www.canarabank.com, b. website address of our e-Auction service provider:- https://indianbankseauction.com

Prospective bidder may avail online training on E- auction from the service provider M/s Canbank Computer Service Ltd, Contact Person Mr Pakhare DD/ Mr Ramesh T H, Contact no. 9480691777, 8553643144; email: eauction@ccsl.co.in.

Bidders have to complete following formalities well in Advance:
Step 1: Bidder/purchaser Registration: Bidder to register on e-auction Platform (link given above) using his mobile number and email id
Step 2: KYC Verification: Bidder to upload requisite KYC documents. KYC documents shall be verified by e-auction service provider (may take 2 working days).
Step 3: Transfer of EMD amount to Bidder Global EMD Wallet: Online/off-line transfer of fund using NEFT/Transfer, using challan generated on e-Auction Platform.
Step 4: Bidding Process and Auction Results: Interested Registered Bidders can bid online on e-Auction Platform after completing Step 1 , 2 and 3.
Please note that Step 1 to 3 should be completed by bidder well in advance, before e-Auction date.
Indenting bidders shall hold a valid digital signature certificate and email address.
Bids shall be submitted through online procedure only.

e) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 28/01/2021 5.00 pm, to Canara Bank, SAM Branch, C-34, IIIRD Floor, DDA Shopping Complex, Opposite Moolchand Hospital, New Delhi – 110024 by hand or by email.
i) acknowledgement receipt thereof with UTR No.
ii) Photocopies of PAN Card, ID Proof and Address proof. However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
iii) Bidders Name, Contact No, Address, E Mail Id.
iv) Bidder's A/c details for online refund of EMD.

f) Auction price to be submitted shall be above the Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.10,000.00 (The amount can be decided by the Authorised Officer depending upon the value of the property with a minimum of Rs. 10000.00 as incremental value). The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.

g) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Authorised Officer without any notice and property shall forthwith be put up for sale again.

h) For sale proceeds of Rs. 50 lacs (Rupees Fifty lacs) and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.

i) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.

j) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

k) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Circle office or SAM Branch who, as a facilitating centre, shall make necessary arrangements.

l) For further details contact **Mr. Rajender Pal Chandel,** Canara Bank, C-34, IIIRD Floor, DDA Shopping Complex, Opposite Moolchand Hospital, New Delhi – 110024 (Ph No **011- 24629222, 9868330606**) e-mail id: samb.delhi@syndicatebank.co.in or the service provider M/s Canbank Computer Service Ltd, Contact Person Mr Pakhare DD/ Mr Ramesh T H, Contact no. 9480691777, 8553643144; email: eauction@ccsl.co.in.

SPECIAL INSTRUCTION/CAUTION

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Canara Bank nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back –up, power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully

Date : 09th January 2021 **Authorised Officer**
Place : New Delhi Canara Bank

SBI STATE BANK OF INDIA

Branch: Bewar, Mainpuri

[Rule 8 (1)] POSSESSION NOTICE

Whereas the undersigned being the Authorised Officer of State Bank of India, under the Securitisation and Reconstruction of Financial Assets and Enforcement Security Interest Act 2002 in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notice calling upon the borrower(s)/guarantor(s) mentioned in the schedule below to repay the amount mentioned in the demand notice within 60 days from the date of receipt of the said notices.

The borrower(s)/guarantor(s) having failed to repay the amounts, notice is hereby given to borrower(s)/guarantor(s) 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 of the said rules on the date mentioned in the (first) schedule below.

The borrower(s)/guarantor(s) 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 State Bank of India for the amount mentioned in the schedule. The borrower's attention is invited to provisions of sub-section (8) for section 13 of Act., in respect of time available, to redeem the secured assets.

Details of Movable/Immovable Property where symbolic possession has been taken -

Name of Borrower/ Mortgator/Guarantor	Demand Notice	Possession Notice	Amount Due (₹)	Description of Property
Borrower- M/s Jai Shree Amarnath Ji Maharaj, **Prop.** Shri Satendra Prakash Bharadwaj S/o Shri Mahendra Prakash Bharadwaj, **Guarantors/ Mortgagor- 1.** Shri Mahendra Prakash Bharadwaj S/o Shri Om Prakash Bharadwaj, **2.**Smt. Bhagwan Devi Bharadwaj W/o Shri Mahendra Prakash Bhardwaj	Dt. 09.09.2020	Dt. 05.01.2021	29,63,500/- + Intt. from Dt. 09-09-20 & other expenses	**1.** Residential Property Situated at Mohalla Kazi Tola, Thane Wali Gali, Bewar, Distt. Mainpuri, Area-188.19 Sq. mtr., in the name of Smt. Bhagwan Devi Bharadwaj W/o Shri Mahendra Prakash Bharadwaj, Bounded as: East- Plot of Narendra Gupta, West- Lane 5 Ft. Wide, North- House of Shri Raghvendra Sisodiya, South- Part of Plot **2.**Residential Property Situated at Gata No. 992, Near G T Road, Opp. Daak Bunglow, Bewar, Distt. Mainpuri, Area-150 Sq. mtr., in the name of Shri Mahendra Prakash Bharadwaj S/o Shri Om Prakash Bharadwaj, Bounded as: East- Property of Nandram & Other's, West- Lane 5 Ft. Wide, North- Property of Shri Mahesh Chandra, South- Property Shri Natthu Lal

Place : Bewar Date : 10-01-2021 **Authorised Officer, State Bank of India**

केनरा बैंक Canara Bank

भारत सरकार का उपक्रम A Government of India Undertaking

सिंडिकेट Syndicate

Regional Office-1: 71, Nehru Nagar, M.G. Road, Agra

POSSESSION NOTICE {for immovable property}

The Authorized Officer of Canara Bank under the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with Rule-3 of the Security Interest (Enforcement) Rules, 2002, issued demand notice on the date mentioned against account and stated hereunder calling upon the borrowers/guarantors/mortagagors to repay the amount mentioned in the notice being together with further interest at contractual rate on the aforesaid amount and incidental expenses, costs, charges etc. within sixty days from the date of receipt of said notice. The borrowers/guarantors/ mortgagors having failed to repay the amount notice is hereby given to the borrowers/guarantors/mortgagors and the public in general that the undersigned has taken the symbolic possession of the Property described herein below in exercise to powers conferred on him/her under section 13(4) of the said act read with the Rule-8 of the said Rules on the date mentioned hereunder. The borrowers attention is invited to the provision of Sub-Section (8) of section - 13 of the Act, in respect of time available to redeem the secured assets. The Borrowers/Guarantors/ Mortgagors in particular and the public in general are hereby cautioned not to deal with the property. Any dealing with the property will be subject to the charge of Canara Bank for the amounts and interest thereon. Details of the mortgaged Property of which the possession had been taken is as follows.

