

Economy

WEDNESDAY, JUNE 30, 2021

**ENTERPRISE POLICY**

K V Subramanian, chief economic adviser
The labour reform, the agricultural reform, the change in definition of MSME to avoid the phenomenon of dwarfism and most importantly, the enterprise policy focused on the private sector...this is where path of future FDI must be understood in the context of the enterprise policy focused on the private sector

Quick View

Gadkari for ratings system for MSMEs

MSME MINISTER NITIN Gadkari on Tuesday called for creation of a ratings system for the sector and a dashboard for effective monitoring of various schemes. Addressing a webinar, he said a simple and transparent methodology should be evolved to give ratings to MSMEs having good turnover and GST records to enable them to get financing from banks and institutions.

Bill to allow users choose power cos

THE ELECTRICITY (AMENDMENT) Bill 2021, which enables power consumer to choose from multiple service providers as in the case of telecom services, is likely to be introduced and pushed for passage in the Monsoon session of Parliament beginning in July.

'90% of ECLGS amount loaned'

Banks have so far lent 90% of the ₹3 lakh crore under emergency credit line guarantee scheme announced last year to help small businesses tide over the pandemic, according to a report by Crisil.

● PERFORM OR GET SHIPPED OUT

Pradhan puts ONGC, OIL on notice

PRESS TRUST OF INDIA
New Delhi, June 29

"We have asked them to do two things - do it yourself, (produce oil and gas) through some joint venture (with domain experts and foreign companies) (and) through a new business model. But the government cannot permit you to hold resources for an indefinite time," he said.

ONGC and OIL, which discovered and brought to production all of India's eight sedimentary basins, produce

about three-fourths of the nation's oil and gas.

The two, especially ONGC, have faced criticism ranging from not being able to quickly bring discoveries to production to lower recovery.

Pradhan said India needs energy for its ambitious economic growth agenda. "We want to reduce import dependency. We want to monetise our own resources."

"So we have given policy guidance to our state-owned oil companies - either you do on your own through new partners and new economic model, (else) the government will after a particular period intervene and use its authority to bid out the resources," he said.

The government has already taken away dozens of

Oil prices need to sober a bit: India to Opec

AHEAD OF a meeting of oil producers' cartel Opec, India on Tuesday said the current oil prices are "very challenging" and rates need to be a "little bit sober" lest they impact a consumption-led recovery of the global economy.

Oil minister Dharmendra Pradhan, who last week again urged Opec to phase out its production cuts, said India is a price-sensitive market and it will buy oil wherever it gets competitive rates.

"Today's price is a very challenging one," Pradhan said at BNEF Summit. "I am persuading my producer friends" for a reasonable price of oil.

— PTI

small and marginal discoveries from the two firms and auctioned them in what is known as Discovered Small Field (DSF) rounds.

DSF offers pricing and marketing freedom to operators, something which ONGC and OIL do not have currently, constraining their efforts to monetise smaller discoveries.

But now Pradhan has indicated the government would not hesitate to take away larger idle discoveries and auction them to private and foreign players.

Give more tax sops to promote not-for-profit hospitals: Niti Aayog

TO PROMOTE EXPANSION of the not-for-profit hospital sector & to provide quality healthcare to the masses, the Union government should consider doubling the exemption to 100% for donations (Section 80G) and income tax exemption for membership fees paid at Cooperative Trust Hospitals, a Niti Aayog report has suggested.

"This (exemption to donations) could be a catalyst in channelizing the much-needed funds to deserving hospitals," the report noted. To enable higher membership at Cooperative Trust Hospitals, enabling them to achieve their goal of self-suf-

Stimulus in health sector could be game-changer: Paul

INVESTMENT IN the expansion of the health sector in private domain has been relatively low and the recent stimulus announced by the government provides an opportunity to change this situation, Niti Aayog member (health) V K Paul said on Tuesday.

— PTI

ficiency in healthcare through self-participation, income-tax

exemption can be given for membership fees paid at Cooperative Trust Hospitals, it said.

According to the study by the government think-tank, the cumulative cost of care at not-for-profit hospitals is less than for-profit hospitals by about one-fourth in the in-patient department. This is reckoned by the package component of cost, which is approximately 20% lower, the doctor's or surgeon's charges, which are approximately 36% lower and the major aspect being the bed charges, which are approximately 44% lower than the for-profit hospitals.

— FE BUREAU

Under the scheme, the Centre provides free food grains to all the 80 crore beneficiaries under the National Food Security Act (NFS) over and above their regular entitlement at 5 kg per person per month.

The costs of the scheme during May-June have been pegged at ₹26,602 crore if the entire allocation of 80 lakh tonne is lifted. So far, nearly 97% of the

allotted grains have been lifted, the food ministry said in a statement.

Uttar Pradesh, Bihar, Madhya Pradesh, Maharashtra and Rajasthan are among 13 states and union territories which are yet to lift the entire food grains allocated to them.

The Cabinet last week approved extension of the free food grains distribution under PMGKAY for another five months till end of November. The scheme would entail a total expenditure of about ₹94,000 crore for the seven-month period.

Out of 204 lakh tonne of grains required for distribution during July-November, the Centre has allocated about 199 lakh tonne. Lifting under the July-

November quota has started by eight states -- Chhattisgarh, Gujarat, Haryana, Himachal Pradesh, Kerala, Odisha, Telangana and Tripura and over one lakh tonne of food grains have been lifted as of June 28.

As many as 23 states and union territories including Andhra Pradesh, Chhattisgarh, Delhi, Gujarat, Jharkhand, Karnataka, Kerala, Punjab, Tamil Nadu, Telangana and West Bengal have lifted their full allocation for May-June. Food Corporation of India (FCI) is transporting food grains all across the country to ensure smooth supply as a total 2,608 food grain rakes have been loaded with an average 45 rakes per

day since May 1.

The Central Pool stocks maintained by FCI has 591 lakh tonne of wheat and 295 lakh tonne of rice, food ministry said.

Meanwhile, the food ministry has also decided to expedite the fortification of rice by facilitating increase in capacity from current 15,000 tonne to 3.5 lakh tonne.

A programme has been launched to incentivize and create awareness among rice millers. The ministry has requested state governments to connect rice millers with banks in respect of various provisions of Atma Nirbhār Bharat Package for MSME sector as currently there is no separate scheme available for them.

From the Front Page

Covid-19: Cipla gets India go-ahead to import Moderna vaccine

No bridging studies are to be conducted for Moderna since the vaccine has been approved by the USFDA for EUA. However, it will need to share data on the first 100 beneficiaries of vaccines before rolling it out as part of the immunisation programme. "The firm has to submit 7 days' safety assessment of the vaccine in the first 100

beneficiaries before rolling out of vaccine for further immunisation programme, according to the approval order," an official said.

The first lot of imports will in the form of donations from Moderna via the US government as part of the latter's commitment to supply vaccines. Cipla, it may be recalled, had filed an application on June 28 seeking permission to import the Moderna vaccine. The vaccine will be administered in two doses with a 28-day interval between them. The Moderna vaccine needs to be stored at minus 20 degrees and has a seven-month shelf-life. Unopened vials can be kept in a

normal cold chain at 2-8 degree for 30 days. The Moderna vaccine has been shown to have an efficacy of approximately 94.1% in protecting against Covid, starting 14 days after the first dose. Moderna's vaccine will be the fourth vaccine to be available in India after Covishield, Covaxin and Sputnik V.

Five pharma majors tie-up for Molnupiravir clinical trial

The clinical trial will be conducted for the treatment of mild Covid-19 in an outpatient setting and is expected to take place between June and September across India with the recruitment of 1,200 patients, they added.

Such collaboration for a clinical trial is a first of its kind within the Indian pharma industry, and will aim to investigate yet another line of treatment in the collective fight against the Covid-19 pandemic, the companies noted.

On successful completion of the clinical trial, each company will independently approach the regulatory authorities for

approval to manufacture and supply Molnupiravir for the treatment of Covid-19 in India, it added.

Molnupiravir is an oral antiviral drug that inhibits the replication of multiple RNA viruses including SARS-CoV-2.

It is currently being studied by MSD, through a collaboration with Ridgeback Biotherapeutics, in a Phase III trial for the treatment of non-hospitalised patients with confirmed Covid-19 globally.

Between March and April this year, the five Indian pharma companies had individually entered into a non-exclusive voluntary licensing agreement with Merck Sharpe Dohme (MSD) to manufacture and supply Molnupiravir to India and over 100 low- and middle-income countries.

Migrant workers' plight: SC flays Centre for 'apathy'
"We direct all the States/Union Territories to register all establishments and license all contractors and ensure that statutory duty imposed on the contractors to give particulars of migrant workers is fully complied with," a Bench led by Justice Ashok Bhushan said.

"The Centre's delay in not putting up a portal on unorganised workers and migrants shows it is not alive to the concerns of migrant workers and it is strongly disapproved," the apex court said, while asking the Union government to allocate additional food grains to states.

Under the Pradhan Mantri Gareeb Kalyan Anna Yojana (PMGKAY), 5 kg of food grains

are being provided free of cost to the National Food Security Act beneficiaries – the scheme which was originally for the May-June 2021 period, has recently been extended to November 2021, and is estimated to cost the government ₹93,869 crore in FY22.

While passing a slew of directions, the top court directed all state governments to formulate schemes to provide dry rations to all migrant workers who do not possess ration cards till such time the Covid-19 pandemic is on, besides asking all the states to "run community kitchens to feed the migrants till the end of the pandemic".

In FY21, as part of the Atmanirbhar Bharat package, the Union government permitted an extra borrowing of 2% of GSDP (over customary 3%) by states, of which 25 bps was conditional on implementation of the scheme to help migrant labourers get access to subsidised food grains anywhere in the country. The ration card mobility was implemented by 17 states, enabling them to raise ₹37,600 crore linked to the reform. West Bengal, Assam and Chhattisgarh have not implemented the scheme as yet, while Delhi has implemented it partially.

The SC also asked the Centre to allocate and distribute additional food grains to states whenever states ask for it. This follows an undertaking by the Centre that it is keen to distribute additional food grains to migrant labourers under schemes framed by states. "We further direct the states to bring in place an appropriate scheme for distribution of dry ration to migrant labourers for which it shall be open for States to ask for allo-

cation of additional food grains from the Central Government.

The central government may undertake exercise under Section 9 of the National Food Security Act, 2013, to re-determine the total number of persons to be covered under the Rural and Urban areas of the State, the judges said.

Refusing to pass any orders for Direct Benefit Transfer (DBT) of money to migrant workers, the apex court ruled that though it won't enter the domain of policy making, governments will have to ensure that no eligible beneficiary is denied the benefit of existing welfare schemes.

Citing the survey carried out by National Statistics Office (NSO) in 2017-2018, the Bench noted that more than 1/4th population (38 crore workers) of the entire country is engaged in the unorganised sectors.

Sebi makes independent director rules tighter

Accredited investors could be individuals, HUFs, family trusts, sole proprietorships, partnership firms, trusts and body corporates based on financial parameters, Sebi said in a statement.

The regulator's board has also cleared amendments to the prohibition of insider trading regulations wherein the maximum reward for informants will be hiked to ₹10 crore from ₹1 crore at present.

Besides, changes have been approved to regulations governing Infrastructure Investment Trusts (InvITs) and Real Estate Investment Trusts (REITs).

To provide easy access to investors to participate in

public/rights issues by using various payment avenues, Sebi has decided to permit banks, other than scheduled banks, to register as a banker.

The entities, other than banks, will be specified by the regulator from time to time.

Social media misuse: Facebook and Google told to follow new IT rules by panel

The sources said that Chairman Tharoor expressed concern about the privacy of women users of social media platforms. He said he has also received complaints from several women MPs in this regard.

Earlier, Facebook representatives had informed the parliamentary panel that their company policy does not allow their officials to attend in-person meetings because of their COVID-related protocol.

But Tharoor conveyed to Facebook that its officials will have to appear in-person since the parliament secretariat does not allow any virtual meetings.

The Parliamentary Committee on IT will also summon representatives of YouTube and other Social Media intermediaries in the coming weeks over the issue.

Facebook and Google representatives were called days after Twitter officials deplored before the panel.

In the last meeting, several members of the panel had categorically told Twitter that the rule of land is supreme not the social media platform's policies.

some jobs which is inferior to their stature due to poor financial conditions. It's high time that the government came forward to support the talented sportspersons in the country, the fruits of which will definitely result in making India proud.

— Dr Mejari Mallikarjuna, Chittoor

● Write to us at feletters@expressindia.com

BLUE HORIZON INVESTMENTS LIMITED

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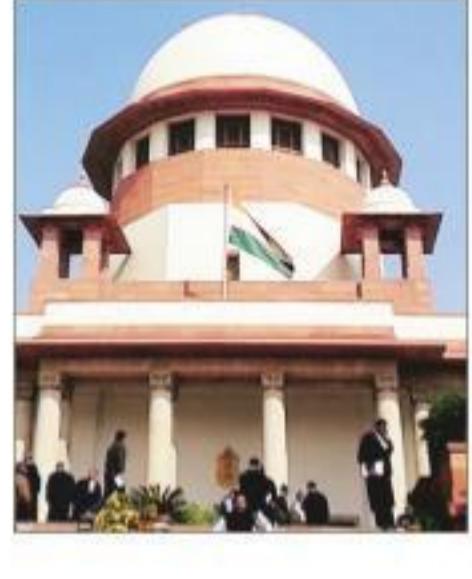
STATEMENT OF UNAUDITED / AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31ST MARCH, 2021

Rs. In Lakhs

Sl. No.	Particulars	Quarter ended 31.03.2021 (Audited)	Quarter ended 31.03.2020 (Audited)	Quarter ended 31.12.2020 (Unaudited)	Year Ended 31.03.2021 (Audited)	Year Ended 31.03.2020 (Audited)
Part -1						
1	Total Income from Operations	1.91	1.91	3.83	7.65	7.68
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items#)	(1.51)	(9.28)	(5.83)	(5.83)	(6.54)
3	Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items#)	(1.51)	(9.28)	(5.83)	(5.83)	(6.54)
4	Net Profit / (Loss) for the period after Tax (after Exceptional and/or Extraordinary items#)	(1.51)	(9.28)	(5.83)	(5.83)	(6.54)
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(1.51)	(9.28)	(5.83)		

CENTRAL VISTA PROJECT SC refuses to interfere with Delhi HC ruling

FE BUREAU
New Delhi, June 29



THE SUPREME COURT on Tuesday refused to interfere with the Delhi High Court decision that allowed construction work at the ambitious Central Vista Avenue in the National Capital to continue. The HC, on May 31, had refused to halt the construction work, saying the work on the project of national importance has to be completed within time-bound schedule by November.

The SC Bench, led by Justice AM Khanwilkar, while dismissing an appeal against the HC order said that the HC was right in concluding that the petitioners were selective in choosing the Central Vista project alone and did not research about such similar public projects where construction was ongoing.

"The HC's view is a possible view. You challenged one project selectively," the apex court said.

The PIL before the HC was filed by Anya Malhotra, a translator and Sohail Hashmi, a historian and documentary filmmaker seeking suspension of

activity of this essential project or of a project of national importance cannot be stopped especially when the conditions imposed by the Delhi Disaster Management Authority on April 19 are not flouted or violated.

Stating that its construction of redevelopment project is of "vital importance and essential," the judges said that it cannot be seen in isolation as that clearance to the project has already been upheld by the Supreme Court.

While the Supreme Court in January gave nod to the proposed project, the revamp, which was announced in September last year, envisages a new triangular Parliament building, with a seating capacity for 900 to 1,200 MPs, that is targeted to be constructed by August 2022 when the country will be celebrating its 75th Independence Day. The government plans to conserve the existing Parliament building, claiming it to be an archaeological asset of the country. The construction is expected to be completed by 2022 at an estimated cost of around ₹1,000 crore.

Refusing to suspend work at the redevelopment project amid the pandemic, the HC said that "once the workers are staying at the site and all facilities have been provided by respondent 4 (Shapoorji Pallonji and Co)..., Covid-19 protocols are adhered to and Covid-19 appropriate behaviour is being followed, there is no reason...to stop the project," the judgment held, adding that the construction

Indian Railways targets completion of projects worth ₹1.15 lakh cr by 2024

FE BUREAU
New Delhi, June 29

INDIAN RAILWAYS HAS identified 58 super-critical and 68 critical projects worth more than ₹1,15,000 crore for completion by March 2024 to improve mobility, safety and create additional capacity for running more passenger and freight trains on saturated and busy routes.

The national transporter has targeted for early completion of the projects by focussed funding and continuous monitoring as it has become imperative to ease the burden of railway traffic on the golden quadrilateral, high density network routes and highly utilised network routes.