Name of the Borrowers/ Guarantor & Branch	Details of the Mortgaged Properties	Amt. Due as per demand Notice Date of Demand notice Date of possession
Borrower :- M/S Soni Footwear, Proprietor Mr. Dinesh Kumar Soni S/O Mr. Kashi Ram Soni. **Branch: Bodla, Agra.**	House No 46/284 A,Bhem Nagar,Jagdishpura, Agra measuring 59 sq mtr in the name of Mr. Dinesh Kumar Soni S/O Mr. Kashi Ram Soni **bounded as:** East: Part of property Bagwan Devi W/O Lekhraj, West: Property of Pati Ram, North: Gali 1.21 Meter wide & Exit, South: Property of Chanderbhan.	**Rs. 14,51,407.00** + intt. from 01.10.2020 & others exp. **09.10.2020** **05.01.2021**
Borrower- M/S Deeksha Agro Industries, Prop:-Mr. Yagya Dutt Pathak S/O Mr. Dharm Prakash Pathak & **Gaurantor** -Mrs. Preeti Pathak W/O Mr. Yagya Dutt Pathak. **Branch:** Bainpur, Agra.	Residential Property Municipal 24/92C ,Near Punia Pada Railway Crossing,Lohamandi Ward Agra measuring 38 sq mtr in the name of Shri Preeti Pathak W/O Shri Yagya Dutt Pathak. **Bounded as:-**East: Part of House no 24/92 of Mr Hemant Pathak, West: Part of Property no 24/92 of Chandresh Pathak, North: Part of Property no 24/92A of Hari Shankar Pathak, South: Exit and Road 20 Feet Wide.	**Rs. 31,22,231.94** 01.11.2019 & others exp. **04.11.2019** **05.01.2021**

Date:- 10.01.2021 Place:- Agra Authorized Officer

OFFICE OF THE RECOVERY OFFICER -II DEBTS RECOVERY TRIBUNAL-II, DELHI

4th Floor, Jeevan Tara Building, Parliament Street, New Delhi-110001

R.C. No. 222/2017 **Sale Proclamation**

CORPORATION BANK Versus M/s GARDENIA INDIA LTD.

PROCLAMATION OF SALE UNDER RULE 52(2) OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS DUE TO BANK AND FINANCIAL INSTITUTIONS ACT, 1993

CD#1 M/s Gardenia India Ltd., Through its Director, R-19, 3rd Floor, Main Shakarpur Market, Laxmi Nagar, Vikas Marg, Delhi-110092. Also at: Plot No, 9, Sector 75, Noida-201301.

CD#2 Mr. Manoj Kumar Ray S/o Shri Narender Prasad Ray, R/o A-504, Vaedhman Apartment, M.V. Extension, Phase-I, Delhi-110091, Also at: Flat No. 604, Tower-4, Common Wealth Games Village, New Delhi-110090, **Also at:** A-218. Mangal Apartments, Vasundhara Enclave, Delhi-110096, **Also at:** Plot No. GH SPL 2, Ghaziabad, U.P- 201010.

CD#3 Mr. Sanjeev Kumar S/o Sh. jagdish Prasad Sharma, R/o C-164, Manu Apartment, Mayur Vihar, Delhi-110091, **Also at:** B-43, First Floor, Common Kailash Colony, New Delhi-110048, **Also at:** R-19, 3rd Floor, Main Shakarpur Market, Laxmi Nagar, Vikas Marg, Delhi-110092, **Also at:** G-3, Plot No. 170, Sector 4, Vaishali, Ghaziabad, U.P.-201001

CD#4 Ms. Poonam Kumari W/o Sh. Sanjeev Kumar, R/o C-164, Manu Apartment, Mayur Vihar, Delhi-110091, **Also at:** G-3, Plot No. 170, Sector 4, Vaishali, Ghaziabad, U.P.-201001

CD#5 Ms. Kumari Anupama W/o Sh. Manoj Kumar Ray, R/o A-504, Vaedhman Apartment, M.V. Extension Phase-I, Delhi-110091, **Also at:** A-218, Mangal Apartments, Vasundhara Enclave, Delhi-110096,

CD#6 M/s FUTECH Shelters Pvt Ltd., Through its Director 17, Gaffar Market, Arya Samaj Road, Karol Bagh, New Delhi-110005

Also at: A-19, 3rd Floor, Mani Shakarpur Market, Laxmi Nagar, Vikas Marg, Delhi-110092.

Whereas as per **Recovery Certificate No. 222/2017** drawn by the **Presiding Officer, Debts Recovery Tribunal-II** mentioning a sum of **Rs. 33,90,53,115/- (Rs. Thirty Three Crore Ninety Lacs Fifty Three Thousand One Hundred Fifteen Only),** CDs are jointly and / or severally liable to pay the amount of Rs. 33,89,03,115/- (Rs. Thirty Three Crore Eighty Nine Lacs Three Thousand One Hundred Fifteen Only) alongwith future interest @13% p.a. from the date of filing of the OA i.e. 25-05-2015 until recovery with cost.

2 And whereas the undersigned has ordered the sale of property mentioned in the Schedule below in satisfaction of the said recovery certificate.

3 Notice is hereby given that in absence of any order of postponement, the said property shall be sold by e-auction and bidding shall take place through **"On line Electronic Bidding"** through the website **https://bankauctions.in on 12-02-2021 between 03.00 pm and 04.00 pm** with extensions of 5 minutes duration after 04.00 PM, if required.

4 The sale shall be of the property of the CD(s) above named as mentioned in the schedule below and the liabilities and claims attaching to the said property, so far as they have been ascertained, are those specified in the schedule against each lot.

5 The property shall be put up for the sale as specified in the schedule. If the amount to be realized by sale is satisfied by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale will also be stopped if, before auction is knocked down, the arrears mentioned in the said certificate, interest costs (including cost of the sale) are tendered to the officer conducting the sale or proof is given to his satisfaction that the amount of such certificate, interest and costs have been paid to the undersigned.

6 No officer or other person, having any duty to perform in connection with sale, however, either directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold.

7 The sale shall be subject to the conditions prescribed in the Second Schedule to the Income Tax Act, 1961 and the rules made there under and to the further following conditions:

7.1 The particulars specified in the annexed schedule have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, mis-statement or omission in this proclamation.

7.2 The reserve price below which the property shall not be sold and the Earnest Money Deposit (EMD) are as under.

S.No	Property particulars	Reserve Price	Earnest Money Deposit (EMD)
1.	**Flat no. P-1201, at Group Housing residential complex namely Gardenia Glamour, built up on Plot no. GH (SPL)-2, Sector-3, Vasundhara Ghaziabad, UP**	**Rs. 39,00,000/-**	**Rs. 3,90,000/-**

7.3 The interested bidders, who have submitted their bids not below the reserve price, alongwith documents including PAN Card, identity proof, address proof, etc., and in the case of company, copy of resolution passed by the board members of the company or any other document confirming representation/attorney of the company also latest by **10-02-2021 before 4.00 PM** in the office of the **Recovery Officer-II, DRT-II, Delhi** shall be eligible to participate in the e-auction to be held from **03.00 PM to 04.00 PM on 12-02-2021.** In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will be automatically get extended for 5 minutes.

7.4 The bidder(s) shall improve their offer in multiples of **Rs. 1,00,000 (Rs. One lac only).**

7.5 The unsuccessful bidder shall take the EMD directly from the Office of Recovery Officer-II, DRT-II, Delhi, immediately on closure of the e-auction sale proceedings.

7.6 The Successful / highest bidder shall have to prepare Demand Draft/Pay Order for 25% of the bid/sale amount, after adjusting the EMD favoring Recovery Officer-II, DRT-II, Delhi, A/c R.C. No. 222//2017 by next bank working day i.e. by 04.00 PM with this Tribunal, falling which the EMD shall be forfeited.

7.7 The successful/highest bidder shall

Concern over WhatsApp's new policy

The ministry's concerns emanates from the fact that so far entities like Facebook, etc, maintained the stance that they do not share user data with anybody. The basic definition of intermediaries is that they do not own content and are mere platforms where third-party entities place content. This particular status prevents them from liability in case anything unlawful is noticed on their platforms. In such instances, the government directs the intermediary concerned to remove the unlawful content within a specified period of time. Only if the intermediary concerned fails to do the same expeditiously or it is found that it has conspired, abetted or aided in the generation of such content, can the government take action against it.

However, sources said the initial feeling in the government is that the recent privacy policy of WhatsApp to share commercial user data with Facebook in a way establishes that it is the owner of the data and hence it can safely not be considered as an intermediary. In such a scenario it may lose the immunity it has with regard to any objectionable content found on its platform at any given point of time.

"Because of such nuances involved we need to study the new privacy policy and and its implications in great detail and understand them before we make any changes in the intermediary guidelines which are currently in the making," a government official told FE. Further, the Data Protection Bill, which aims to put curbs on transfer of personal data outside the country may come in conflict with WhatsApp's new privacy policy.

From the Front Page

Currently the Bill has not become a law and is before a parliamentary committee, which is examining some of its clauses.

The new privacy policy which comes into force from February 8, allows WhatsApp and Facebook to share user information with businesses and third-party service providers that transact on these platforms. Privacy experts and anti-trust bodies have also raised alarm at this new privacy policy of WhatsApp.

WhatsApp clarifies

"It's important for us to be clear, this update describes business communication and does not change WhatsApp's data-sharing practices with Facebook. It does not impact how people communicate privately with friends or family wherever they are in the world," he said. Cathcart emphasised that with end-to-end encryption (E2E), it cannot see private chats or calls and neither can Facebook and that the company remains committed to E2E. "We're in a competition on privacy with others and that's very good for the world. People should have choices in how they communicate and feel confident that no one else can see their chats. There are people who disagree with this, including some governments," he said. *—PTI*

Twitter suspends Trump account permanently

"After close review of recent Tweets from the @realDonaldTrump account and the context around them, specifically how they are being received and interpreted on and off Twitter, we have permanently suspended the account due to the risk of further incitement of violence," Twitter said in a statement on Friday.

At the time of permanent suspension, Trump had 88.7 million followers and followed 51 people. "In the context of horrific events this week, we made it clear on Wednesday that additional violations of the Twitter Rules would potentially result in this very course of action," it said. "Our public interest framework exists to enable the public to hear from elected officials and world leaders directly. It is built on a principle that the people have a right to hold power to account in the open." "However, we made it clear going back years that these accounts are not above our rules entirely and cannot use Twitter to incite violence, among other things. We will continue to be transparent around our policies and their enforcement," it said.

Facebook has already suspended his account on Facebook and Instagram till inauguration. Early this week, You Tube removed a number of his videos from the rally he addressed to his supporters. On Friday, Trump posted two provocative tweets.

"The 75,000,000 great American Patriots who voted for me, AMERICA FIRST, and MAKE AMERICA GREAT AGAIN, will have a GIANT VOICE long into the future. They will not be disrespected or treated unfairly in any way, shape or form!!!" Shortly thereafter, the president tweeted: "To all of those who have asked, I will not be going to the Inauguration on January 20th."

In its statement, Twitter said these two tweets must be read in the context of broader events in the country and the ways in which Trump's statements could be mobilised by different audiences to incite violence, as well as in the context of the pattern of behaviour from this account in recent weeks.

PUBLIC ANNOUNCEMENT

Pursuant to Regulation 31(2) read with regulation 12(3) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations 2016

FOR THE ATTENTION OF THE STAKEHOLDERS OF

VALLABH STEEL WEST PRIVATE LIMITED (IN LIQUIDATION)
(CIN: U27101DL2015PTC279443)

Pursuant to Regulation 31(2) read with regulation 12(3) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations 2016, a Public Announcement is hereby made that the List of Stakeholders of **VALLABH STEEL WEST PRIVATE LIMITED** - in Liquidation ("Corporate Debtor") has been prepared by the Liquidator and which has been filed with the Hon'ble National Company Law Tribunal, Principal Bench, New Delhi electronically on **08th January, 2021**.

As there is no functional website of the Company (Corporate Debtor), hence, the List of Stakeholders showing complete details of amount of Claims Admitted by the Liquidator, extent upto which claims are secured/unsecured, will be available for inspection at the office of the **Liquidator at 112A, Phase- V, Udyog Vihar, Gurugram, Haryana – 122016.**

The Stakeholders are further notified that any modification of entries in the List of Stakeholders, as filed with the Hon'ble NCLT, Principal Bench, New Delhi, can be made only after obtaining approval of the Hon'ble NCLT, Principal Bench, New Delhi.