The high density and highly utilised network routes constitute 51% route length of the

railway network but carries 96% of the traffic.

The 58 super critical projects with a total length of 3,750 km and cost of ₹39,663 crore, are those involving multi-tracking – doubling/3rd line/4th line on busy routes – and requiring urgent expansion, including those which are already progressing well.

Till date, 29 super critical projects with a total length of 1,044 km and costing ₹11,588 crore have been commissioned.

Rest 27 projects will be completed by December 2021 while remaining 2 projects will be handed over

by March 2022.

The 68 critical projects of a total length of 6,913 km with a cost of ₹75,736 crore are those requiring completion in next stage and are all civil works involving related electrification and signalling.

Of these 68 projects, 4 of them with 108 km length and costing ₹1,408 crore have been completed till date. The balance projects are targeted to be completed by March 2024.

Niti CEO Kant gets another extension, till June 2022

PRESS TRUST OF INDIA
New Delhi, June 29

NITI AAYOG CHIEF executive officer (CEO) Amitabh Kant was on Tuesday given one-year extension till June 2022, according to a personnel ministry order.

This is a third extension for the 65-year-old civil servant in the post.

The Appointments Committee of the Cabinet has approved the extension in

tenure of Kant for a further period of one year beyond June 30, 2021 i.e. upto June 30, 2022 or until further orders, it said.

He was appointed as the CEO of the National Institution for Transforming India (Niti Aayog) on February 17, 2016, for a fixed two-year term. Kant was later given an extension till June 30, 2019.

His term was further extended for two years, till this month end, in June 2019.

GOCL Corporation Limited

CIN: L24292TG1961PLC000876
Registered Office: IDL Road, Kukatpally, Hyderabad-500 072.
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EXTRACT OF STATEMENT OF AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2021. (₹ in Lakhs)

Particulars	Quarter ended			Year ended	
	31-03-2021 (Audited)	31-12-2020 (Unaudited)	31-03-2020 (Audited)	31-03-2021 (Audited)	31-03-2020 (Audited)
1. Total income	15016.62	13273.72	15096.47	55702.15	55891.62
2. Net profit for the period (before tax, exceptional and extraordinary items)	3356.98	1754.23	1466.96	9044.46	5277.80
3. Net profit for the period before tax (after exceptional and extraordinary items)	3356.98	1754.23	1466.96	9044.46	5277.80
4. Net profit for the period after tax (after exceptional and extraordinary items)	2748.80	1562.13	1380.71	7870.39	4959.65
5. Total comprehensive income for the period [comprising profit for the period (after tax) and other comprehensive income (after tax)]	179.28	10987.63	(8577.01)	28536.19	(2138.73)
6. Paid up equity share capital (Face value of ₹. 2/- each)	991.45	991.45	991.45	991.45	991.45
7. Earnings per share (₹. 2/- each) (for continuing and discontinued operations) Basic and Diluted (₹.)	5.55	3.15	2.79	15.88	10.00

Summarised Standalone Audited Financial Performance of the Company is as under :

Particulars	Quarter ended					Year ended	
	31-03-2021 (Audited)	31-12-2020 (Unaudited)	31-03-2020 (Audited)	31-03-2021 (Audited)	31-03-2020 (Audited)	31-03-2020 (Audited)	31-03-2020 (Audited)
1. Total income	4411.96	6286.91	2769.76	16239.03	11033.39		
2. Profit before tax	1206.76	3472.59	39.88	5570.40	310.77		
3. Profit after tax	928.48	3296.13	26.59	4904.36	232.25		
4. Paid up equity share capital (Face value of ₹. 2/- each)	991.45	991.45	991.45	991.45	991.45		
5. Earnings per share ₹. 2/- each) (for continuing and discontinued operations) Basic and Diluted (₹.)	1.87	6.65	0.05	9.89	0.47		

Note :
The above is an extract of the detailed format of the consolidated and standalone financial results for the quarter and year ended March 31, 2021 filed with the Stock Exchanges under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the financial results is available on the Stock Exchanges website i.e., www.bseindia.com, www.nseindia.com and also on Company's website www.goclcorp.com.

By order of the Board
For GOCL Corporation Limited

S. Pramanik
Managing Director (DIN: 00020414)

Bank of Maharashtra	DELHI ZONAL OFFICE, 15, NBCC Towers, 3rd Floor, Bhikaji Cama Place, New Delhi - 110066, Ph: (011) 26164817/26197769, Fax: (011) 26171554; E-mail: recovery_del@mahabank.co.in	Undelivered Demand Notice	
S.R. No.	Name of the Borrower/Guarantor	Detailed of Mortgaged Property	Date of Sending Demand Notice by Regd./Speed Post
1.	Mohd Saif Ali S/o MD Allauddin 1)Address- B 133, Gali No 11 Block B, Kanti Nagar Extn, Krishna Nagar Delhi 110051 2)Address (2) H No 17, Gali No - 18, Jagat Puri Near 40 Fuda Road, Krishna Nagar East Delhi -110051 3)Address (3) G 27, Street No 18, Parawana Road, JagatPuri Krishna Nagar east Delhi -110051	Hypothecation Of Vehicle Two-Wheeler Classic 350 Motorcycle, Colour: ABS Gun Grey, Maker: Royal Enfield Motors India Ltd., Engine No - U355C2KH63233 Chassis No.:MEU355C2KK707750	24/06/2021
			Date of Demand Notice 22/06/2021
			Amount due as per Demand Notice Rs. 3,12,995/- + unexpired interest @contractual rate w.e.f. 22.06.2021
			Hyp of Stock of Garments and Receivables
We have already issued detailed demand notice u/s 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 by Speed Post/ Registered post to you which has been returned undelivered/ Refused. You can collect the original notice/ cover addressed to you, returned by courier/postal authorities from the undersigned & pay the balance outstanding amount with interest & costs etc. within 60 days from the date of notice referred to above to avoid future action under SARFESI Act-2002			
We have indicated our intention for further action under sarfesi Act 2002 as per section 13(4) of the Act in case of your failure to pay the amount mentioned above within 60 days.			
Date: 29.06.2021 Place: New Delhi Authorized Officer			

इंडियन रेलवे फाइनेन्स कॉर्पोरेशन लिमिटेड

(भारत सरकार का उपकरण)

सीधी ईएन-यू659100310प्र०ल1986जीओआई026363

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चाणक्यपुरी नई दिल्ली – 110021 फोन: 011-24100385, ई-मेल: info@irfc.nic.in वेबसाइटः www.irfc.nic.in

Indian Railway Finance Corporation Limited

(A Government of India Enterprise)

CIN-U65910DL1986GOI026363

Registered Office: Room Nos. 1316 - 1349, 3rd Floor, Hotel The Ashok Diplomatic Enclave, 50-B, Chanakyapuri New Delhi -110021 Ph.: 011-24100385, E-mail: info@irfc.nic.in Website: www.irfc.nic.in

31 मार्च 2021 को समाप्त तिमाही और समाप्त वर्ष के लिए अंकेक्षित वित्तीय परिणामों का सारा

Extract of Statement of Audited Financial Results for the Quarter and Year ended 31March 2021

(राशि रु. मिलियन में, जब तक अन्यथा ना कहा जाए) (Amounts in millions of INR, unless stated otherwise)

विवरण / Particulars	समाप्त तिमाही Quarter Ended		समाप्त वर्ष Year Ended	
	31 मार्च 2021 (अनकेक्षित) 31st March 2021 (Unaudited)	31 दिसंबर 2020 (अनकेक्षित) 31st December 2020 (Unaudited)	31 मार्च 2020 (अनकेक्षित) 31st March 2020 (Unaudited)	31 मार्च 2020 (अनकेक्षित) 31st March 2020 (Audited)
(I) परिवारों से आय	(I) Revenue From Operations	44,549.65	39,323.87	32,055.18
(II) अपवादात्मक मर्दों तथा कर से प				

Companies

WEDNESDAY, JUNE 30, 2021



TOUGHEST TIMES
Sunil D'Souza, MD & CEO, Tata Consumer Products
I would say Q1...is probably one of the toughest quarters we have seen in terms of managing the quarter. April was great, but May was probably the toughest month that we have dealt with and I am accounting the first wave along with it.

Quick View



Audi opens bookings for its electric SUVs

AUDI INDIA ON Tuesday started bookings for its all-electric SUVs, the e-tron and the e-tron Sportback. The booking amount is ₹5 lakh, and both SUVs will be launched on July 22. Both have a 95 kWh battery and a claimed driving range of 359-484 km.

German auto firm ZF to invest €200 m in India

GERMAN AUTO COMPONENT maker ZF plans to invest €200 million in the next few years to grow business in India. It plans to do so through product launches, manufacturing and engineering footprint expansion, hiring and developments across all business domains.

Welspun Jan-March net profit up 49% to ₹223 cr

WELSPUN CORP HAS reported a jump of 49% in consolidated net profit at ₹222.95 crore for the quarter ended March 31, 2021, mainly on account of lower expenses. The company had posted a net profit of ₹149.24 crore for the year-ago quarter, it said in a regulatory filing on Monday.

GMDC reports Q4 net loss of ₹185 crore

GUJARAT MINERAL DEVELOPMENT Corporation (GMDC) on Tuesday reported consolidated net loss of ₹184.63 crore for the quarter ended on March 31, 2021. The company had posted consolidated profit after tax (after exceptional items) of ₹12.29 crore in the year-ago period, GMDC said in a filing to BSE.

TPL Q4 profit after tax zooms to ₹63 crore

TAMILNADU PETROPRODUCTS (TPL), part of AM International, Singapore, has reported profit after tax (PAT) of ₹62.73 crore for the fourth quarter of FY21 as against ₹1.98 crore in the corresponding quarter last fiscal. Revenue for the quarter stood at ₹352.55 crore as against ₹263.40 crore.

EID Parry profit after tax up 145% to ₹169 cr

EID PARRY (INDIA), a Murugappa Group company, on Tuesday reported profit after tax of ₹169 crore for the fourth quarter of FY21, as against ₹69 crore in the corresponding quarter last fiscal, registering an increase of 145%. The revenue for the quarter was at ₹564 crore as against ₹608 crore, marking a decrease of 7%.

10club raises \$40 m from Fireside Ventures, others

10CLUB, ONE OF the early movers in the e-commerce roll-up space, has raised \$40 million in seed funding. The funding round was co-led by Fireside Ventures and an international investor active in the space. Vinay Singh, partner, Fireside Ventures, will join the firm's board.

Airblack raises \$5.2 m from Info Edge, Elevation

ONLINE MAKEUP AND beauty learning platform Airblack has raised \$5.2 million in a Series A round co-led by Info Edge Ventures and Elevation Capital. The funds will be used to accelerate expansion of Beauty Club, launching new clubs and investing in product, engineering and brand.

Nissan launches Covid campaign with Kapil Dev

NISSAN INDIA ON Tuesday launched an awareness and safety video campaign with Kapil Dev. By using cricket analogies to draw parallels between preparing for a match and preparing to fight Covid-19, the campaign hopes to amplify the message of safety, the company said.

TFL concludes financial closure of urea project

TALCHER FERTILIZERS (TFL), a joint venture of GAIL India, Rashtriya Chemicals & Fertilizers, Coal India, and Fertilizers Corporation of India, has concluded the financial closure of its mega coal gasification-based urea project at Talcher in Odisha.

LARGEST STAKEHOLDER

Bharti to invest additional ₹3,700 crore in OneWeb

PRESS TRUST OF INDIA
New Delhi, June 29

BHARTI WILL INVEST an additional \$500 million (over ₹3,700 crore) into OneWeb to become the largest shareholder in the satellite communications company, which the billionaire Sunil Mittal-run Bharti Group and the UK government rescued from bankruptcy last year.

The investment is a result of Bharti exercising a call option. On completion of the transaction and with Eutelsat's \$500 million investment, Bharti will hold 38.6%. The UK government, Eutelsat and SoftBank will each own 19.3%, OneWeb said in a statement. The transaction is expected to be completed in the second half of 2021, subject to regulatory approval.

"OneWeb, the global low-earth orbit (LEO) satellite communications company, has secured further fundraising on the anniversary of the successful bid by the UK government and Bharti Global (Bharti) to purchase OneWeb from US Chapter 11 to bring its total funding to \$2.4 billion," the

company said.

OneWeb is gearing up for its eighth launch on July 1, delivering strategically valuable Arctic region coverage down to 50 degrees latitude.

The statement said the final shareholding structure could alter to the extent a member of the shareholders' group chooses to exercise a part of the call option. On completion, OneWeb will secure \$2.4 billion of equity investment, with no issued debt.

OneWeb executive chairman Sunil Bharti Mittal said the company represents a "unique opportunity" for investors at a key moment in the commercialisation of Space. "With its Global ITU LEO Spectrum priority, telco partnerships, successful launch momentum and reliable satellites, OneWeb is ready to serve the vital needs of high-speed broadband connectivity for those who have been left behind."

"Nation-states can accelerate their universal service obligations, telcos, their backhaul and enterprise and governments can serve remote installations," Mittal said.

— PTI

NXP, Jio tie up to drive expanded 5G use cases

NXP SEMICONDUCTORS AND JIO Platforms have collaborated to fuel expanded 5G use cases in India, a statement said. The partnership is for implementation of a 5G NR (New Radio) O-RAN small cell solution that involves NXP's 'Layerscape' family of multicore processors. "The combined solution will power new RAN networks that will deliver high performance, enabling a wide range of 5G use cases for broadband access as well as Industry 4.0 and IoT applications, including tele-medicine, tele-education, augmented/virtual reality, drone-based agricultural monitoring and more," NXP said in a statement.

RIL-Adnoc pact to build Abu Dhabi petchem hub

FE BUREAU
New Delhi, June 29

RELIANCE INDUSTRIES (RIL) has announced a joint venture with Abu Dhabi National Oil Company (Adnoc) to build a petrochemical production facility in Abu Dhabi. The two companies "will construct an integrated plant, with capacity to produce 940 thousand tonnes of chlor-alkali, 1.1 million tonnes of ethylene dichloride and 360 thousand tons of polyvinyl chloride (PVC) annually," an RIL statement said. While the financial details of the deal were not disclosed, RIL said the "final investment decisions for the projects and awards of related EPC contracts are being targeted for 2022".

The announcement is in line with the "internationalisation of Reliance" strategy mentioned recently by RIL chairman Mukesh Ambani while addressing the company's 44th annual general meeting. The process of internationalisation started with chairman of Saudi Aramco Yasir Al-Rumayyan joining RIL's board as an independent director, and Ambani had then said "you will hear more about our international plans in the times to come".

Commenting on the initiative, Ambani said: "It is also yet another testimony to the enormous potential in advancing India-UAE



cooperation in value enhancement in the energy and petrochemicals sectors".

The project will be constructed in the TA'ZIZ Industrial Chemicals Zone, which is a joint venture between ADNOC and Abu Dhabi-based ADQ, and represents the first investment by Reliance in the region. Ethylene dichloride, which is a key building block for production of PVC in India.

Reliance raised ₹2,60,074 crore through rights issue of ₹53,124 crore and asset monetisation in FY21, helping it achieve a net debt free balance sheet, ahead of its March 2021 target. Jio Platforms and Reliance Retail raised ₹1,52,056 crore and ₹47,265 crore, respectively, and BP invested ₹7,629 crore for a 49% stake in RIL's fuel retailing business. Besides, Abu Dhabi Investment Authority invested ₹5,512.5 crore for a 1.2% equity stake in Reliance Retail.

After Cairn, Devas sues AI to recover \$1.5-bn award

ABHIRUP ROY
Mumbai, June 29

SHAREHOLDERS IN DEVAS Multimedia have sued Air India in an effort to recover sums Devas won in arbitration awards against the Indian government and seize its flagship carrier's foreign assets, according to a US District Court filing.

The shareholders said Devas and its affiliates were owed more than \$1.5 billion by the Indian government. Describing state-owned Air India as the "alter ego" of India, three Devas investors — Devas (Mauritius), Telecom Devas Mauritius, and Devas Employees Mauritius — said in the petition to the US District Court for Southern District of New York reviewed by Reuters the airline should be held liable for the country's debts and obligations.

Last month, Cairn Energy sued Air India to enforce a \$1.2-billion arbitration award that it won in a tax dispute against India. That case is ongoing.

In 2011, the Indian government cancelled the Indian Space Research Organisation's contract with Devas to lease satellite space after discovering irregularities in the deal. That, the shareholders said, hurt the value of their multi-million dollar investments in Devas and led to multiple arbitration awards, including one by the International Chamber of Commerce,

Devas filed a petition in New York asking Air India to pay the amount or forfeit its US property

While Devas seeks award money, India wants to liquidate the company and investigate an alleged fraud

Move may threaten India's much-delayed plans to sell the indebted loss-making carrier

Indian authorities and Devas are engaged in multiple court cases globally

that India has not paid.