Sd/-
Narender Kumar Sharma
Liquidator for VALLABH STEEL WEST PRIVATE LIMITED
Reg. No.: - IBBI/IPA-002/IP-N00125/2017-18/10294
Address: 112A, PHASE V, UDYOG VIHAR, GURUGRAM, HARYANA – 122016.

Date : 09.01.2021
Place : Gurugram

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 REAL VIDEO IMPACT PRIVATE LIMITED

RELEVANT PARTICULARS		
1.	Name of corporate debtor	**M/s Real Video Impact Private Limited**
2.	Date of incorporation of corporate debtor	16/9/2005
3.	Authority under which corporate debtor is incorporated / registered	Roc-Delhi
4.	Corporate Identity No. / Limited Liability Identification No. of corporate debtor	U92113DL2005PTC140868
5.	Address of the registered office and principal office(if any) of corporate debtor	Reg. office: No. H-78, 7TH Floor, Himalaya house, Kasturba Gandhi Marg, Connaught place, New Delhi – 110001 Corp. Office: 10th Floor, Vankarath Tower NH Bye-pass, Kochi-24
6.	Insolvency commencement date in respect of corporate debtor	**06.01.2021** (Order received on 08.01.2021)
7.	Estimated date of closure of insolvency resolution process	**05.07.2021**
8.	Name and registration number of the insolvency professional acting as interim resolution professional	Mr. Raju Palanilkunnathil Kesavan (Reg. No. IBBI/IPA-001/IP-P00801/2017-18/11356)
9.	Address and e - mail of the interim resolution professional, as registered with the Board	Mr. Raju Palanilkunnathil Kesavan CGNRA-9(33/1183A), KodamasseryLane, Chalikkavattom, Vennala P.O.Kochi-682028, Email - rajupkin@gmail.com
10.	Address and e-mail to be used for correspondence with the interim resolution professional	**CA Raju P.K.,** M/s Agasti & Associates, Chartered Accountants, First Floor, CNRWA - 6, Cherupushpam Lane, Kadavanthra, Kochi - 682 020 **Email: rajupkin@gmail.com**
11.	Last date for submission of claims	**22.01.2021**
12.	Classes of creditors, if any, under clause (b) of sub section (6A) of section 21, ascertained by the interim resolution professional	Nil
13.	Names of Insolvency Professionals identified to act as Authorised Representative of creditors in a class (Three names for each class)	NA
14.	(a) Relevant Forms and (b)Details of authorized representatives are available at :	Weblink:https://ibbi.gov.in/downloadform.html Physical Address: as given in Sl.No.10

Notice is hereby given that the National Company Law Tribunal has ordered the commencement of a corporate insolvency resolution process of the Real Video Impact Private Limitedon06.01.2021. The creditors of Real Video Impact Private Limited are hereby called upon to submit their claims with proof on or before 22.01.2021 to the interim resolution professional at the address mentioned against entry No. 10.

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

Submission of false or misleading proofs of claim shall attract penalties

Sd/-
Raju Palanilkunnathil Kesavan(Interim Resolution Professional)
(Reg. No. IBBI/IPA-001/IP-P00801/2017-18/11356)

Date: 08.01.2021, Place: Cochin

POSSESSION NOTICE **DCB BANK**

Undersigned the Authorised Officer of the DCB Bank Limited, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice under section 13(2) of the said Act, 2002, calling upon the borrowers / co- borrowers as mentioned in column no. 3 to repay the amount mentioned in the said Demand Notice within 60 days from the date of receipt of the said notice.

The borrowers and co- borrowers having failed to repay the amount as mentioned in column no. 6, notice is hereby given to them and the public in general that the undersigned has taken possessions of the property as described herein below in column no. 4 in exercise of powers conferred on him under section 13(4) of the said Act read with the Rule 8 of the said Rules

Sr. No.	Loan Account	Borrower / Co-Borrower	Description of Secured Assets	Date of Demand Notice	Amount Demanded	Date of Possession
1	DRBLLUD00400359 and DRSTLUD00400361	Gurinder Kaur, Jasmeet Singh Sachar, Uttam Singh, and Gagandeep Kaur,	H No. 179 Sarbha Nagar Ext, Pahhowal Road, Ludhiana, Punjab-141002	10.10.2018	37,58,113.68 /-	05.01.2021

The borrowers in particular and the public in general are hereby cautioned not to deal with the aforesaid property and any dealing with the said property will be subject to the charge of the DCB Bank Limited for the amount mentioned therein and further interest and cost thereon.

Place : Ludhiana SD/-
Date : 10.01.2021 Authorized Officer

इंडियन बैंक (भारत सरकार का उपक्रम) **Indian Bank** (A Govt. of India Undertaking)
इलाहाबाद ALLAHABAD

POSSESSION NOTICE (for Immovable Property)
[Under Rule- 8 (1) of Security Interest (Enforcement) Rules, 2002]

Whereas, the undersigned being the authorised officer of the **Indian Bank** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, (Act 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 as detailed here in below calling upon the borrower to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

The Borrowers / Guarantors having failed to repay the amount, notice is hereby given to the Borrowers / Guarantors and the public in general that the undersigned has taken possession of the properties described herein below in exercise of the powers conferred on him / her under section 13(4) of the said Act read with Rule 8 of the said Rules.

The Borrowers in particular and the public in general is hereby cautioned not to deal with the properties and any dealings with the properties will be subject to the charges of the **Indian Bank.**

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

This Possession Notice is being served to the Borrower (s), Guarantor (s) & Mortgagor (s) to deposit the said dues.

Details as under:

Name & Address of the Borrower (s)/ Guarantor (s)/ Proprietor/Mortgagors	Description of the Immovable Properties	Dt. of Demand Notice / Dt. of Possession / Outstanding Amt.
Branch-Hussainganj Branch, Lucknow (Erstwhile Allahabad Bank)		
1. M/s Naseer Ul Iqraa Charitable Society (Borrower) Bagh No.-03, Near Amausi Road, Kanpur Road, Lucknow, Uttar Pradesh-226023 **2. Shri Mohd Alam Khan (Guarantor/Mortgagor/ Manager/Secretary) S/o Shri Naseer Ahmad** Khan, 657, Awadh Vihar Colony, Near Amausi Airport, Lucknow, Uttar Pradesh-226023 **3. Smt. Aisha Khan (Guarantor) W/o Shri Mohd Alam Khan**, 657, Awadh Vihar Colony, Near Amausi Airport, Lucknow, Uttar Pradesh-226023	All That Part & Parcel of the Residential property situated at Khasra no. 468/2 Sa and 490 Sa **Measuring 1361.00 Sq ft** situated Farukhabad Chillawan, Ward-Hind Nagar, Tehsil and District Lucknow in the name of **Shri Mohd Alam Khan** with **Boundaries as Under-North:** House of Ram Lakhan, **South:** House of Sanjeevan Lal Yadav, **East:** Kanpur Road, **West:** Escort Tractor Agency	01.07.2020 / 08.01.2021 / **Rs. 82,00,727/-** + interest charges and other expenses thereon

Date : 10.01.2021 **Place : Lucknow** **Authorised Officer, Indian Bank**

केनरा बैंक Canara Bank भारत सरकार का उपक्रम A Government of India Undertaking
सिंडिकेट Syndicate

Regional Office-1 : 71, Nehru Nagar, M.G. Road, Agra

E-AUCTION NOTICE

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO TO RULE 8 (6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the Constructive / Symbolic / Physical possession of which has been taken by the Authorised Officer of Canara Bank, Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is"** for the recovery of dues to the Bank. as per Demand Notice under Section 13(2) & further interest thereon, charges and costs due to the Canara Bank, as detailed in the table below.