India has denied the settlement, citing an investigation into potential fraud in transactions, and a bankruptcy court has ordered Devas's liquidation.

India "has mobilised the investigative, regulatory, taxation and judicial powers of the state in a coordinated scheme to obliterate Devas," the shareholders said.

It is "urgent and essential" to begin identifying and securing India's assets, given its "outlandish and extraordinary measures to evade and nullify the unanimous arbitration award for which the country is ultimately liable", they said.

The finance ministry declined to comment and Air India did not immediately respond to a request for comment.

— REUTERS

J&J in talks with govt to explores ways to speed up Covid vax delivery to India

REUTERS
Bengaluru, June 29

JOHNSON & JOHNSON (J&J) said on Tuesday it was in talks with the Indian government to explore ways to speed up delivery of its single-shot Covid-19 vaccine in the country.

The Economic Times newspaper reported earlier on Tuesday that the company would no longer undertake local trials for its vaccine, after India's decision to scrap bridging clinical trials for vaccines approved by regulators in other nations.

J&J did not specify in its comment whether it has scrapped the trial.

The US-based company said in April it was seeking approval to conduct a bridging clinical study of its Janssen Covid-19 vaccine candidate in India. In late-May, however, the country scrapped local trials for "well-established" vaccines manufac-

Luxembourg-based firm ties up with DRL for pan-India rollout of Sputnik V

LUXEMBOURG-BASED MEDICAL refrigeration devices firm B Medical Systems on Tuesday said it has joined hands with Dr Reddy's Laboratories for providing reliable cold chain solutions for the pan-India rollout of Sputnik V vaccines.

Under the collaboration, the company will install several hundreds of vaccine freezers across the country for the national roll-out of Sputnik V vaccines, B Medical Systems said. Sputnik V, an ade-

tured in other countries.

More than 41 million vaccine doses were administered across India in just the last one week, at a time when experts have

novirus viral vector vaccine, needs specialised storage and is required to be kept at a temperature of -18 degrees C or below, necessitating the need for a more stringent vaccine cold chain. Under this collaboration, B Medical Systems will offer its vaccine freezers that provide a storage temperature as low as -25 degrees C. These units were dispatched by air cargo from Luxembourg to meet the immediate requirement," it said. — PTI

said widespread vaccination remains one of the best tools to avoid the kind of devastation that the country saw during the second wave of the pandemic.

Google, Amazon & Microsoft top list of most attractive employer brands

PRESS TRUST OF INDIA
New Delhi, June 29

TECHNOLOGY GIANT GOOGLE India has emerged as the most "attractive employer brand", followed by Amazon India and Microsoft India, a survey said.

According to the findings of Randstad Employer Brand Research 2021, Google India scored high on financial health, strong reputation, and attractive salary and benefits parameters, the top three 'employee value proposition' drivers.

Amazon was the runner-up, followed by Microsoft. The top 10 included Infosys Technologies at fourth place, followed by Tata Steel, Dell Technologies, IBM, Tata Consultancy Services, Wipro, and Sony.

The findings this year reflect a shift in employee sentiments, where work-life balance has taken centre stage, making it as important as financial compensation.

The research captures the views of over 1,90,000 respondents (general public, aged 18-65) on 6,493 companies in 34 countries.

The seven members include three nominated by successful bidders, three by the financial creditors, and an independent insolvency professional. The company has not revealed names of the members.

The National Company Law Tribunal on June 22 approved the resolution plan of the Murari Lal Jalan-Kalrock Capital consortium with a few riders. The consortium will have to get approval of slots for Jet Airways from the DGCA within 90 days.

"The terms of appointment and duties of the monitoring committee will be set out in the resolution plan, and the day-to-

day operations and the management of the company shall be carried out by the monitoring committee until the closing date as defined in the resolution plan," Jet Airways said in the filing.

The Murari Lal Jalan-Kalrock consortium has offered ₹1,183 crore to the lenders, which implies a haircut of around 90% for them on total admitted claims of ₹15,525 crore. The consortium has agreed to pay the

₹7,460 crore from financial creditors.

₹1,183 crore over five years to the financial creditors, employees, and workers of Jet Airways. It has also offered a stake of about 9.5% stake in Jet Airways and of 7.5% in Jet Privilege to the financial creditors. Kalrock Capital is a UK-based asset management company and Murari Lal Jalan is an entrepreneur based in the UAE.

Jet Airways has admitted claims of ₹7,460 crore from financial creditors.

How is Q1 shaping up and what does FY22 hold for Mahindra Lifespaces?

All aspects of business moved ahead in Q1, albeit at a slower pace compared with the last seven months. Though from a very high run rate and very high speed, one is dropping gear and pressing brakes, which has hurt us, but it's not been zero and in fact reasonably good for the first quarter...we should see a jump from [collection] levels in FY22,

depending on how the pandemic plays out. Subject to that, I do expect significant growth in residential this year. From the industrial segment perspective, international travel is still restricted and it is tough for clients...to visit sites...the pipeline is strong but the deal conclusions will be more

strong than Q4 or the next financial year.

You have said you intend to go slow on projects which take 12-15 years to complete. Why this change?

From a residential perspective, we are looking at projects which we can get in and get out in about four to 4.5 years. So ideally, about eight lakh to one million square feet, which we feel works better for our economics rather than trying to buy land cheap, which has been the historical approach of developers, including us.

You are planning to heavily invest in land acquisitions to grow volumes. How will you keep debt in check?

Our balance sheet currently has almost zero net debt. However, our current strategy of picking land parcels and exiting within four to 4.5 years, allows us to rotate cash much quicker. Most of our land transactions are structured where either the land owner is getting the approvals or most of the payout for the land is getting timed closer to actually getting the approvals.

How will you fund the land acquisitions? The acquisitions will be a mix of outright

purchases and joint development and JVs.

The funding will be a combination of internal accruals and debt. A 1:1 debt-equity gives us enough headroom to fund these acquisitions...

...we have significant internal accruals. Also, when we are talking about ₹2,000 crore worth of sales, we are talking about ₹500 crore or so of land outlay, so roughly 25% of the top-line is the cost of land, which is easily digestible.

What are your plans on the industrial parks business?

We feel the industrial parks segment will benefit from the geopolitical and macroeconomic changes taking place, as companies look to expand beyond China, and India naturally figures as a prime candidate. We want to get to ₹500 crore of industrial leasing by FY25 and are strengthening our team for this segment. Most of our investments in

POWERING PROJECTS

NTPC looks to raise funds with renewables arm's IPO

FE BUREAU
New Delhi, June 29

STATE-RUN NTPC is considering spinning off its recently formed renewable energy subsidiary to raise funds for solar and wind power projects.

"We will soon go public with NTPC Renewables," the power generation behemoth's chairman and MD Gurdeep Singh said on Tuesday at the Bloomberg New Energy Finance (BNEF) Summit in New Delhi.

NTPC, earlier known as the National Thermal Power Corporation, is predominantly a coal-based player. In October 2020, it incorporated its wholly-owned subsidiary NTPC Renewable Energy to focus on its green energy business. The company has doubled its renewable energy target and now wants to have 60,000 megawatt (MW) of wind and solar capacity by the end of 2023.



Currently, the installed renewable energy capacity of the company is 1,365 MW and by FY24, it intends to add about 13,000 MW of green power generation base. NTPC is in talks with the governments of Gujarat, Rajasthan, Maharashtra and Andhra Pradesh for allocation of land parcels for 17,000 MW of renewable energy projects under the Ultra Mega Renewable Energy Power Parks scheme.

It quoted the lowest tariffs of ₹1.99/unit and ₹2/unit in the recent solar auctions as it enjoys relatively lower costs of debt owing to its government backing and positive ratings. It has also gained from a lower tax rate since the projects will be set up under NTPC Renewable Energy.

The FY21 Union Budget extended the concessional corporate tax rate of 15%, earmarked for manufacturing companies, to new domestic electricity generation firms, effectively reducing their tax incidence by 10 percentage points.

India has set a target to raise renewable energy capacity to 45,000 MW by 2030 from 95,000 MW at present. Reliance Industries has recently unveiled a mega plan for green energy and pledged initial investments of ₹75,000 crore out of its internal resources over the next three years.

Rel Power begins equipment export from Samalkot to Bangladesh project to cut debt

PRESS TRUST OF INDIA
New Delhi, June 29

The move will help the company pare debt of nearly ₹1,500 crore

RELIANCE POWER HAS started the export of power equipment from its Samalkot project in Andhra Pradesh to its Bangladesh project, a move that will help the company pare debt of nearly ₹1,500 crore.

Reliance Power has sold the Module 1 of the gas-based power equipment, which has a capacity of 750 MW, to the Bangladesh project.

"These equipment are being exported from its Samalkot project.

The process of exporting the equipment for the 750 MW LNG-based power project in Bangladesh is expected to be completed by the end of July 2021," a senior official said.

According to the senior company official, the sale of these equipment from the Samalkot to Bangladesh project will bring down Reliance Power's US-EXIM debt by nearly ₹1,500 crore. The Bangladesh project is being jointly developed by the company along with Japanese energy major JERA.

CIL committed to achieving over 60k-tonne carbon offset by year end

PRESS TRUST OF INDIA
New Delhi, June 29

STATE-OWNED Coal India (CIL) is committed to achieving a carbon offset of over 60,000 tonnes by the end of this year, according to a statement issued by the coal ministry on Tuesday.

Apart from taking immediate action for efficient use of energy, CIL, which accounts for over 80 per cent of domestic coal output, has also drawn an ambitious five-year plan of carbon offset in different fields of its operation. "CIL is committed to achieve a carbon offset of more than 60,000 tonnes by the end of this year which will be a major breakthrough," the coal ministry said.

To reduce carbon footprint in its operational area, CIL has put a special thrust on energy efficiency measures and is forging ahead with a series of measures to offset carbon emissions in mining operations.

TVS Automobile unveils digital subsidiary Ki Mobility, announces ₹85-cr fundraising

FE BUREAU
Chennai, June 29

TVS AUTOMOBILE SOLUTIONS (TVS ASL), an independent automotive aftermarket player from TVS Group, has announced the formation of a new digital subsidiary 'Ki Mobility Solutions', raising funds to the tune of ₹85 crore from tech investors led by Pratish Investment Trust (represented by its trustee S Kris Gopalakrishnan, co-founder of Infosys) and SeaLink Capital Partners (SCP).

The new entity would offer quality, standardised and cost-effective service to vehicle owners of two-wheelers, passenger cars and commercial vehicles across the country. It will also look to enter developing and developed countries as well.

TVS ASL said the digital platform, with unique offline-to-



online model, is a maiden attempt in the industry to enhance the confidence of live-hood automobile entrepreneurs, whom it aims to include and provide nearly

10,000 retailers and 20,000 garage owners a single digital ecosystem. The company, with an aim to strengthen the value proposition to end customers, has announced 100% acquisition of GoBump, one of the largest B2C service aggregation platforms.

Kitex abandons ₹3,500-crore investment plan in Kerala, cites 'harassment' by state govt

FE BUREAU
Kochi, June 29

GARMENT MANUFACTURER Kitex Garments on Tuesday said it is withdrawing from a plan to invest ₹3,500 crore in apparel parks in Kerala, attributing the decision to alleged 'harassment' by the state government.

The company, the largest private sector employer in the state, is known for winning and ruling the Kizhakkambalam panchayat for the last five years through its political arm 'Twenty20'. Last year, Twenty20 won three more panchayats in its home district of Ernakulam apart from retaining Kizhakkambalam. It could not, however, make any gains in the recent Assembly elections.

Subu M Jacob, CMD of Kitex group, said his company is withdrawing from an MoU

with the Kerala government, signed at the 'Ascend Global Investors Meet' in Kochi in January 2020. The plan was to open an apparel park in Kochi and establish industry parks at Thiruvananthapuram, Kochi and Palakkad.

"On Tuesday, it was the turn of the pollution control board. Each team has 40-50 officers and searches every nook and corner of the company. They grill employees for hours but do not reveal what violations they have found. The Kitex factory has been functioning here for the past 26 years and we have 11,000 employees," Jacob said.

Extract of Consolidated Financial Results (Audited) for the Quarter and Year Ended March 31, 2021 (₹ in Crores, except per share data)									
Sr. No.	Particulars	Quarter Ended		Year Ended		Year Ended			
		31 March 2021 (Audited)	31 March 2020 (Audited)	31 March 2021 (Audited)	31 March 2020* (Audited)	31 March 2021 (Audited)	31 March 2020* (Audited)	31 Mar-21	31 Mar-20
1.	Total Income from Operations	186.52	140.76	641.11	1,923.88				
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(11.42)	(20.00)	(51.76)	(270.64)				
3.	Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary Items)	15.38	50.49	(24.96)	(113.64)				
4.	Net Profit / (Loss) for the period after Tax (after Exceptional and/or Extraordinary Items)	15.31	78.82	(11.17)	(99.02)				
5.	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income)	15.59	81.41	(11.97)	(80.13)				
6.	Equity Share Capital	23.55	23.55	23.55	23.55				
7.	Earnings Per Share (before and after extraordinary items) (of ₹ 10/- each)	4.97	32.52	(8.95)	(43.97)				
	a. Basic	4.97	32.52	(8.95)	(43.97)				
	b. Diluted	4.97	32.52	(8.95)	(43.97)				

* includes figures upto November 8, 2019 of Swiss Cos Group and hence not comparable with current period

Key Standalone Financial Information

(₹ in Crores)

Sr. No.	Particulars	Quarter Ended		Year Ended			
		31 March 2021 (Audited)	31 March 2020 (Audited)	31 March 2021 (Audited)	31 March 2020 (Audited)	31 March 2021 (Audited)	31 March 2020 (Audited)
1.	Total Income from Operations	90.03	65.94	318.39	225.86		
2.	Profit / (Loss) Before Tax	33.92	54.99	(17.62)	(126.56)		
3.	Profit / (Loss) After Tax	35.57	83.39	1.77	(102.33)		

Notes:

- The above is an extract of the detailed format of the quarter and year ended audited financial results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the quarter and year ended audited financial results are available on the Stock Exchange website - www.bseindia.com and on the Company's website - www.bilcare.com.
- Previous periods' figures have been re-grouped / re-classified wherever necessary.
- The above audited financial results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on June 29, 2021.

Place : Pune

Date : June 29, 2021

For Bilcare Limited

Mohan H. Bhandari
Managing Director

PANACHE INNOVATIONS LIMITED

CIN : L51100MH1981PLC312742

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Extract of Audited Financial Results for Quarter and Year ended 31st March, 2021

(₹ in Lakhs except data per share)

Sl. No.	Particulars	Standalone		Consolidated	
		Current Quarter Ended	Corresponding 3 months ended	Current Quarter Ended	Corresponding 3 months ended
1	Total Income from Operations	273.76	982.88	439.48	273.76
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items#)	(36.18)	(16.74)	(23.91)	(38.93)
3	Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items#)	38.31	(14.61)	(17.91)	(26.49)
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items#)	29.09	(10.20)	(8.09)	(17.26)
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	31.00	(8.29)	(12.15)	(11.62)
6	Equity Share Capital	439.00	439.00	439.00	439.00
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	30.44	30.44	30.44	30.44
8	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) -	0.66	(0.23)	(0.18)	(0.39)
	1) Basic:	0.66	(0.23)	(0.18)	(0.39)
	2) Diluted:	0.66	(0.23)	(0.18)	(0.39)

Notes:

- The above is an extract of the detailed format of Quarterly and Yearly Financial Results filed with BSE under Regulation 33 of the SEBI



Opinion

WEDNESDAY, JUNE 30, 2021



ON THE ECONOMIC PACKAGE

Congress leader Rahul Gandhi

No family can use the FM's 'economic package' to spend on shelter, food, medicines, children's school fees. This is no package, a mere hoax

Apprenticeship law needs more reforms

Proposed amendment to the Act gets many reforms right, but key ones, like creating a skills-university, have been overlooked

INDA'S SKILLING ECOSYSTEM has seen some policy impetus over the last decade, but persistent sclerosis in some areas has ensured there is little to write home about. Meanwhile, economies like Bangladesh and Vietnam (let alone skilling-leaders like Germany, Russia, etc) have deepened efforts meaningfully, and not just in industries like textiles and garments where they already present a significant challenge to India but also in more tech-forward sectors. Thus, the need for India to get skilling right, and quickly, just can't be emphasised enough; else, our immense labour potential will simply be squandered. To that end, it is welcome the Union government is looking to reform the Apprenticeship Act further—this was announced in the Union Budget FY22, and Mint reports that the government is likely to present the amendment Bill in the monsoon session of Parliament. The ministry of skill development had released a concept note in April, in which it had outlined several reform proposals. Key among these are changing the definition of 'establishment' to include educational institutions, recognition of apprenticeship through the virtual/online mode, allowing part-time apprenticeship, enhanced role for the third-party aggregators (TPAs), easing of penalties and ending apprenticeship contract approval in favour of contract 'intimation' to authorities.