Name & Address of Borrowers & Guarantors	Amount due as per notice	Description of Properties	Type of Possession	Reserve Price / EMD 10%
Branch : Agra Cantonment II (e Syndicate Bank) , Agra, Contact: Chief Manager, Ph. No. 9412751057 e-mail id: cb18612@canarabank.com EMD Amount: A/C No. 86121140000020, IFSC Code: SYNB0008612				
M/S Sheela Bangle Store, Add: 566, Sadar Bazar, Agra, U. P., **Prop.** Mr. Sunil Sharma S/o Gaya Prasad Sahrma, R/O H. No. 159, Jawahar Puram, Shahganj, Agra, U. P., **Gaurantors-** Mrs. Savita Sharma W/o Sunil Sharma, R/O H. No. 159, Jawahar Puram, Shahganj, Agra, U.P.	₹ 41,67,719/- as on 01.10.2020 plus interest & other Charges	Residential Property constructed over plot part of Khasra No. 443 & 444 having Nagar Nigam No. 02/A/MN/3, Mauza Ukharra Rajpur Chungi, Tajganj Ward, Teh. & Dist. Agra, U. P., Area 100 sq. yard, Bounded as: East- Plot of Tunda Ram, West- Plot of Malkhan, North- 15 feet wide Road, South- Plot of Others	Physical	₹ 18,71,000/- / ₹ 1,87,100/-
Mr. Bantoo Tomar S/o Dhani Ram Tomar, Mr. Yogendra Singh S/o Dhani Ram Tomar, **Add. of Both-**H. No. 470 A Block, Shastripuram Yojana, Sikandra, Agra, **Gaurantor-**Mrs. Sunil Kumar S/o Karan Singh, **Add.-**H. No. 98, A Block, Shastripuram, Sikandra, Agra.	₹ 51,43,970/- as on 01.10.2020 plus interest & other Charges	Residential house no. B-29, Shastripuram Yojana at Sector B at Lohamandi Ward, Agra, Area-120.40 Sq. Mtr., in the name of Mr. Bantoo Tomar S/o Dhani Ram Tomar & Mr. Yogendra Singh S/o Dhani Ram Tomar, Bounded as: East-Plot No. 28, West-Plot No. 30, North-Plot No. 31, 32, South-Rasta 30 ft. wide.	Physical	₹ 21,76,000/- / ₹ 2,17,600/-
Mrs. Ranjana Rana W/o Uday Rana, Mr. Uday Rana S/o Girraj Singh, **Add. of Both-**House No. 11, Sant Vihar, Near Basera, Dayal Bagh, Teh. Sadar, Distt. Agra.	₹ 38,58,167/- as on 01.01.2021 plus interest & other Charges	Residential House no. 37-D/SV/P-11 constructed on Plot No. 11, Khasra No. 133(Part), Sant Vihar, Mauza Jaganpur, Hariparwat Ward, Teh. & Distt. Agra, in the name of Mrs. Ranjana Rana W/o Uday Rana & Mr. Uday Rana S/o Girraj Singh, Bounded as: East-Plot No. 1, West-7.61 Mtr. wide Road, North-Property No. 10 (Smt. Manoj Kumari), South-Part of Plot No. 11 (Jagdish Prasad Agarwal).	Symbolic	₹ 31,82,000/- / ₹ 3,18,200/-
Mr. Shiv Prakash Ojha S/o Jagdish Prasad Ojha, Mrs. Anita Kumari W/o Shiv Prakash Ojha, **Add. of Both-**House No.1967, Sector-7, Avas Vikas Colony , Sikandra Yojna, Lohamandi Ward, Teh. & Distt. Agra, **Guarantor-**Mr. Ashwani Kumar Gaurav S/o Shiv Raj Singh, **Add.-**H. No. 25/117, Gandhi Nagar, Agra.	₹ 40,34,895/- as on 01.01.2021 plus interest & other Charges	Residential House No. 1967, Sector-7, Avas Vikas Colony, Sikandra Yojna, Lohamandi Ward, Teh. & Distt. Agra, in the name of Mr. Shiv Prakash Ojha S/o Jagdish Prasad Ojha & Mrs. Anita Kumari W/o Shiv Prakash Ojha, Bounded as: East-House No. 1966/7, West-6 Mtr. wide Road, North-House No. 1928/7, South-6 Mtr wide Road.	Symbolic	₹ 19,90,000/- / ₹ 1,90,900/-
1. M/S Lakshika Collection, Prop. Mrs. Neha Rathi W/o Govind Rathi, **2. M/S Govind Cloth Store, Prop.** Mr. Govind Rathi S/o Om Prakash Rathi, 3. Mr. Govind Rathi S/o Om Prakash Rathi & Mrs. Neha rathi W/o Govind Rathi, **Add of All-** R/O H No. 507/22, Taj Road, Agra, U. P., **Gaurantors:-** 1. Mr. Govind Rathi S/o Om Prakash Rathi, 2. Mrs. Pushpa Maheshwari W/o Late Pavan Maheshwari, 3. Mrs. Chandrika Menon W/o Som Sundaramm, 4. Mrs. Archika Gupta W/o Chandra Prakash Gupta	₹ 70,22,447/- as on 01.10.2020 plus interest & other Charges	Residential House at Nalanda Town, Mauja Baroli Aheer, Agra, U. P. Area 116.12 sq. mtr. in the name of Mr. Govind Rathi S/o Om Prakash Rathi & Mrs. Neha Rathi W/o Govind Rathi, Bounded as: East- Plot No. C 1, West- 9 Meter wide road, North- Plot No.5, South- Plot 7	Physical	₹ 26,69,400/- / ₹ 2,66,940/-
Branch : Kamla Nagar, Agra, Contact Detail : Assistant General Manager, Ph. No. 0562-2581859, 2881035/ 81928 04587, e-mail id : cb1469@canarabank.com, EMD Amount: A/C No. 1469295000001, IFSC Code: CNRB0001469				
M/S. Premium Metals, K-44, K-55, Industrial Area Mathura, Site B, Mathura, **Through its partners,** Shri Ravish Vij S/o Shri Dharmpal Vij, Shri Manish Vij S/o Shri Dharmpal Vij, **Add of both-**181, Defence Estate, Gwalior Road, Agra	₹ 69,85,380.44 as on 19-02-2020 plus interest & other Charges	Land & Building at Plot No. K-44, K-45, Industrial Area, Site B, Mathura, Area 1205 Sq. Mtr. in the name of M/S Premium Metal, Bounded as: East- Road, West- Plot No K-43, North- Road, South- Plot No K-23,K-22	Symbolic	₹ 37,04,000/- / ₹ 3,70,400/-
Smt Saroj Srivastav W/o Shri Ramesh Chand Srivastav & Shri Ramesh Chand Srivastav S/o Sri Angan Lal, **Add. of Both:** 43/522 A, Patthar Ka Ghoda, Sikandra, Agra	₹ 60,95,404/- as on 15-11-2019 plus interest & other Charges	Residential House at Property No. 115, Vishal Kunj, Mauza Bodla, Agra, Area-97.54 sq mtr., in the name of Smt Saroj Srivastava, Bounded as: East-Road, West-Others Property, North-Property No. 114, South- Part of Property No 116.	Physical	₹ 15,21,000/- / ₹ 1,52,100/-
M/s. Jai Bhole Cold Storage P. Ltd., Add.- Koopa Road, Sadabad, Distt. Hathras, **Director-**Sri Jai Pal Singh S/o Sri Kundan Lal, Smt. Chandra Rekha W/o Sri Jai Pal Singh, **Add. of Both 1-**Vill. Koopa, Teh. Sadabad, Distt. Hathras, **Add. of Both 2-**Kanhiya Junior High School, Sadabad, Distt. Hathras, **Sri Kundan Lal through Legal Heirs-** Smt. Phoolwati W/o Sri Kundan Lal, Smt. Suman W/o Sri Harvilas, **Add. of Both-**Kanhiya Junior High School, Sadabad, Dist. Hathras, Sri Satyavir Singh S/o Sri Dhar Singh, Sri Bhagwant Singh S/o Sri Dhar Singh, **Add.-**Vill. Kurshanda, Sadabad, Dist. Hathras.	₹ 3,73,37,070/- as on 25-01-2020 plus interest & other Charges	1. Land & Building including Plant & Machinary Situated at Khasra No. 218, Mauja Kupa, Kupa Road, Teh. Sadabad, Distt. Hathras, Area-10444 Sq. Mtr, in the name of M/s. Jai Bhole Cold Storage, Bounded as: East-Others Land, West- Owners Land, North-Sadabad Kupa Road, South-Others Land.	Physical	₹ 1,58,00,000/- / ₹ 15,80,000/-