The benefits of some of these proposed steps are obvious. Expanding 'establishment' would give apprentices more opportunities, even as higher education institutions hone their ability to orient courses towards job-market demands. This will also likely serve as a nudge towards the 'sandwich courses' model that most European nations follow. Apprenticeship in the virtual mode will mean youth in remote locations can access opportunities, especially in the services sector, including IT/ITES and digital; the pandemic has made it clear that any job that can be moved to the digital/virtual mode would likely be moved. Part-time apprenticeship will allow students to pursue regular academic courses while undergoing job-training. Enhanced role for TPAs, as the ministry note observes, will offer industry an easier route to compliance with the Act's provisions, by removing the burden of procedural work; however, there is a need to avoid the middle-man trap, where TPAs merely serve as compliance vehicles without oversight of responsibilities. The concept note does not include dedicated skill universities among reforms proposed though it acknowledges that this was a key suggestion during consultations with stakeholders. A skills university will require different treatment than that accorded to purely academic universities; the education regulator (the UGC/its successor, the HECI) needs to be sensitive to this. This will also call for, as Teamlease's Manish Sabharwal has pointed out in these pages, an end to siloed thinking and working in turfs by the clutch of regulators whose oversight is mandated for this. The proposal to have stipend-free apprenticeship will be big boost for industry participation, but apprentices' interests also need to be guarded as well. More so in the backdrop of the move to increase the share of apprentices in a firm's workforce, including for small businesses. The move must not be allowed to become a route for exploitation of labour, especially in industries where there is a lot of low-value/low-skill work; while employers may not be needed to pay, there has to be oversight to ensure that apprenticeship stints are not reduced to mere execution of such work even as employers wrest compliance in the process. The concept note is also silent on the proposal of removing the distinction between designated and optional trades; this would allow both employers and apprentices greater choice.

Digital's growing clout

Expect more API-Thyrocate-like offline surrenders to online

THAT MAY NOT be the new normal yet, but API Holdings' acquisition of Thyrocate, late last week, is definitely a landmark deal. API is the parent of PharmEasy, an online digital outpatient healthcare ecosystem. It is not as though online and offline businesses are not buying into one another. Amazon Inc picked up a tiny share of Shoppers' Stop some years ago. And then Walmart scooped up Flipkart. Typically, it is the brick&mortar businesses that have been trying to buy themselves an online presence. The Tata conglomerate, for instance, is trying to build a super app by snapping up e-commerce companies; it recently bought into Big Basket. Even if it is not a mega deal like the Walmart-Flipkart one, the API-Thyrocate transaction stands out in that it is apparently the first unicorn to buy out a listed firm. That's the harbinger of things to come. Buyouts in the past—primarily in the industrial space—have almost always been accompanied by a sharp fall in the share price of the acquirer; analysts fret the company will need to leverage to fund the transaction or that the earnings will get diluted and it will take years for the synergies to play out. API's investors are so chuffed they have put in \$300 million more to help it foot part of the ₹6,000-crore bill for Thyrocate. Barely two weeks back, PharmEasy was valued at \$1.8 billion, the latest funding round values it at \$4.1 billion. Thyrocate's shares lost value post the announcement.

That's the kind of clout a good digital business enjoys these days. With every second person in the country now having access to the internet, it is almost as if brick&mortar businesses are going out of fashion. One estimate by Zone4 Capital says internet revenues will be nudging ₹70 billion by 2025, on a gross transaction value of ₹180 billion, while the profits would amount to ₹8.5 billion. The value created by Indian start-ups is expected to grow three-fold by 2025. For perspective, India Inc's revenues in FY 21 (for a sample of close to 2,000 companies) were roughly ₹80 lakh crore—about ₹1 trillion—while profits were ₹6.6 lakh crore (or ₹88 billion).

Digitisation is no longer merely another option for many traditionally offline sectors, banking for instance. But even a fully online business may want an offline presence. This symbiosis could see more offline businesses surrendering, mainly because digital players are backed by deep-pocketed investors. In the retail space, for instance, the traditional brick&mortar players like the Future Group are cash-strapped. Thyrocate's Arokiaswamy Velumani has said API's was the best deal he got in five years and he received some 25 offers. Velumani may have sold out for personal reasons, not because his business was not profitable—in fact, it was doing brilliantly well—but in several sectors, surviving without an online presence may be difficult. API is another classic garage start-up story, set in the Mumbai suburb of Ghatkopar. If traditional businessmen envy its success, they need to learn to put the consumer at the heart of the business. That is something that does not come easily to them.

AGAINST THE REVENUE NEUTRAL RATE OF 15.5%, THE ACTUAL AVERAGE GST RATE IS ~11.8%, NEED TO EITHER INCREASE RATES OR REDUCE EXEMPTIONS

Need to consider rate rationalisation

UDAY PIMPRIKAR

National Leader (Indirect Tax), EY India
Views are personal



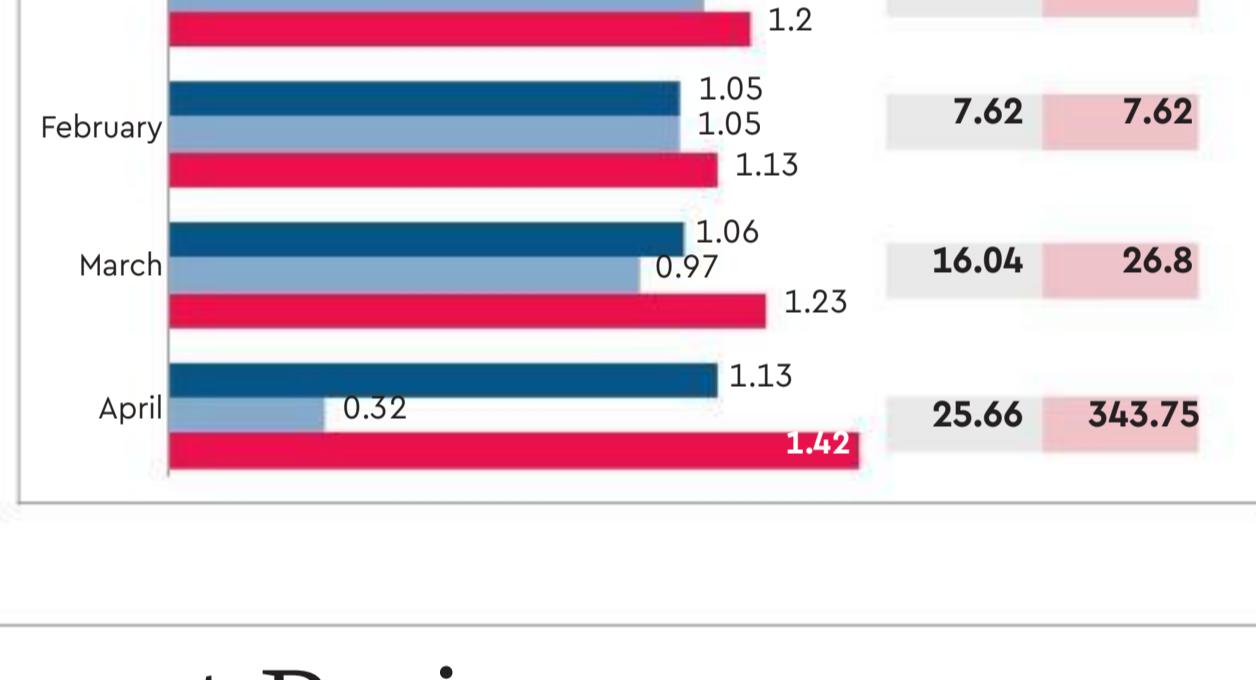
INDIAN POLICYMAKERS ARE marsupials by design; they birth policy that needs nurturing on the ground. Waiting for perfection is not advisable. Launching a reform and then continuously improving or adapting it to the ground level realities is an integral part of its implementation. Goods and Services Tax (GST), when enacted in 2017, was admittedly a work-in-progress and its implementation is still ongoing. In the past four years, while the reform has achieved a fair bit of maturity in some aspects, the GST child needs more nurturing on several fronts and deal with several impending challenges.

The GST digital compliance and tax administration framework is unprecedented in its scale and ambit, and forms the backbone for the reform. Achievements on this front are exemplary and will be emulated globally. Last year, it was visionary of the revenue secretary to push ahead with the digital agenda through the pandemic, despite protests. E-invoicing for large taxpayers having turnover above ₹100 crore was implemented. This, coupled with a proactive use of analytics, has enabled the administration to check evasion. The collection efficiency has significantly improved. The Q4FY21 collections indicate a 15-20% growth compared with FY 19 (see graphic). Stronger collections should provide flexibility to focus on the necessary structural reforms.

In FY21, approximately ₹7 lakh crore (based on Union Budget RE and all states BE) excise duties and state VAT collected on commodities excluded from the GST net account for 30% of all commodity taxes and duties. A lion's share of these collections relate to

petroleum products. Further, budgeted collections of state electricity duty for FY21 is around ₹46,184 crore (as per the RBI report on state finances—A study of Budgets 2020-21). Inclusion of these sectors within the GST net will reduce cascading impact of these taxes by tens of thousands of crores of rupees. However, the present political and economic scenario would not allow both the states and the Centre to agree over any dilution of fiscal independence, and this agenda is unlikely to be addressed.

States were guaranteed a 1.4% compounded annual growth of their revenues subsumed within GST for five



years. Any shortfall was to be funded by the compensation cess. This year, the compensation is estimated to be around ₹2.5 lakh crore. This guarantee ends in June 2022 and the states would want an extension of the compensation safety net for a few years more.

This revenue shortfall is primarily on account of the steep reduction of tax rates during GST implementation. Against a planned revenue neutral rate of 15.5%, the actual average GST rate is around 11.8%. Rate rationalisation, either by reducing the number of exemptions or by increasing GST rates, could be considered.

The recent integration and tighten-

ing of the compliance framework definitely reduced evasion. At present, non-filing of returns precludes a taxpayer from receiving or despatching goods, thereby forcing closure of business operations. This is too harsh. Decoupling payment of taxes from filing of returns is desirable as this will enhance the quality of compliance and enable businesses to revive and recover. Evasion concerns should be addressed by better use of analytics.

The impending states' revenue crisis is likely to pressurise tax administrations to take on aggressive tax collection targets triggering combative and high-pitched assessments. Indian GST, being a new law with several complexities, exacerbates the problem. Unless pragmatic steps are taken to reduce disputes, the ensuing deluge of litigation will breed massive uncertainty for businesses and choke the already burdened judicial infrastructure for the foreseeable future. The steps could include issuing clarifications, rationalising legislation to address ambiguities in the law as also notifying schemes allowing people to resolve or compound disputes or non-compliances. Further, active focus should be given to decriminalisation of offences under the law.

As GST enters its fifth year, tremendous work has been done to get its physical bearings in place. Revenues and collection efficiencies have improved and stabilised. Next year, the agenda should ideally aim at building on this strong foundation and work on imbibing the right values in GST. This is the time to ensure that the law doesn't become troublesome but contributes to the economic well-being of the society and country at large.

Basel must meet Paris

Regulation of the financial sector needs to now count climate-change as a serious risk and design the oversight framework accordingly

IN A FIRST in the history of the Global Risks Perception Survey of the World Economic Forum's, in 2020, the risks of climate change and related environmental issues occupy the top five spots in terms of likelihood. Managing these risks require large scale investments, and inaction could cost the global economy \$150 billion annually (2014 White House report). The International Finance Corporation of the World Bank estimates that the Paris Agreement opened up an \$23-trillion opportunity (till 2030) for climate initiatives in EMEs that account for 70% of the total global climate investment requirement. However, according to the Climate Policy Initiative, current climate investments are a mere 2% of the total required. If the targets for climate-focused investments are to be met through banks and capital markets, a major shift is required in the current trajectory. While there is a general agreement that the Paris target on limiting global temperature rise is inadequate, achieving even this requires a substantial reallocation of global investments. Some movement on green investments is visible, but changes in the regu-

latory and oversight framework of the entire banking system is needed. The share of green loans in the banking system is low (around 4% for India and China, for instance) and, less than 1% of the \$180 trillion of institutional investors was put into green/climate areas.

The Basel-based Bank for International Settlement (BIS) has flagged climate change as a central concern for the financial sector. In a May 2021 document, brought out by the Financial Stability Institute of the BIS, interesting principles for prudential regulation of the financial sector, based on the recommendations of central banks and Supervisors Network for Greening the Financial System (NGFS), have been proposed. RBI joined NGFS on April 23, 2021. Broad recommendations are:

■ supervisors must determine the path of transmission of climate-related and environmental risks to their economies and financial sectors, and identify material risks for supervised entities;

■ national authorities (regulators and central banks) need to develop a strategy that supports the integration of

these climate-related and environmental risks in the supervisory work;

■ supervisors need to identify financial institutions' exposures to these risks and assess their potential losses;

■ clear supervisory expectations need to be set with regard to a number of issues, such as, governance arrangements, "including the need for financial institutions to assign management responsibilities for climate and environmental risks, board-level responsibilities, and fit and proper requirements for senior executives and board members";

■ and, supervisors need to ensure "adequate management of climate-related and environmental risks by financial institutions" and take appropriate actions wherever necessary.

Admittedly, these recommendations do not enumerate any specific dos and don'ts. Instead, they are broad principles. In its first comprehensive report in 2019, the NGFS recommended the integration of climate-related risks into micro-prudential supervision.

Of course, the power of the NGFS is quite limited—it is a voluntary, consen-

RUNA SARKAR & PARTHA RAY

Sarkar is professor of Economics, IIM Calcutta, and Ray is director, National Institute of Bank Management, Pune

sus-based forum whose purpose is three-fold: (a) to share best practices, (b) to contribute to the development of climate- and environment-related risk management in the financial sector, and (c) to mobilise mainstream finance to support the transition towards a sustainable economy. More recently in May 2020, the NGFS came out with a fairly detailed technical document that has several illustrations of how many central banks have started taking climate-related and environmental risks seriously. Illustratively, the Reserve Bank of New Zealand has a climate change strategy, the Malaysian Central Bank has set up an internal network for this purpose, and the Bank of England assessed mortgages against flood-risks.

The global financial crisis added prudential regulation as an essential component in the toolbox of central banks/financial regulators. The current instances of climate-change impact are a wake-up call to include climate-change in the regulators' toolbox as well. A delayed response or measured indifference to this issue could turn out to be irreparably expensive for the financial sector.

Tighter policy isn't tight policy

Investors may be squirrelly about hawkish signals from central banks, but important ones will stay relatively loose

forward by investors. Yet the Reserve Bank of New Zealand laid out a lot of caveats. "You are talking about the second half of next year," RBNZ Governor Adrian Orr said in late May. "Who knows where we will be then?" (If you didn't tune into that briefing, it's worth a listen.)

This isn't to say there's no movement on the policy front. The Reserve Bank of Australia may begin retiring one of its emergency programs next week, an effort to keep yields on three notes close to zero. At the same time, the RBA is expected to continue its quantitative easing and Governor Philip Lowe has said repeatedly a nudge higher in the benchmark rate is probably

years away. South Korea, enjoying a robust recovery thanks to technology exports, may increase rates by year-end. Important? Absolutely. Bank of Korea Governor Lee Ju-yeo nevertheless emphasized last week that with the main rate at a record low of 0.5%, one or two steps away from an emergency level of accommodation shouldn't be seen as a tightening. Canada has begun tapering its asset purchases.

The issues Australia and South Korea wrestle with encapsulate a broader dilemma. Policy makers need to acknowledge that economies are returning to health, financial markets have broadly stabilised and inflation is picking up. Contin-

uing without any sort of adjustment, however nuanced and gradual, isn't credible. They also say that the rise in inflation is unlikely to be prolonged and that labor markets aren't fully healed. It's a delicate balance for the most deft of central bankers. The good news for Sydney and Seoul is that the fate of the world doesn't sit squarely on their shoulders.

That responsibility falls to the Federal Reserve. Though some investors were startled that the Federal Open Market Committee projected two rate increases in 2023, senior officials have stressed their belief inflation will remain under control and jumps in prices won't be sustained. The Fed is yet to unveil a timeline for tapering asset purchases. A higher federal funds rate is something for the very long-term horizon. (It wouldn't pay a lot of attention to the handful of Fed district bank

presidents laying out scenarios in which rates rise next year. More important is that the top brass remains dovish.) The People's Bank of China, often portrayed as a step ahead of its American counterpart, is proceeding cautiously. Beijing is reining in stimulus, but is mindful not to overdo it, in part for fear of greater capital inflows that would strengthen the yuan. After a muscular recovery from a slump early in 2020, China's economy may also be starting to slow, or at least consolidate. And while factory-gate prices have galloped ahead, consumer inflation remains muted. China, which didn't ease as aggressively as the Fed in the first place, is unlikely to become overtly more hawkish. The monetary gymnastics of early 2020 were never going to last forever. But the easy money isn't over, either. Don't conflate action at the sidelines with the main event.

DANIEL MOSS

Bloomberg

THE SHIFT UNDER WAY in global monetary policy is more subtle evolution than revolution. For all the talk about a pivot toward higher interest rates, conditions are likely to remain relatively lax for years to come in the economies that matter most.

Central banks are unlikely to engage in new aggressive approaches to spurring growth and buttressing markets; the global expansion in 2021 is projected to be one of the strongest in decades after the worst showing in almost a century last year. That isn't the same thing as a consequential tightening. Any reversal to what constituted normal before the pandemic

Personal Finance

WEDNESDAY, JUNE 30, 2021

ON INDEX FUNDS
 Vinay M Tonse, MD & CEO, SBI Mutual Fund
 We believe passive funds are gaining traction around the world and in India as well where investors would like to invest in line with an index.

LIFE INSURANCE

Check out the riders with your basic cover

Critical illness rider has gained a lot of traction after the Covid-19 pandemic because of its multi-organ effects

SAIKAT NEOGI

SINCE WE BUY life insurance to protect our family in the long run, it is beneficial to buy certain key riders along with the base policy by paying an extra premium. Riders are additional benefits which a policyholder can opt for along with the basic cover to expand his life insurance coverage. Riders can help in customising the life insurance policy, give additional protection against risk on top of the basic sum and can be useful in times of financial crises, especially at a time when the Covid-19 pandemic has taken lives of many breadwinners.

While some life insurance companies offer plans which have in-built riders in the basic plans, others have flexible plans and a policyholder can choose according to his needs. Life insurers offer various types of riders such as critical illness, permanent disability, accidental death and waiver of premium riders. In fact, accidental disabilities and life-threatening illnesses, which entail expensive treatments, can cause financial stress to the insured and his family. Riders

can mitigate that to a large extent.

Buying a rider is much more affordable than buying a separate insurance policy and the insured can get tax deductions under Section 80C, 10(10D), 11BAC and other provisions of the Income Tax Act, 1961. Policyholders can buy riders to any insurance plan—term plan, endowment plan or even unit-linked plan. However, the premium on the critical illness riders cannot exceed 100% of the premium under the basic product and premiums under all other life insurance riders in total cannot be over 30% of premium paid under the basic policy.

Critical illness rider

Under this rider, the insurance company will pay a lump sum or give periodic payouts, over and above the sum assured, in case the policyholder is diagnosed with any of the specified critical illnesses listed in the policy document such as heart attack, cancer, brain tumour, kidney failure, etc. Policyholders must see the entire list of critical illnesses covered in the policy as it varies from company to company. The lump sum can be used for medical treatment and even for household expenses and paying loan EMIs.

As the policyholder will suffer loss of income because of the critical illness, the pay-out will help him pay for the treatment costs, support his family financially and compensate for the loss of income immediately. After payment of the lump sum, the insurer terminates the additional rider. However, the policyholder's base policy con-

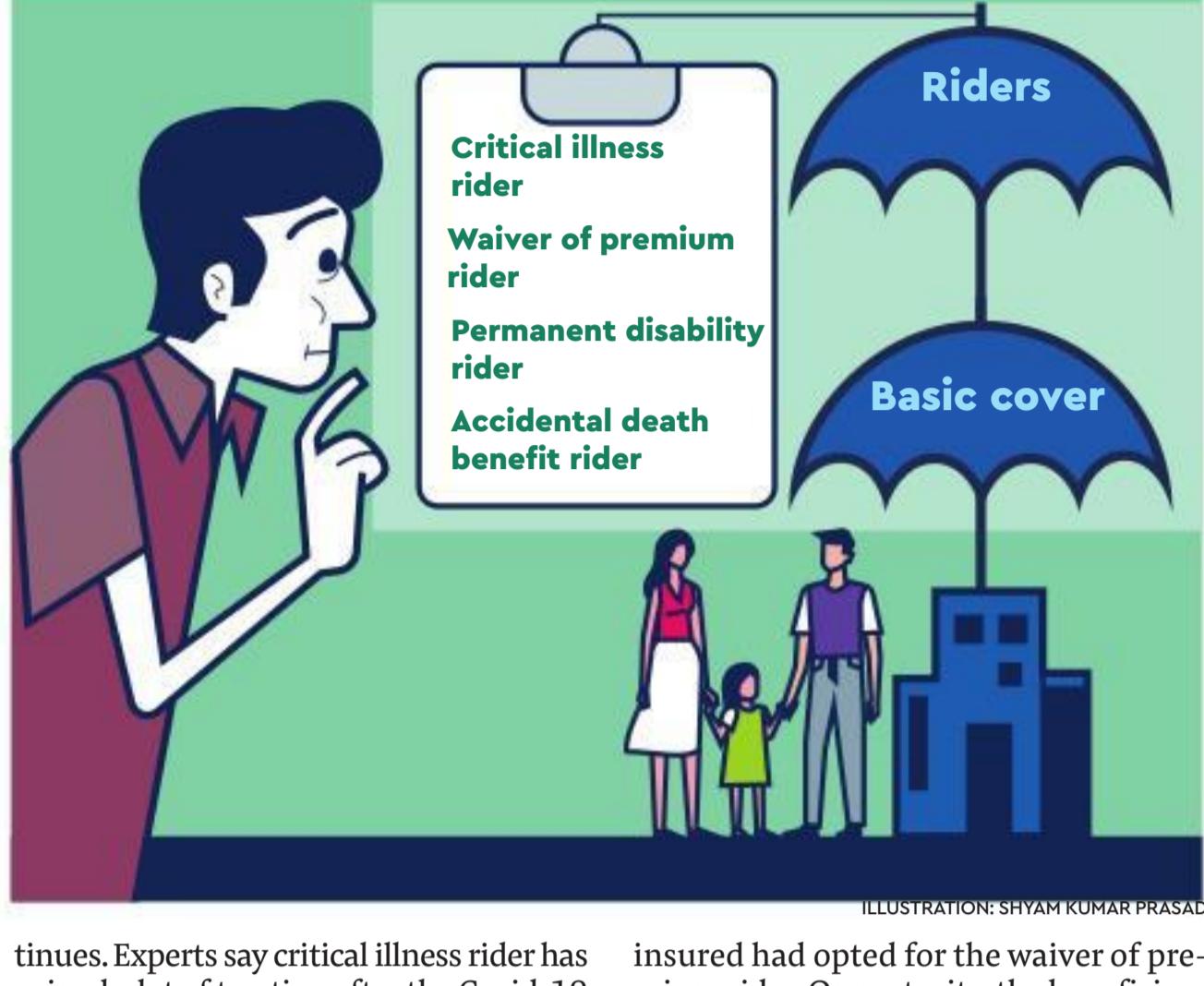


ILLUSTRATION: SHYAM KUMAR PRASAD

tinues. Experts say critical illness rider has gained a lot of traction after the Covid-19 pandemic because of its multi-organ effects.

Waiver of premium rider

Under this most popular rider, if an insured person dies during the policy term, or suffers a disability and is unable to pay future premiums on the policy, the insurer will pay all premiums due if the

insured had opted for the waiver of premium rider. On maturity, the beneficiary of the deceased policyholder will receive the full maturity benefits according to the terms of the policy. The waiver of premium rider is available along with the accidental and permanent disability or the critical illness rider. However, if the insurance company is not offering it then the insured can buy it separately.

Permanent disability rider

This rider helps in case the insured is permanently disabled due to an accident which renders them incapable of working for a living. The insurer pays a certain sum assured for a period depending on the policy terms. Typically, most insurers pay a percentage of the benefits accrued due to the rider every month for a specified number of years. Moreover, all future premiums on the base insurance policy are waived off by the company. If the policy holder dies during the tenure of the policy after having suffered from the permanent disability, the outstanding sum assured is paid to the nominee of the policyholder.

Accidental death benefit rider

If the life insured dies due to an accident, the nominee is paid the death sum assured in addition to the basic sum assured of the policy. So, if one does not have a separate personal accident insurance policy, then this rider can be a very-cost effective one to purchase to protect the family financially.

If you are planning to buy a life insurance policy, look at the riders that are offered by your insurance company, understand the inclusions and exclusions and the additional premium that you have to pay. Look at the maturity period of the riders as some riders like critical illness may expire before the maturity of the base life cover. So, after assessing your needs, decide on the specific riders to buy and make your life insurance cover a comprehensive one.

YOUR MONEY

A P SINGH

Seven assured cash flow options for your golden years

RETIREMENT IS THE onset of a new life free of responsibilities and full of freedom. But to enjoy the beauty of this new phase of life and live it fully, one should be financially free. And this is possible only when the hard-accumulated lifetime savings are put into a well-balanced portfolio that is diversified across asset classes in the right proportion depending on the financial goals.

While being overweight on one asset class puts one at risk, being underweight on another can make an opportunity loss. It is required to understand the risk-reward factors associated with each asset class and build a portfolio, review it at periodic intervals and make necessary changes as and when required.

The requirements of a post-retirement life would be to ensure a monthly cash flow and ensure annual increment to the monthly cash flow to take care of inflation.

Major options available

Pradhan Mantri Vaya Vandana Yojana: It is a retirement-cum-pension scheme for senior citizens with no maximum age limit. This scheme provides an assured rate of return of 8% for 10 years. This scheme is a good option for those who want to get assured returns.



ILLUSTRATION: SHYAM KUMAR PRASAD

YOUR QUERIES



Chirag Nangia

Use ITR Form 1 if you have income from salary and dividend only

In my Form 26AS for AY 2021-22, salary amounting to ₹29 lakh is reflected in Part A under Section 92 and dividends from Infosys, Tata, Hero, Mahindra, SKF amounting to ₹1226 are reflected in Part A under Section 94. TDS has been deducted and deposited on salary. However, no TDS has been deducted on dividends. Which ITR form is to be filled? Till now I was filling ITR Form 1.

—Sushil Agrawal

Assuming that you have income only from salary and dividends, you may continue to declare income in ITR-1.

Disclosure may be made under head "Salary" and "other sources". Notably, TDS has not been deducted on dividends because the same is less than ₹5,000. However, you have to disclose the dividend income in the ITR. If you have income from sale/redemption of shares in the form of capital gains, then you shall not be eligible to file ITR-1, disclosure shall then have to be made in ITR 2.

Last year we sold the house which was in my mother's name. My father had spent on renovation but we don't have any proof about this. I only have the original purchase value in 1991. How can I calculate the long term capital gains tax liability?

—Siddharth Pupneja

In your mother's case, the gains from sale of house property will be taxable as 'Long Term Capital Gain'. For calculating long term capital gains, sale price has to be reduced by the indexed cost of acquisition, indexed cost of renovation and the transfer costs. Since you do not have proper information regarding the cost of renovation, it is advisable to not claim the deduction of such expenses. To reduce the tax burden, the capital gains/sale consideration can be reinvested in specific assets or schemes (for instance, purchase of another house property or bonds of RECL/NHAI) within the prescribed time limit.

CBTD has said all unlinked PAN cards by June 30, 2021 will be declared as inoperative. Does this apply to Non Resident Indian PAN cards?

—A Venkat

The CBDT has exempted non-residents from quoting Aadhar in PAN applications and Income Tax Returns. So, if you're a non-resident for income tax purposes in India you shall not be required to quote Aadhar and linking of PAN and Aadhar is not needed.

The writer is director, Nangia Andersen India. Send your queries to peersonalfinance@expressindia.com

eFE

INTERVIEW: AMIT CHADHA, CEO & MD, L&T Technology Services (LTTS)

'Big firms are partnering startups which have point solutions'

Over the past one year, we have pushed the boundaries of virtual development," says Amit Chadha, CEO & MD of pure-play engineering services firm L&T Technology Services (LTTS). "One, we now have secure remote access to our labs. Second, we also have developed Home Lab environment in select client situations where our engineers have high compute equipment replicated at their homes," he tells Sudhir Chowdhary in a recent interview. Excerpts:

With engineering services known to be physical movement-driven, how have you adapted to the 'new normal'?

Engineering and R&D services involve a suite of services—from ideation, conceptualisation, design, product development, testing and after-market launch, to support and enhancement of existing products. In the current global scenario, a lot of the work has evolved from physical to the secured virtual space—through simulation, high-end systems and servers—and this work can be done and accessed from anywhere on the planet. However, unlike other industries such as IT services, the ER&D segment necessitates a part of the work to be executed and experimented upon in labs and requires physical presence of workforce in design centres.

What are the major trends you have witnessed in recent times? How do you foresee relevance of engineering services?

A major trend that we have observed is the pace at which

change is taking place. The acceleration of technological change and disruption that has been affecting processes, products, robotic automation in business functioning in the past few quarters has been different from that in the past decade.

The second mega trend that we have observed is that companies are partnering

with startups who have point solutions and are creating a technology ecosystem along with them. Enterprises are not undertaking end-to-end product development and manufacturing all by themselves, instead relying on assembling services from various outlets; hardware may be designed by one company, while embedded work will be done by another. Bringing all these specialised capabilities and integrating them together from start to finish in a few months rather than years is a mega trend that has emerged.

With travel disruptions in the last 15 months under the 'new normal', customers are much more comfortable with this nature of work being done out of offshore delivery centres. In terms of technology trends, the biggest change I see are in the areas of electric autonomous connected vehicles, 5G technology, digital healthcare and digital manufacturing.

There is increasing competition from global players in the engineering ser-

66
Clients seeking technology partners or India captive centres are no longer offshoring only for cost benefits, but to achieve flexibility and availability of talent, time to market and localised products for developing and developed markets



STRONGER & LIGHTER

New nano tech to make military equipment lighter & stronger

DPGC plans to provide army personnel jackets, arms and equipment based on molecular nano technology

FE BUREAU

AN Indian Army soldier has to carry his bulletproof vest (3 kg), weapon (4 kg), ammunition (10 kg), resources like water (3 kg) and other protective wear—that's at least 20 kg—to perform his duty. Needless to say, this reduces their performance and can put them in danger. Military jackets based on molecular nano technology

(MNT) are much lighter and have the same or more strength. MNT is a scientific advancement where duplicates are created which are smaller, more functional, lighter and cheaper than the original copy. This type of technology can have major military applications.

To equip Indian defense with new-age military equipment, Darwin Platform Group of Companies (DPGC) recently

showcased the prototypes of indigenously designed and developed military equipment based on MNT. DPGC partnered with the Robotics Lab at Woxsen University, Hyderabad for designing and developing these prototypes. Under the project, the DPGC plans to provide three MNT-based equipment—military jackets, arms and ammunition & laser-guided munition and guidance against laser guided bombs—to the Indian forces.

DPGC Group CEO Raja Roy Choudhury said, "These will be all part of DPGC's aim to resonate with the government's 'Make in India' initiative. We aim to provide our soldier with new-age military equipment so that they can defend our borders vigorously without compromising their safety."



Annuity plans by life insurers: Annuity plans available from insurance companies include immediate and deferred annuity plans. While immediate annuity starts paying annuity immediately after the lump sum amount is paid to the insurance company, deferred annuity pays the annuity at the deferred date as required by the annuitant.

Public Provident Fund: It can be opened by any Indian citizen for a tenure of 15 years. This scheme is favourable for retirees as it can be extended indefinitely beyond 15 years for a block of five years. This extension can be with or without fresh contributions. The average rate of return is better than the fixed deposits and it works on the EEE principle, i.e., no tax is payable at the time of investment, rate of return and at the time of withdrawal.

National Pension System: The scheme allows subscribers to contribute regularly to a pension account during their working life. On retirement, subscribers can withdraw 60% of the tax-free corpus and use the remaining 40% corpus to buy an annuity to secure a regular income after retirement. The average rate of return is 8-10% in the last decade. This scheme provides additional tax deduction up to ₹50,000 under Section 80CCD(1B).