		2. Vacant Residential Plot situated at Mohalla Nai Abadi Garhi Neel Kanth, Sadabad, District Hathras, Area-828.49 Sq. Mtr., in the name of Smt. Phoolwati., Bounded as: East-Plot of Babu Lal, West-Plot of Vinod Kumar, North-8 Ft- Wide Gali, South Plot of Data Ram & Virma Devi.	Symbolic	₹ 24,50,000/- / ₹ 2,45,000/-
		3. Vacant Residential Plot situated at Mohalla Nai Abadi, Garhi Neel Kanth, Sadabad, District Hathras, Area-168.61 Sq. Mtr., in the name of Smt. Phoolwati., Bounded as: East-Plot of Hari Singh, West-Plot of Pyare Lal, North-Plot of Natthu Lal, South-6 Ft. Wide Gali.	Symbolic	₹ 4,94,100/- / ₹ 49,410/-
Branch : Kamla Nagar (E- syndicate Bank) , Agra, Contact Detail : Senior Manager, Ph. No 9412751064 e-mail id : cb18815@canarabank.com, EMD Amount: A/C No. 88153020000049, IFSC Code: SYNB0008815				
M/S Ganesh Enterprises, Add- Plot No. 69, Nai Abadi Nandlalpur, Mauza Naraich, Agra, **Through its Prop.,** 1. Shri Kedar Singh S/o Shri Babu Singh, **Add-** Plot No. 69, Nai Abadi Nandlalpur, Mauza Naraich, Agra, **Gaurantor-** Shri Deep Chand Plot No. 3, Shivani Residency, Nandlalpur, Mauza Naraich, Agra	₹ 10,32,222.38 as on 31-12-2019 plus interest & other Charges	Residential House situated at Khasra No. 533, Nandlalpur, Mauza Naraich, Etmadpur, Agra, Area- 68.28 sq. mtr. in the name of Shri Kedar singh S/o Shri Babu Singh, Bounded as: East-20 ft. wide road, West-House of Shri Vijay Singh, North-House of Shri Rajesh, South-House of Shri Rakesh Tiwari	Physical	₹ 9,52,200/- / ₹ 95,220/-
Branch: Khandari Bye Pass Road (E- syndicate Bank), Agra, Contact: Manager, Ph. No. 9412752130, e-mail id: cb19899@canarabank.com, EMD Amount: A/C No. 98993020000049, IFSC Code:SYNB0009899				
Shri Aniket Agrawal S/o Nathi Lal, **Add-** House No. 991, Sector-8, Avas Vikas Colony, Sikandra, Agra, **Gaurantor-** Shri Rakesh S/o Shri Ram Niwas House No. 348, Sector-9, Avas Vikas Colony, Sikandra, Agra.	₹ 14,34,796/- as on 31.12.2018 plus interest & other Charges	Residential House No. E-53 situated Plot No. C1, Shastripuram Yojna, Agra, Area- 27 sq. mtr., in the name of Shri aniket Agrawal S/o Shri nathi Lal., Bounded as: East- E Type plot no 54, West- E Type plot no 52, North- E Type plot, South- 4.5 mtr wide road	Physical	₹ 8,53,200/- / ₹ 85,320/-
Branch: Raja Ki Mandi, Agra, Contact: Senior Manager, Ph. No. 8192804516, e-mail id: cb2481@canarabank.com, EMD Amount: A/C No. 2481295000001, IFSC Code:CNRB0002481				
Sri. Naresh Kumar S/o Shri. Om Prakash Sharma, F-12/3, 2nd Floor , HRC Horizon, Mauza Kalwari, Lohamandi Ward, Agra, **Gaurantor-** Shri. Narendra Kumar Sharma S/o Sri Ramswaroop Sharma, Village Jagatpur, Post Basai Jagner, Agra	₹ 9,86,397.29 on 08-02-20 plus interest thereon & Other Expenses	EMT of Flat No F-12/3 on 2nd Floor, situated at Khasra No 201 Minjumla, HRC Horizon (Park Side Villa), Mauza Kalwari, Agra, Area-70.31 sq. mtr.in the name of Shri Naresh Kumar S/o Shri Om Prakash Sharma, Bounded as: East-Flat No. F-13, West-Flat No. F-11, North- Rasta30 ft, on Ground Floor, South-Other's Land.	Symbolic	₹ 16,34,700/- / ₹ 1,63,470/-
Branch : Chippitola, Agra (E- syndicate Bank), Contact Detail : Senior Manager, Ph. No 9412751066, e-mail id : cb18817@canarabank.com, EMD Amount: A/C No. 88173170000027, IFSC Code: SYNB0008817				
M/S Sidh Baba Ice & Cold Storage Vill. & Post Kurra Chittarpur, Teh. Fatehabad, Dist. Agra U. P., **Partner/Gaurantor-**Shri Suresh Chand Jain S/o Gulab Chand Jain, Vill. & Post Kurra Chittarpur, Teh. Fatehabad, Dist. Agra UP., Shri Mahavir Singh, Vill. Nangla Shekhpura, Post Iradat Nagar Teh. Kheragarh Agra, **Gaurantor-**1. Usha Devi w/o Sh. Mahavir Singh Baghel, 2. Pawan Kumar Jain s/o Gulab Chand Jain, 3. Narendra Kumar Jain S/o Gulab Chand Jain, 4. Surendra Kumar Jain S/o Shri Gulab Chand Jain, 5. Hariom Jain S/o Gulab Chand Jain, 6. Pushpa Devi w/o Suresh Chand Jain, 7. Ajay Kumar Jain S/o Suresh Chand Jain, 8. Ajit Kumar Jain S/o Shri Gulab Chand Jain,	₹ 1,63,63,400.33 as on 01.10.2016 plus interest & other Charges	Cold Storage Land & Building with Plant & machinery at Khasra No. 828, Mauza Kurra Chittarpur, Teh. Fatehabad, Agra, Area 9330 sq mtr., in name of M/S Shri Siddh Baba Ice & cold storage, Bounded as: East- Land of Virendra, West- Land of Shri Bankey lal, North- Land of Shri Puran Singh Yadav, South- Devri Road	Physical	₹ 2,35,00,000/- / ₹ 23,50,000/-
1) Shri Naween Kumar Sharma S/o Smt. S. P. Sharma, **Add:** 128, West Arjun Nagar Agra, Office- 60, Jaipur House, Agra, 2) Smt Savita Sharma W/o Shri Naveen Kumar Sharma, **Add.-** 128, West Arjun Nagar, Agra, **Gaurantor-** Shri Siya Ram S/o Shri Pooran Chand, **Add.-**H. No. 5/523, Ram Nagar Shah Ganj, Agra	₹ 5,03,756/- as on 30.11.2015 plus interest & other Charges	Plot Number 73, part of Khasra Number 543,544,557/2, Naveen Nagar Phase -2, Mauza Pathauli, Agra, Area- 198.09 sq. mtr., Bounded as: East-Plot Number 61, West-30 Feet Road, North-Others plot, South-Plot number 72	Physical	₹ 17,65,000/- / ₹ 1,76,500/-