The writer director, Amity School of Insurance, Banking & Actuarial Sciences

International

WEDNESDAY, JUNE 30, 2021



STUDYING VIOLENT BEHAVIOUR

Priti Patel, UK home secretary

We've had a year of people being locked down, we see all sorts of issues in terms of mental health, for example. We have to look at a wide range of environmental factors that could act as triggers when it comes to terrorism-type behaviour, and the threats to individuals, and also to society so there is a lot of work taking place.

Musk set to tout Starlink progress as cost, demand hurdles linger

REUTERS

June 29

But the beta test customer said he experiences dropouts during calls on Microsoft Teams and Zoom.

"If you're in the city and you have alternatives, I wouldn't recommend it. But if you're in the country, like in the middle of nowhere and you're getting pathetic internet service, then it's definitely a competitor."

For billionaire entrepreneur Elon Musk, founder of electric vehicle manufacturer Tesla, the success of one of his biggest bets may come down to just how many people like Joyce are out there.



The spread of wireless and terrestrial broadband, along with high prices, were factors in killing previous low-Earth-orbit satellite ventures

FILE PHOTO

Musk on Tuesday is expected to discuss Starlink's progress in a speech at the Mobile World Congress telecommunications event, an audience with a lot at stake in the fate of Starlink. If the service is successful, it could vastly expand the reach of broadband internet around the world, connect Tesla vehicles, and even provide a new platform for traders and others with exotic internet needs, people familiar with the Starlink plan said.

But to do that, it must avoid the fate of similar satellite ventures that have preceded it.

"Not bankrupt, that would be a big step," Musk said last year. "That's our goal."

SpaceX's Starlink division launched its "Better Than Nothing Beta program" in the United States last October, with data speeds up to a competitive 150 megabits per second. Early reviews are mixed, with some users complaining of the problems that have always plagued satellite internet: sensitivity to weather.

Recent heat waves have caused new problems.

"I'm gonna have to spray it with a garden hose to reboot my internet... That just

feels so wrong," a Reddit user who said he lives in Arizona posted earlier this month, along with an error message saying "Offline: Thermal shutdown" and "Starlink will reconnect after cooling down".

SpaceX President Gwynne Shotwell in April said the firm has "a lot of work to do to make the network reliable". The company on Tuesday did not have an immediate comment. Service should improve with more satellites and other improvements: Starlink has launched over 1,700 of its 260 kilogram satellites so far, and envisions more than 40,000.

● RETURN TO RESTRICTIONS

Delta variant drives new lockdowns in Asia, Australia

In Bangladesh, soldiers are preparing to patrol the streets to enforce stay-at-home orders

NEW YORK TIMES

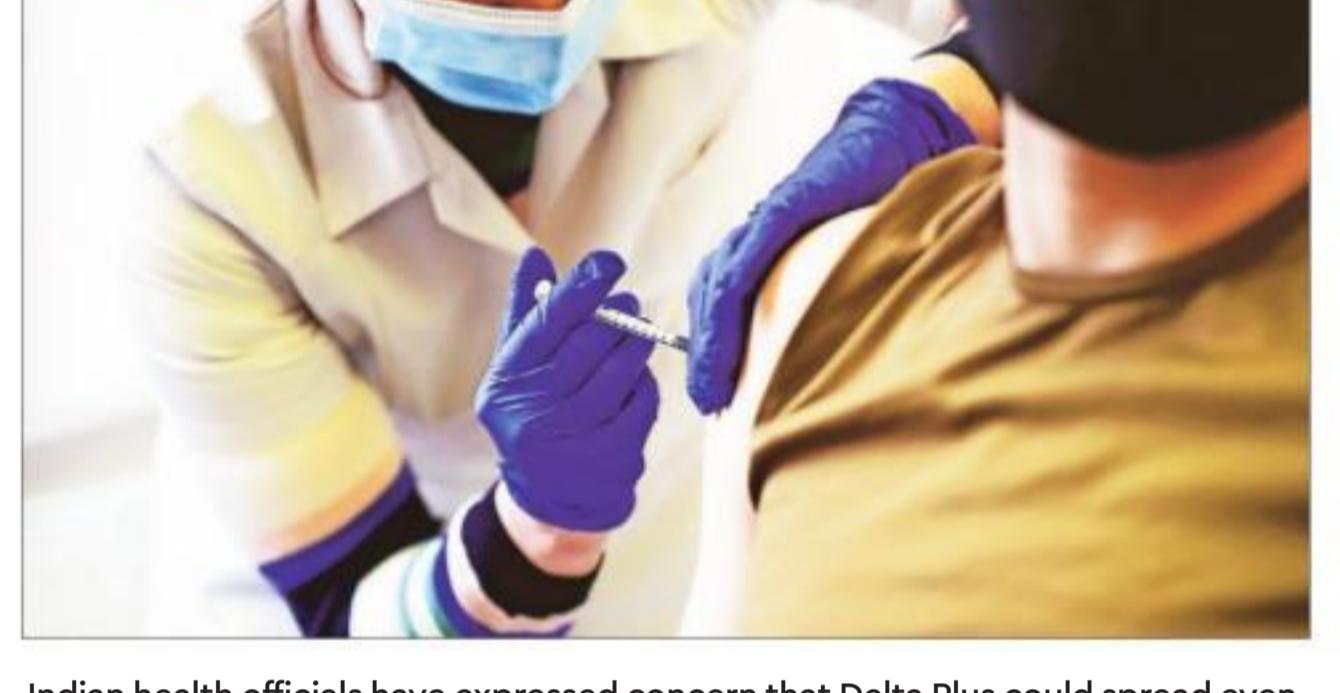
COUNTRIES ACROSS THE Asia-Pacific region are scrambling to slow the spread of the more infectious Delta variant, reimposing restrictions and stay-at-home orders in a jarring reminder, for societies that had just begun to reopen, that the pandemic is far from over.

In Australia, outbreaks of the variant have forced four major cities, Sydney, Brisbane, Perth and Darwin, into strict lockdowns.

On Monday, the Malaysian government said nationwide stay-at-home orders would be extended indefinitely. And Hong Kong officials banned flights from Britain, where cases of the Delta variant, which was first identified in India, are rising fast.

In Bangladesh, soldiers are preparing to patrol the streets to enforce stay-at-home orders, with new cases rapidly approaching their early April peak.

"The Delta variant of Covid-19 is dominating," said Robed Amin, a health ministry spokesman, adding that testing suggested the strain was responsible for more than 60 percent of new cases.



Indian health officials have expressed concern that Delta Plus could spread even more easily in a massive population of 1.4 billion

FILE PHOTO

Half of Oz population is now in lockdown

MORE THAN 12 million Australians, close to half of the population, are now in lockdown as the nation struggles to contain a spread of the delta coronavirus variant. On Tuesday, Brisbane became Australia's fourth regional capital city to restrict movement outside of homes except for essential reasons.

—AGENCIES

The lockdowns and restrictions have deflated hopes across the region, where many countries avoided the worst of the pandemic's initial spread last year.

Now, weary residents are frustrated by what some describe as their countries' pandemic regression, as other parts of the world edge toward normalcy.

Outside Kuala Lumpur, Malaysia's largest city, a restaurant owner, Marcus Low, bemoaned the fourth lockdown of the pandemic. Daily infections in Malaysia peaked in early June, but even after weeks of lockdown, new cases have dipped by only 5 percent over the past two weeks, according to New York Times data.

US announces \$41 million additional Covid-19 assistance to India

PRESS TRUST OF INDIA

Washington, June 29

THE US HAS announced an additional \$41 million assistance to help India respond to the Covid-19 pandemic and strengthen the country's preparedness for the future health emergencies, taking the total aid to more than \$200 million.

In April and May, India struggled with the second wave of the Covid-19 pandemic with more than 3,000,000 daily new cases. Hospitals were reeling under a shortage of medical oxygen and beds.

"India came to the assistance of the United States during this country's time of need, and now the United States stands with the people of India as they continue to battle the Covid-19 pandemic," the US Agency for International Development said on Monday. USAID announced an additional \$41 million in support to help India respond to the Covid-19 pandemic and strengthen the country's preparedness for Covid-19 and future health emergencies.

USAID's assistance will support access to Covid-19 testing, pandemic-related mental health services, timely referrals to medical services, and access to healthcare in remote areas, the independent agency of the US federal government primarily responsible for administering civilian foreign aid and development assistance said.

Through this additional funding, USAID will continue to partner with India to strengthen healthcare supply chains support its vaccination efforts, and mobilise and coordinate private sector relief, it said.

Xi says Party needs new 'heroes' to meet future goals

BLOOMBERG

June 29

CHINESE PRESIDENT XI Jinping said the Communist Party needed new heroes to carry it into its second century, as he celebrated more than two dozen officials who had contributed to its longevity.

Xi spoke as part of an event Tuesday at the Great Hall of the People in Beijing, where he handed out red-and-gold medals adorned with the party's hammer-and-sickle emblem. He said the recipients, including people who had promoted Xi's signature poverty alleviation campaign and a soldier who died in last year's border conflict with India, had done things that could be replicated by others.

"We must fight unrelentingly and keep on fighting," Xi said. "In the course of building a modern socialist society, in an all round way, we must march forward toward the second centenary goal and the Chinese dream of the great rejuvenation of the Chinese nation."

The president, who has emphasised rooting out corruption during his almost decade in power, said officials "must be aim to be clean people and do clean deeds."

"We must devote ourselves wholeheartedly to public duties and maintain the political nature of the party to be clean," Xi said.

The address is one of several events this week planned to mark the party's founding in 1921 in Shanghai by a handful of revolutionaries. Xi, Premier Li Keqiang and other senior figures attended a performance titled "The Great Journey" on Monday evening in the National Stadium with about 20,000 people attending, Xinhua reported. The audience sang "Without the



Communist Party, There Would Be No New China" after the show.

The anniversary will not only highlight the Communist Party's confidence after 100 years but also the dominance of Xi, who has led it for almost a decade. While China's rise is facing increasing resistance from the U.S. and its allies, Xi remains firmly in control of domestic politics ahead of a party congress next year expected to give him a third term.

The 29 award recipients spanned a variety of backgrounds, including teachers, welders, composers and actors. Several people from China's disputed frontiers were also honored, from Tibet to the South China Sea to a village official from the Uyghur ethnic minority group credited with taking a "clear-cut stand against national separation."

Xi will make an important speech at an event Thursday, the Ministry of National Defense said last week. Warplanes and helicopters have been seen flying in formations above Beijing spelling out "100" and "71" for July 1, the state-run Global Times reported, citing an aerospace publication.

Quick View

Moderna jumps to all-time high as Delta fear deepens

MODERNA CLIMBED TO a record high amid growing concern about a more contagious variant of Covid-19 in nations including India, which cleared the import of its vaccine. The shares rose as much as 6.9% to \$238.40, breaking through the prior intraday record set earlier this month. Moderna said its vaccine produced protective antibodies against the delta variant, which emerged in India and has been spreading throughout the world. India's drug regulator approved the import of the shots for restricted emergency use on Tuesday.

Google restores services after massive outage

MULTIPLE USERS COMPLAINED about an outage affecting Alphabet's search engine Google as well as its streaming and email services late Monday before services were restored, according to outage monitoring website Downdetector. Platforms including Google, YouTube, and Gmail were down, with users citing issues with login and accessing the website in parts of North America, according to Downdetector. More than a thousand users were having difficulties with the search engine at one point.

Alibaba, govt deal to bail out China 'Retail King'

A CONSORTIUM LED by Alibaba Group Holding and the Jiangsu provincial government are nearing a deal to buy a stake in the retail arm of Chinese billionaire Zhang Jindong's Suning empire, according to people familiar with the matter, the latest domino to fall in Beijing's effort to clean up its heavily indebted conglomerates. The unit, Suning.com, could make an announcement as soon as this week, said the people, who asked not to be identified as the information is private.

Astra jab followed by Pfizer gives strong immunity: Study

BLOOMBERG

June 29



might help countries with supplies of different vaccines assist one another.

The order in which people got the vaccines affected the results. Astra followed by Pfizer produced higher levels of immune antibodies and T-cells than Pfizer followed by Astra.

Both of the mixed vaccine schedules summoned more antibodies than two doses of Astra, the study found. The best T-cell response came from Astra followed by Pfizer, and the highest antibody response was seen from two doses of Pfizer.

MAPPING THE VIRUS

Cases top

181.5 million

Deaths pass

3.93 million

Recoveries

166,416,234



Russians urged to revaccinate after 6 months

More than 2.97 billion doses administered

Growing gaps in US vaccination rates show regions at risk

More than 60% of Europe's Adults Vaccinated

UK's Johnson ready to lift Covid rules despite rise in cases

Japan eyes extending measures: Report

Russians who have inoculated against Covid-19 or recovered from the illness should consider re-vaccination after six months, Health Minister Mikhail Murashko said at a meeting of officials with Prime Minister Mikhail Mishustin.

Moderna said its vaccine produced protective antibodies against the delta variant spreading in the US and many other parts of the world.

The Japanese government is planning to extend strong virus measures it has in place in Tokyo and other areas by two to four weeks to coincide with the early days of the Olympics, the Mainichi newspaper reported, without saying where it got the information.

The variant now accounts for about 20% of new cases. While cases overall continue to drop, the variant first found in India is gradually becoming dominant, France health minister Olivier Veran said.

More than 60% of European adults have received at least one shot, and 41% are fully vaccinated, Ursula Von Der Leyen said at the Brussels Economic Forum.

British officials are preparing to scrap the 10-day self-isolation requirement for schoolchildren in England who come into contact with a positive case. PM Johnson's government has come under increasing pressure from parents and Conservative backbenchers to reform the rules due to the disruption the isolation is causing.

Former journalist at Hong Kong's Apple Daily released on bail

REUTERS

Hong Kong, June 29

A FORMER SENIOR journalist at Hong Kong's now-closed pro-democracy newspaper Apple Daily was released from custody on Tuesday, two days after he was arrested at the airport, media reported.

Fung Wai-kong, 57, became the latest person from the media outlet to be targeted after a raid on the newspaper by 500 officers nearly two weeks ago and the arrests of five executives, two of whom have been charged under a sweeping new national security law. Live footage showed Fung leaving a Hong Kong police station but he declined to comment to reporters.

In an email response for comment on Fung's release, police said only that a male suspect had been released from custody. Investigations were ongoing and the person needed to report back to police in late July.

Tencent stock woes deepen as mainland investors turn sellers

BLOOMBERG

June 29

TENCENT HOLDINGS, WHICH has lost more than a fifth of its market value in the past few months, now appears to be losing its biggest supporter: Chinese investors.

Mainland traders have sold a net HK\$11.2 billion (\$1.4 billion) worth of Tencent shares so far in June, exchange data compiled by Bloomberg show.

This would mark the first month of outflow for the \$730 billion internet giant via the trading link with Hong Kong since May 2020.

After rising to within a whisker of joining the trillion-dollar club earlier this year, Tencent began to slip as investors grew concerned about valuations.

Loss of support from mainland investors, who account for almost a third of Tencent's daily turnover, could signal that the worst is not yet over. While the company's sales have been boosted by increased demand for online content and services, investors have grown concerned over its profit margins.

Over the past decade the US tech giants have focused mostly on massive centralised data centres to provide less time-sensitive services like storage. These are too remote from customers to help in the next wave of so-called edge computing.

Executive Officer Thomas Kurian said in an interview. Still, the deal shows Silicon Valley's growing role in managing the networks that underpin the internet, not just

the data that runs through them. It also underscores how a medley of businesses are jostling for slices of the nascent 5G wireless market, which could eventually be worth trillions of dollars according to consultants at KPMG.

Over the past decade the US tech giants have focused mostly on massive centralised data centres to provide less time-sensitive services like storage. These are too remote from customers to help in the next wave of so-called edge computing.

The companies declined to put a value on the deal.

World Bank raises China growth outlook to 8.5%

ASSOCIATED PRESS

Beijing, June 29

THE WORLD BANK raised its forecast of China's economic growth this year to 8.5 per cent from 8.1 per cent and said Tuesday that a full recovery requires progress in vaccinations against the coronavirus.

The report adds to positive signs for China, the first major economy to rebound from the pandemic. Factory and consumer activity are back above pre-outbreak levels, though authorities have reimposed travel controls in some areas to counter outbreaks of new variants of the virus.

Chinese economic growth is likely to decline to 5.4 per cent next year as the rebound from last year's history-making global slump fades and activity returns to normal, the World Bank said.

Its forecast was an increase over a report in April that said China and Vietnam were the only East Asian economies to achieve a "V-shaped" recovery in 2020 with output back above pre-coronavirus levels.