1) Smt. Geeta Dubey W/o Shri Ashok Kumar Dubey, 2) Shri Ashok Kumar Dubey S/o Shri Ramesh Dubey, **Add. of Both:** H. N. 37/218, A Block, Defence State, Gwalior Road Agra, **Gaurantor-**Smt Nishu Bhadauria W/O Shri Vijay Pal Singh Bhadauriya H. No. 20-21, Nainana Jat Agra.	₹ 31,77,018.57 as on 01.04.2017 plus interest & other Charges	Residential land & building on plot No. 42, Khasra No. 56, Vidhata Green, Mauza Nainana Jat, Agra, Area-120.39 sq. mtr. Bounded as: East- Others plot, West- 20" wide road, North- Others plot, South- 20" wide road	Physical	₹ 20,97,000/- / ₹ 2,09,700/-
Shri Rakesh S/o Shri Ram Niwas, R/O-348 sector 9 Avas Vikas Colony, Sikandra Agra, **Gaurantor-** Shri Shubham Singhal, R/O- House No. C 1 /538 Shastripuram Agra	₹ 11,45,146.45 as on 29.07.2018 plus interest & other Charges	Residensial House Situated At E-235 Ews Sector E-1 Shashtripuram Agra, Area 27.0 sq. mtr. Bounded as: East- Plot No E-228, West- 4.5 Meter Wide Road, North- Plot No E-234, South- Plot No E-32	Physical	₹ 5,58,000/- / ₹ 55,800/-
1. Smt. Vijaya Sharma D/o Shri Rajesh Parashar, 2. Shri Rajesh Parashar S/o Shri Sita Rama, **Add of Both-** H. No. 79A, Gayatri Madhusudan city Kehrai Road, Agra, **Gaurantor-** Shri Vikas Pitaliya S/o Shri Kunj Bihari **Add-**H. No. 59, Ram Mohan Nagar Sikandra, Agra	₹ 32,52,996.73 as on 29.05.2017 plus interest & other Charges	House No. 79A, constructed on part of Khasra No. 145, Madhusudan city, Shamshabad Road, Mauza Kahrai Agra, Area- 122.33 sq. mtr., Bounded as: East- Rasta 9.00 mt wide, West- Rasta 3.00 mt wide, North- Rasta 12 mt wide, South- Property number 79	Physical	₹ 38,84,000/- / ₹ 3,88,400/-
1.Smt. Sangeeta Kumari W/o Shri Samrat Singh, 2.Shri Samrat Singh S/o Shri Krishan Singh, **Add of Both-** House No. EWS 52-53 Shastripuram Bodla Sikandara Agra, **Gaurantor-** Mr. Ashok Kumar S/o Shri R. K. Dubey, **Add-** R/o H. No. 37/218 A Defence State Gwalior Road, Agra	₹ 30,99,086.65 as on 27.02.2017 plus interest & other Charges	House on Plot No. 55 Part of Khasra No. 53 Situated at Vidhata Green mauza Nainana jaat Teh. & Distt. Agra, Area-106.82 sq. mtr. Bounded as: East- 20 road, West- Plot of others, North- Plot 56, South- Plot No. 54	Physical	₹ 21,35,000/- / ₹ 2,13,500/-
1 Smt Leela Singh alias Leela Devi W/o Shri Bhoop Singh, 2 Shri Bhoop Singh Sisodiya S/o Shri Jagveer Singh, **Add.-**Veena Nagar, Foundary Nagar, Near Jagdamba Degree College,Etmadpur, Agra, **Guarantor-** Shri Jaan Mohammad S/o Shri Edal Khan, **Add.-** Om Nagar, Prakash Nagar, Nunhai, Chaugan, Yamuna Bridge, Agra.	₹ 10,74,403.02 as on 30.04.2017 plus interest & other Charges	House at Khasra No 1292/87, Brij Bagh Colony, Garhi Jeevanram, Mauza Naraich, Teh. Etmadpur,Agra, Area-83.61 Sq. Mtr., in the name of Smt Leela Singh alias Leela Devi W/o Shri Bhoop Singh. Bounded as: East-Plot of Rameshwar Prasad, West-Rasta 20 ft. Wide, North-Plot of Bharti Gupta, South-Plot of Vinod Kumar.	Symbolic	₹ 21,43,000/- / ₹ 2,14,300/-
Shri Aniket Agrawal S/o Nathi Lal, **Add.-**House No 991, Sector-8, Avas Vikas Colony,Sikandra, Agra, **Gaurantor-**Shri Rakesh S/o Shri Ram Niwas, **Add.-**House No 348, Sector-9, Avas Vikas Colony, Sikandra, Agra.	₹ 14,34,796/- as on 31.12.2018 plus interest & other Charges	Residential House No E-53 situated Plot No C1, Shastripuram Yojna, Agra, Area-27 Sq. Mtr., in the name of Shri Aniket Agrawal S/o Shri Nathi Lal, Bounded as: East-E Type Plot No 54, West-E Type Plot No 52, North-E Type Plot, South-4.5 mtr wide Road.	Physical	₹ 8,53,200/- / ₹ 85,320/-
Branch: J H Colony, Agra, Contact: Chief Manager, Ph. No. 0562-2811235, 2810480, e-mail Id: cb0193@canarabank.com, EMD Amount: A/C No. 0193295000001, IFSC Code:CNRB0000193				
M/S Nitin & Company, Prop. Shri Nitin Sharma, **Add.** 15/05 Noori Darwaja, Raja Mandi, Agra Shri Satish Chand Sharma, (Alias Baba Sarawan Das) S/o Shri Ram Saran Das, Smt Uma Devi W/o Shri Satish Chand Sharma, **Add. of Both-**15/4C/5, Noori Darwaja,Raja Mandi, Agra	₹ 30,91,098/- on 30-04-19 plus interest thereon & Other Expenses	Residential Property situated at Property No 15/5 & 15/4C/5, Noori Gate, Kotwali Ward, Agra, Area-82.34 Sq. Mtr., in the name of Smt. Uma Devi W/o Shri Satish Chand Sharma, Bounded as: East-Koyle Ki Taal, West-Rasta, North-Others Property, South-Property of Jyoti Prasad.	Symbolic	₹ 40,12,400/- / ₹ 4,01,240/-
Branch: Fatehabad Road, Agra (E-Syndicate Bank), Contact: Manager, Ph. No. 9412751377, e-mail Id: cb18819@canarabank.com, EMD Amount: A/C No. 86103020000061, IFSC Code:CNRB0000193				
Smt Asha Gupta W/o Shri Anand Singh Gupta, Shri Anand Singh Gupta S/o Shri Dhani Ram Gupta, **Add.-**B 1, Veer Nagar, Dayalbagh, Agra, **Gaurantor-**Shri Omveer Singh Ponia S/o Shri Natha Singh, **Add.-** 9 RVN, Real Estate, Satguru Dham, Agra.	₹ 28,83,531.44 on 01-07-17 plus interest thereon & Other Expenses	Residential Property at Plot No 113, Part of Khasra No 72, Gayatri Suncity, Rajrai, agra, Area-151.03 Sq. Mtr., in the name of Smt Asha Gupta W/o Shri Anand Singh Gupta & Shri Anand Singh Gupta S/o Shri Dhani Ram Gupta, Bounded as: East-Plot No 114, West-Plot No 112, North-18 Feet Wide Road, South-Others Property.	Symbolic	₹ 24,46,000/- / ₹ 2,44,600/-
Branch: Agra Cantt., Agra, Contact: Chief Manager, Ph. No. 0562-2227162, 2227163, 8192804504, e-mail Id : cb0379@canarabank.com EMD Amount: A/C No. 0379296000001, IFSC Code:SYNB0008819				
M/s Kannu Enterprises, Prop. Sri Alok Shukla s/o Sri Madan Mohan Shukla, **Add.:** 74, Nagla Kali, Kohrai Mod, Shamshabad, Agra, **Guarantor-**1. Sh. Dinesh Kumar Sharma S/o Har Swaroop Sharma, R/o: Nai Abadi, Jangjeet Nagar, Shamsabad Road, Agra, 2. Smt. Remeshwari Devi W/o Sri Hariom Sharma, R/o: 31-A/A-43, Jangjeet Nagar, Shamsabad Road, Agra.