Markets

WEDNESDAY, JUNE 30, 2021

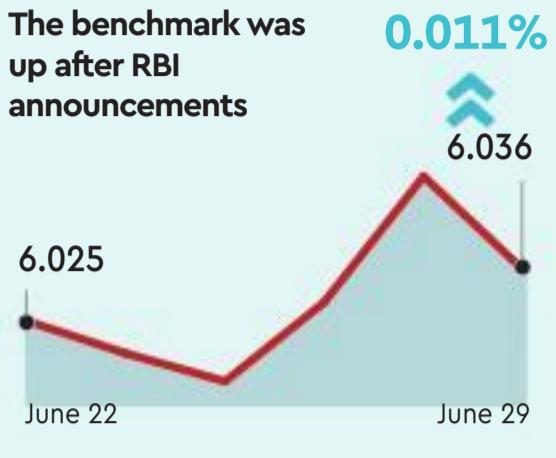
EXPERTVIEW

Domestic markets remained weak in line with Asian markets as investors were concerned with the more infectious Delta variant of the coronavirus and the re-imposition of restrictions in parts of Asia, Europe, South Africa and South America

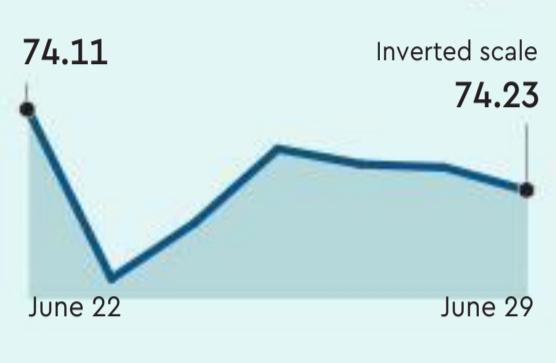
— Arijit Malakar, head, Research Ashika Stock Broking

Money Matters

10-year GILT



The rupee weakened amid buying in the equity market



The Euro strengthened against the dollar



REGULATORY REQUIREMENTS

Sebi to introduce framework for accredited investors

PRESS TRUST OF INDIA

New Delhi, June 29

SEBI ON TUESDAY decided to introduce a framework for accredited investors, a class of investors who may be considered as well-informed about investment products, in the Indian securities market.

The board of Sebi after deliberation approved the proposal to introduce a framework for accredited investors.

Under the proposed framework, individuals, HUFs, family trusts, sole proprietorships, partnership firms, trusts and body corporates based on financial parameters would be eligible for accreditation of investors, Sebi said in a statement after the board meeting.

The accreditation of investors should be carried out through "Accreditation Agencies" like subsidiaries of depositories and specified stock exchanges, and any other specified institutions.

The accredited investor concept may offer benefits to investors and financial product or service providers, such as flexibility in minimum investment amount, flexibility and relaxation in regulatory requirements and access to products/ services offered exclusively to accredited investors. Listing out benefits linked to accreditation, Sebi said accredited investors should have flexibility to participate in investment products with an investment amount lesser than the minimum amount mandated in the Alternative Investment Funds (AIF) Regulations and Portfolio Managers (PMS) Regulations.

AIF for accredited investors where each investor invests minimum investment



Sebi said accredited investors should have flexibility to participate in investment products with an investment amount lesser than the minimum amount mandated in the AIF Regulations and Portfolio Managers Regulations

amount of ₹70 crore may avail relaxation from regulatory requirements such as portfolio diversification norms, conditions for launch of schemes and extension of tenure of the AIF. Accredited investors with minimum investment of ₹10 crore with registered PMS provider, may avail relaxation from regulatory requirement with respect to investment in unlisted securities and can enter into bilaterally negotiated agreements with the PMS provider.

Accredited investors who are clients of investment advisers will have the flexibility to determine the limits and modes of fees payable to the Investment Adviser through bilaterally negotiated contractual terms.

Earlier, the Securities and Exchange Board of India (Sebi) came out with a consultation paper in this regard in February.

Informants to get up to ₹10-cr reward

MARKETS WATCHDOG SEBI on Tuesday decided to increase the reward amount for informants to a maximum of ₹10 crore under the prohibition of insider trading regulations.

The regulator's board, which met on Tuesday, approved amendments to the Sebi (Prohibition of Insider Trading) Regulations, 2015.

The changes are aimed at streamlining the process of reward payment and to enhance the quantum of reward under the informant mechanism.

With the amendments, the maximum reward amount will be increased to ₹10 crore from ₹1 crore.

"If the total reward payable to the informant is less than or equal to Rupees One Crore, then the reward may be granted by Sebi after the final order is issued," Sebi said in a release after the board meeting.

According to the release, if the total reward payable to the informant is more than ₹1 crore, then an interim reward not exceeding ₹1 crore could be granted by Sebi after the final order is issued. "The remaining reward amount will be granted only upon receipt of the monetary sanctions amounting to at least twice the balance of the reward amount payable by Sebi," it noted.

Markets suffer losses for second day

PRESS TRUST OF INDIA

New Delhi, June 29

EQUITY INDICES LANGLISHED for the second straight session on Tuesday as investors pared back their exposure to riskier assets amid a cautious trend in global markets due to a fresh spurt in Covid-19 cases in many countries.

Aweakening rupee and the fiscal impact of the government's new stimulus measures also sapped risk appetite, traders said.

The 30-share BSE Sensex ended 185.93 points or 0.35% lower at 52,549.66. Similarly, the broader NSE Nifty tumbled 66.25 points or 0.42 percent to 15,748.45.

Kotak Mahindra Bank was the top loser among the Sensex constituents, shedding 1.54 per cent, followed by ICICI Bank, Tech Mahindra, Bajaj Auto, Axis Bank, Mahindra and Mahindra, SBI and Maruti.

On the other hand, PowerGrid, HUL, NTPC, Dr Reddy's, Nestle India and IndusInd Bank were among the gainers, surging up to 1.75 percent.

"Despite the government's stimulus package to revive stressed sectors, domestic equities continued to trade weak due to new coronavirus outbreaks in Asia. Extension of emergency credit guarantee scheme to MSMEs and subsidised financing to small borrowers will be a boost to the microfinance and NBFC sectors.

Rupee falls by 4 p to 74.23 versus dollar

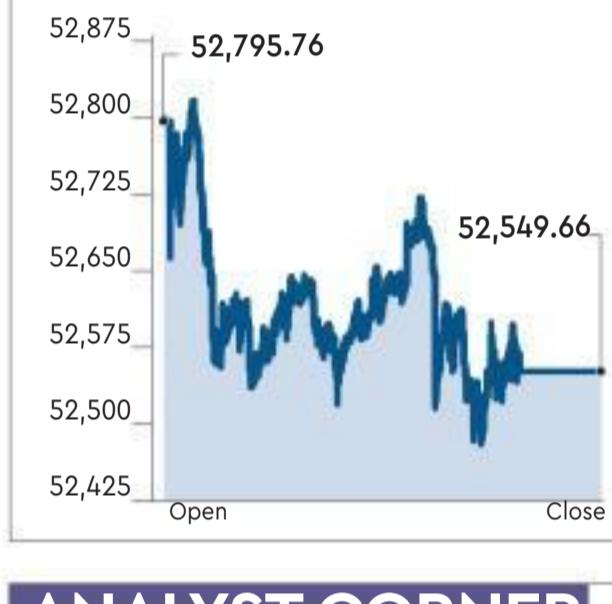
THE RUPEE WEAKENED by 4 paise to close at 74.23 against the US currency on Tuesday due to fiscal concerns and a stronger dollar in the overseas market. Losses in the domestic equity markets also weakened the market sentiment, analysts said.

At the interbank foreign exchange market, the rupee opened at 74.26 per dollar as against its previous close of 74.19. It hovered in the range of 74.20 to 74.28 during the day.

"Rupee depreciated amid weaker domestic equities and stronger dollar index as the Asian regional currencies once again face cases of a new variant of coronavirus and probable strict restrictions at state level," Dilip Parmar, research analyst, HDFC Securities said.

The expectations of higher-than-expected fiscal deficit after the government's announcement of relief package on Monday weighed on investor sentiment. "Near-term momentum remains sideways with spot USDINR expected to remain in tight range of 74 to 74.50," Parmar added.

— PTI



Quick View

Sebi bans Profitsaim, proprietor from market for 2 years

PRESS TRUST OF INDIA

New Delhi, June 29

SEBI HAS BANNED Profitsaim and its sole proprietor, Syed Ayaz, from the securities markets for two years and asked them to refund the money collected from investors for providing unauthorised investment tips. The regulator noted that Profitsaim and Ayaz have carried out investment advisory activities without obtaining a certificate of registration from the regulator. Profitsaim was providing stock market tips to clients. Also, it was providing services to clients in stock cash, stock future, stock option, index future, index option, bullions, base metals and energy.

SBI Mutual Fund launches SBI ETF Consumption

SBI MUTUAL FUND has launched SBI ETF Consumption, an open-ended scheme tracking Nifty India Consumption Index. The new scheme would be suitable for investors who are seeking long term capital appreciation and investment in securities covered by Nifty India Consumption Index. Subscription to the new fund offer closes on July 14, 2021.

HDFC Life Insurance Co's promoter sells ₹6k-cr shares

HDFC LIFE INSURANCE Company's promoter Standard Life (Mauritius Holdings) on Tuesday offloaded shares worth over ₹6,783 crore in the firm, through open market transactions. Standard Life (Mauritius Holdings) 2006 held 8.88% stake in the firm as per March 2021 shareholding data.

Sebi decides to reduce minimum subscription amount, trading lot size for REITs, InvITs

PRESS TRUST OF INDIA

New Delhi, June 29

TO DEEPEN THE market for REITs and InvITs, Sebi on Tuesday decided to reduce the minimum subscription amount and trading lot size for such publicly issued emerging investment vehicles.

The minimum application value will be in the range of ₹10,000-15,000 and trading lot will be of one unit for REITs (Real Estate Investment Trusts) and InvITs (Infrastructure Investment Trusts), Sebi said in a release after its board meeting on Tuesday.

In addition, the regulator has decided to introduce minimum unit holders requirement for unlisted InvITs.

"The minimum number of unit holders, other than sponsor, its related parties and its associates shall be five together holding not less than 25% of the total unit capital of the InvIT," Sebi said.

Sebi board has approved amendments to REITs and InvITs Regulations for revision in minimum subscription amount and trading lot.

"The revised minimum application value shall be within the range of INR 10,000-15,000 and the revised trading lot shall be of one unit," it added.

While making an initial public offer and follow-on offer, minimum subscription should not be less than Rs 1 lakh for InvITs and ₹50,000 for REITs under the current rules. Allotment to any investor is required to be made in the multiples of a lot. At present, for initial listing, a trading lot should be of 100 units and during follow-on offer, each lot should consist of such number of units in its trading lot as it had at the time of initial offer.

HALF OF THE country's working population of 400 million people is credit active, having at least one loan or credit card, a report by a credit information company (CIC) said on Tuesday.

C

IBIL REPORT

Credit institutions are fast approaching a saturation level in new customers as over half of the borrowers are from the existing customer base of a bank, the report by TransUnion CIBIL said.

India's overall working population was estimated to be at 400.7 million as of January 2021, while the retail credit market has 200 million unique individuals who are credit active, it said.

It can be noted that for long, there have been concerns about borrowers ending up in the traps of usurious moneylenders who are not regulated and efforts have been mounted to deepen the access to finance. Over the last decade or so, reverses faced on the corporate lending side made banks prefer retail credit but concerns are being

raised over the segment's resilience after the pandemic.

The data from the CIC said there is an addressable market of 400 million people aged between 18-33 years in rural and semi-urban areas, and pointed out that the credit penetration in this segment is only 8%.

In the new to credit (NTC) universe, there is a higher preference for products including personal loans and consumer durable loans in the segments of under-30 years and ones residing outside tier-I cities, it said.

The composition of women, however,

continues to be much lower in the NTC segment, it said, pointing out that the composition of female borrowers was only 15% in auto loans, 31% in home loans, 22% in personal loans and 25% in consumer durable loans.

The CIC's data also suggests that NTC consumers demonstrate higher loyalty to the credit institution that has provided them their first credit opportunity, the report said.

Borrowers also tend to prioritise payment on the first credit facility over the second in times of financial stress, it said.

Identifying emerging NTC consumers across segments and enabling access to financial opportunities for them is vital for driving economic resurgence and sustainable financial inclusion in our country," the CIC's managing director and chief executive Rajesh Kumar said.

He also added that lenders can assess credit risk associated with NTC customers as well as a product of the CIC for improving turnaround time and reducing cost of acquisition.

The composition of women, however,

SBI to levy charges for cash withdrawal beyond 4 free transactions per month

THE COUNTRY'S LARGEST lender, SBI, will levy charges for cash withdrawal beyond four free transactions in a month from customers holding the basic savings bank deposit (BSBD) accounts.

These customers will also be levied charges for cheque book beyond 10 leaves in a year.

As per the revision in service charges for BSBD accounts, State Bank of India (SBI) will levy charges ranging from ₹15 to ₹75 for the "additional value added services" with effect from July 1, 2021.

Non-financial transactions and transfer transactions will be free of cost at branches, ATM, CDM (cash dispensing machines) for the BSBD account holders.

SBI said it will charge ₹1.5 plus GST per cash withdrawal for transaction at bank branches, SBI ATM or from other bank's ATMs beyond 4 free cash withdrawals.

"Charges will be recovered beyond 4 free cash withdrawal transaction (including ATM and branch)," SBI said.

With respect to cheque book services, first 10 cheque leaves will be free of cost in a financial year.

— PTI

EDELWEISS

Acquisition: Charting a new course API Holdings, parent company of PharmEasy, has announced acquisition of 66.14% stake in Thyrocare from Dr. A Velumani and affiliates at ₹1,300 per share aggregating to ₹4.55bn. It will make an open offer for additional 26% stake at ₹1,300 per share.

The acquisition puts Thyrocare into a different league to its diagnostic peers as it gets access to traditional as well as online channels. The deal is likely to be mutually beneficial as Thyrocare, one of India's leading diagnostic chains and PharmEasy's online reach complement each other. We also believe that the acquisition opens a window for higher valuation framework given that it is the first company with an online pharmacy as its parent. Retain 'HOLD'.

Deeper penetration to aid volume growth: Thyrocare is gearing for next leg of growth and is aggressively looking to expand its network. It is planning to take the network of 500 committed franchisees to 2,000 in FY22 and add 10 more Regional Reference Laboratories (RPLs) to improve reach and go closer to customers. We expect Thyrocare to post 25% non-covid volume CAGR over FY21-24E given: a) steady recovery in core business; b) opening of regional & zonal

labs likely to minimise disruption and improve turnaround time; and c) expansion via branded franchisee centers. **Online-offline collaboration:** Win-win for all: While Thyrocare is making efforts to bolster its brand visibility through opening of Regional & Zonal Reference Laboratories and branded collection centers, the acquisition is likely to accelerate the process. PharmEasy's reach in 22,000+ pin codes across 1,200+ cities and increased online adoption beyond metro cities acts as a natural fit to Thyrocare that primarily relies on B2B channels to generate samples, which



Tamilnadu Petroproducts Limited
Regd. Office: Manali Express Highway, Manali, Chennai 600 068
CIN:L23200TN1984PLC010931 Phone /Fax: No. 044-25945588.
website:www.tnpetro.com Email:secy-legal@tnpetro.com

**EXTRACT FROM THE STATEMENT OF AUDITED CONSOLIDATED FINANCIAL RESULTS
FOR THE QUARTER AND YEAR ENDED 31ST MARCH 2021**

WEDNESDAY, JUNE 30, 2021

10

Sl.no	Particulars	Quarter Ended		Year Ended	
		31.03.2021	31.12.2020	31.03.2020	31.03.2020
		Audited	Unaudited	Audited	Audited
1.	Total Income from operations	34,997	29,052	26,039	11,4521
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and Extraordinary items)	6,624	3,163	853	14,981
3.	Net Profit / (Loss) for the period before tax (after Exceptional and Extraordinary items)	9,097	3,163	853	17,454
4.	Net Profit / (Loss) for the period after tax (after Exceptional and Extraordinary items)	6,381	2,311	725	12,620
5.	Total Comprehensive Income for the period	6,479	2,166	1,100	12,272
6.	Equity Share Capital	8,997	8,997	8,997	8,997
7.	Other Equity as shown in the Audited Balance Sheet	-	-	-	50,085
8.	Earnings per Share (EPS) (of Rs.10/- each) (for continuing operations)	7.09*	2.57*	0.81*	14.03
					7.03

Notes:

1. Additional information on Standalone Financial Results pursuant to proviso to Reg. 47(1)(b)

Particulars	Quarter Ended		Year Ended	
	31.03.2021	31.12.2020	31.03.2021	
	Audited	Unaudited	Audited	
Total Income from Operations	34,997	29,052	11,4521	
Profit Before Tax	8,986	3,034	16,984	
Profit After Tax	6,273	2,187	12,165	
Total Comprehensive income after Tax	6,295	2,167	12,142	

2. The Board of Directors has recommended a Dividend of Re. 2.50 per share on (25%) on 8,99,71,474 equity shares off Rs.10/- each for the Financial Year 2020-21 subject to approval of the members at the Annual General Meeting.
 3. The above financial results were reviewed and recommended by the Audit Committee and approved by the Board of Directors at their meeting held on 28th June 2021 and have been subjected to Audit by the Statutory Auditors of the Company. The above results have been prepared in accordance with the Indian Accounting Standards - (Ind AS) as prescribed under Section 133 of the Companies Act 2013, read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015 and Companies (Indian Accounting Standards) Amendment Rules, 2016.
 4. The Consolidated Financial Results of the Company's wholly owned subsidiary -Certus Investments & Trading Limited Mauritius is on the basis of financial statements prepared by the management of the subsidiary.
 5. The above is an extract from the Financial Results for the Quarter and year ended 31st March 2021 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Standalone and Consolidated Financial Results are available in the website of the Company www.tnpetro.com and the websites of the Stock Exchanges viz., www.bseindia.com and www.nseindia.com.

By Order of the Board
For Tamilnadu Petroproducts Limited
K.T. Vijayagopal
Whole-time Director (Finance) & CFO

Place : Chennai
Date : 28th June, 2021

PRISM JOHNSON LIMITED

CIN : L26942TG1992PLC014033
Registered Office : 305, Laxmi Niwas Apartments, Ameerpet, Hyderabad - 500 016
Phone : +91-40-23400218 ; Fax : +91-40-23402249
e-mail : investor@prismjohnson.in ; website : www.prismjohnson.in

Corporate Office : Raheja, Main Avenue, V. P. Road, Santacruz (West), Mumbai - 400 054

INFORMATION REGARDING 29TH ANNUAL GENERAL MEETING

Dear Members,

The 29th Annual General Meeting ('AGM') of the Company will be held on **July 30, 2021 at 10.30 a.m.** through Video Conference ('VC')/Other Audio Visual Means ('OAVM') pursuant to the provisions of the Companies Act, 2013 and Rules made thereunder, the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with all applicable circulars on the matter issued by the Ministry of Corporate Affairs and SEBI, to transact the business set out in the Notice calling the AGM without the physical presence of the Members at a common venue.

The Members are hereby informed that the Notice of the AGM and the Annual Report for the year ended March 31, 2021 shall be sent only through email to all those Members who have registered the same with the Company or with their respective Depository Participant ('DP'). Members can participate in the AGM only through VC/OAVM. The Notice of the AGM and the Annual Report will also be available on the website of the Company i.e. www.prismjohnson.in and the National Stock Exchange of India Limited i.e. www.bseindia.com and the National Stock Exchange of India Limited i.e. www.nseindia.com.

Manner of registering/updating email address :

i. **Members holding shares in physical form** may register their email address and mobile number with the Registrar and Transfer Agent, KFin Technologies Private Limited ('KFin') by sending email at einward.ris@kfinotech.com along with signed scanned copy of the request letter providing the email address, mobile number, self-attested PAN copy and copy of share certificate for receiving the Annual Report, AGM Notice and the e-voting instructions or register their e-mail address with KFin by clicking on <https://ris.kfintech.com/clientservices/mobilereg/mobileemailreg.aspx>

ii. **Members holding shares in demat form** are requested to update their email address with their DP.

Manner of casting vote(s) through e-voting :

Members can cast their vote(s) on the business as set out in the Notice of the AGM through e-voting system. The manner of voting, including the remote electronic voting, by Members holding shares in dematerialised mode, physical mode and for Members who have not registered their email address has been provided in the Notice of AGM. Members attending the AGM who have not cast vote(s) by remote e-voting will be able to vote through e-voting system during the AGM.

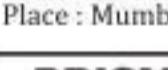
Joining the AGM through VC/OAVM :

Members will be able to attend the AGM through VC/OAVM. The instructions to join the VC/OAVM facility and the manner of participation in the remote electronic voting or casting vote through the e-voting system during the AGM are provided in the Notice of the AGM.

By order of the Board of Directors,
For Prism Johnson Limited

Date : June 29, 2021

Aneeta S. Kulkarni
Company Secretary

**agriwise AGRIWISE FINSERV LIMITED**

(ERSTWHILE STARAGRI FINANCIAL LIMITED)
CIN : U65999MH1995PLC267097

A wholly owned subsidiary of Star Agriware Housing and Collateral Management Ltd.

Regd. Office: Sahar Plaza Complex, A 601-604, Bonanza, Near Chakala Metro station, Andheri East, Mumbai 400059.

Phone: 022-40467777 | Fax : 022-40467788 | Web: www.agriwise.com | Email : info@agriwise.com

EXTRACT OF AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31ST MARCH, 2021

(Amount Rupees in Lakhs)

Sr. No.	Particulars	Period Ended	Year Ended
		31.03.2021	31.03.2020
1	Total Income from Operations	5145.58	6,487.97
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	484.75	686.22
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	484.75	686.22
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	337.55	585.92
5	Total comprehensive income for the period [Comprising profit for the period (after tax) and other comprehensive income (after tax)]	341.79	587.92
6	Paid up Equity Share Capital	15,00,000	15,00,000
7	Reserves (excluding Revaluation Reserve)	2,059.55	1,723.06
8	Net worth	17,059.55	16,723.06
9	Paid up Debt Capital / Outstanding Debt	1,00,000	-
10	Outstanding Redeemable Preference Shares	-	-
11	Debt Equity Ratio	-	-
12	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations)	1.24	1.52
13	Capital Redemption Reserve	-	-
14	Debenture Redemption Reserve	-	-

Notes:
 a) The above is an extract of the detailed format of audited annual financial results for the year ended 31st March, 2021 filed with the BSE Limited under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the half yearly financial results is available on the websites of the BSE Limited and the Company website www.agriwise.com.

b) Pursuant to Regulation 52 (4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the BSE Limited and can be accessed on the Company website www.agriwise.com.

VXL Instruments Limited

CIN : L85110MH1986PLC272426

Registered Office: No. 252, 5th Floor, Building No. 2, Solitaire Corporate Park, Chakala, Andheri East, Mumbai - 400 093, Maharashtra. Tel: 91 22 2824 5210. Fax: 91 22 4287 2197. E-Mail - cfo@vxl.net

AUDITED FINANCIAL RESULTS FOR THE QUARTER and YEAR ENDED 31ST MARCH 2021

(Rs. in Lakhs except for Earnings per share)

Sl. No.	Particulars	3 months ended	Preceding 3 Months ended in the previous year	Current Financial Year ended	Previous Financial Year Ended
		31-03-2021	31-12-2020	31-03-2021	31-03-2020
1	Total Income from Operations (net)	275.84	290.76	650.90	778.60
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(199.58)	(42.53)	(15.36)	(423.28)
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(199.58)	285.83	(15.61)	(103.43)
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(166.35)	129.13	(15.61)	(226.91)
5	Total comprehensive income for the period [Comprising Profit/(loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(166.71)	128.13	(20.50)	(227.28)
6	Equity Share Capital	1,332.48	1,332.48	1,332.48	1,332.48
7	Reserves (Excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year				(755.59)
8	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinuing operations)-				(1.194.07)
(i) Basic		(1.25)	0.97	(0.15)	(0.76)
(ii) Diluted		(1.25)	0.97	(0.15)	(0.76)

Note:
 The above information has been extracted from the detailed Quarterly/Year Ended Financial Results, which have been prepared under Indian Accounting Standards (Ind-AS), reviewed by the Audit Committee, approved by the Board of Directors, and filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Year Ended Financial Results are available on the Stock Exchange website i.e. www.bseindia.com

Oil firms as demand hopes outweigh rise of Covid-19 variant

REUTERS
London, June 29

OIL PRICES ROSE on Tuesday as broad hopes for a demand recovery persisted despite new outbreaks of the highly contagious Delta variant of the coronavirus prompting fresh mobility curbs worldwide.

Brent crude futures were up 50 cents, or 0.7%, at \$75.15 a barrel by 1400 GMT, having slumped by 2% on Monday.

US West Texas Intermediate (WTI) crude futures rose 55 cents, or 0.8%, to \$73.46 after a 1.5% retreat on Monday.

"From a global perspective, there are seemingly growing concerns over the increase in the Covid-19 Delta variant," said StoneX analyst Kevin Solomon.

"The market has grown relatively immune to Covid-19 developments, but if lockdowns occur in larger demand centres in Asia, we may see the market's non-chalance abate."

Spain and Portugal, favourite summer holiday destinations for Europeans, imposed new restrictions on unvaccinated Britons on Monday, while Australians also faced tighter curbs owing to flare-ups of the virus across the country.

However, the market still expects the rollout of vaccination programmes to step up supply in August because the market has tightened on strong growth in fuel demand in the United States and China, the world's two biggest oil consumers.

Investors will be looking to the latest US inventory data for cues on the demand outlook. Crude stocks are likely to have extended their fall for a sixth straight week while gasoline stocks are also expected to have declined, a preliminary Reuters poll showed.

brighten the demand outlook, analysts said.

"The narrative of the past few months has not changed: the war against the virus is being gradually won, the global economy and oil demand are recovering," said PVM Oil analyst Tamas Varga.

"Oil supply is being effectively managed. Therefore dips are probably viewed by ardent bulls as attractive buying opportunities."

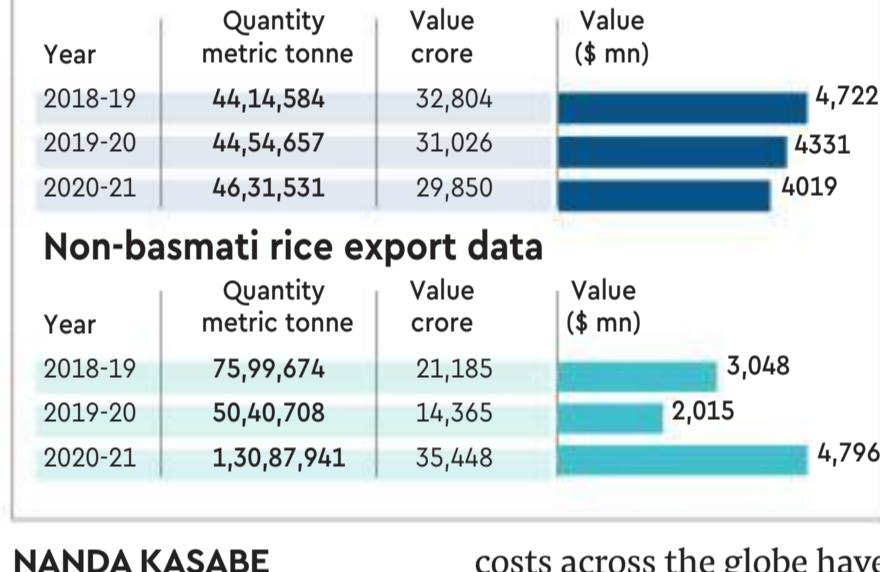
The virus flare-up comes as the Organization of the Petroleum Exporting Countries (Opec), Russia and allies, together known as Opec+, are set to meet on July 1 to discuss easing their supply curbs.

Opec's demand forecasts show that in the fourth quarter global oil supply will fall short of demand by 2.2 million barrels per day (bpd), giving the producers some room to agree to add output.

Analysts expect Opec+ to step up supply in August because the market has tightened on strong growth in fuel demand in the United States and China, the world's two biggest oil consumers.

Investors will be looking to the latest US inventory data for cues on the demand outlook. Crude stocks are likely to have extended their fall for a sixth straight week while gasoline stocks are also expected to have declined, a preliminary Reuters poll showed.

India set to clock record rice exports in current year too



NANDA KASABE
Pune, June 29

AFTER EXPORTING a record 17.71 million tonne of rice in 2020-21, an increase of 86% over the previous year's 9.5 million tonne, India is set for another good season of exports in 2021-22 as well, despite high freight costs.

The demand for non-basmati rice increased to a record high of 13 million tonne (valued at \$4.796 billion) last year as more countries purchased the cereal amidst supply issues in Asean region and the Covid pandemic to ensure food supplies. Similarly, basmati rice exports had touched 4.63 million tonne, valued at \$4 billion. Although exporters have expressed concern that there could be a slowdown in purchases due to high freight costs from African buyers, India still remains the most competitive in terms of pricing as compared to the other countries.

B.V. Krishna Rao, president, Rice Exporters Association (REA), said that exports for the current season of 2021-22 have begun in a small way.

According to Rao, rice prices in Vietnam and Pakistan, which have been losing market share, have softened. "However, India still remains the cheapest supplier in the world today. Rice prices in Vietnam and Pakistan cost between \$420 per tonne to \$430 per tonne, while India still offers rice between \$360 per tonne to \$400 per tonne and therefore buyers will keep turning towards India," he said.

China has also turned out to be another major buyer, Rao said. China rice purchases from India, mainly the non-basmati type, exceeded \$100 million for the first time. Compared to the previous year, India's total rice exports, including basmati, to China touched 3,31,989 tonne during 2020-21 compared with 747 tonne the previous year. In value terms, rice exports were valued at \$104.07 million compared with \$0.45 million.

"Since the freight costs are high, there is a preference for shorter routes and commodities such as steel or pulses. Not many would like to take long route to Africa and get stuck for longer periods," he pointed out. Freight rates

are high, there is a preference for shorter routes and commodities such as steel or pulses. Not many would like to take long route to Africa and get stuck for longer periods," he pointed out. Freight

costs across the globe have more than doubled over the past year. African nations are among the biggest buyers of the Indian non-basmati rice. Africa as a market accounted for 54% of India's \$4.79 billion non-basmati rice shipments during 2020-21. African countries imported rice valued at \$2.59 billion during 2020-21 and Benin was the largest importer valued at \$443 million.

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Additionally, a sum of \$275 million is to be raised by way of private/public offerings of equity shares, compulsorily convertible debentures, foreign currency convertible bonds (FCCBs), among other instruments, in foreign currency, in one or more tranches.

The company's fund mop-up plan is subject to shareholders' approval in the upcoming annual general meeting (AGM) to be held in late July.

The board has approved issuance of unsecured,

		GIC HOUSING FINANCE LTD.				
		YOUR ROAD TO A DREAM HOME				
		CIN NO. L65922MH1989PLC054583				
		Regd. Office : 6th Floor, National Insurance Bldg., 14, Jamshedji Tata Road, Churchgate, Mumbai - 400 020. www.gichfindia.com				
		STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2021 (₹ in Lakh)				
Sr. No.	PARTICULARS	Quarter Ended 31-Mar-21 (Audited)	Quarter Ended 31-Dec-20 (Reviewed)	Year Ended 31-Mar-20 (Audited)	31-Mar-21 (Audited)	31-Mar-20 (Audited)
1	Revenue from operations	28,991	30,922	31,212	121,846	124,386
	(i) Interest Income	(113)	186	99	205	359
	(ii) Fees and Commission Income	735	-	-	596	-
	(iii) Net Gain on derecognition of Financial Instruments	249	26	-	380	-
	(iv) Other Operating Income	29,862	31,134	31,311	123,027	124,745
Other Income	860	86	397	1,006	746	
Total Income	30,722	31,220	31,708	124,033	125,491	
2	Expenses	18,919	20,065	22,903	82,287	94,538
	(i) Finance Cost	-	98	12	-	82
	(ii) Net Loss on derecognition of Financial Instruments	(2,334)	1,787	1,708	18,517	9,970
	(iii) Impairment of Financial Instruments, including write-off	1,062	1,128	1,363	4,346	4,253
	(iv) Employee Benefits Expenses	108	135	391	448	613
	(v) Depreciation & Amortisation	1,518	908	1,039	4,980	4,808
	(vi) Other Expenses	19,273	24,121	27,416	110,578	114,264
Total Expenses	11,449	7,099	4,292	13,455	11,227	
3	Profit before exceptional items and tax (1-2)	11,449	7,099	4,292	13,455	11,227
4	Exceptional items	-	-	-	-	-
5	Profit before tax (3-4)	11,449	7,099	4,292	13,455	11,227
6	Tax expense	625	1,845	685	5,175	3,800
	(i) Current Tax	2,818	(844)	463	(2,313)	2,364
	(ii) Deferred tax (Net)	36	-	502	36	502
7	Net Profit for the period (5-6)	7,970	6,098	2,642	10,557	4,561
8	Other comprehensive income / (Loss)	46	(86)	(59)	(72)	(117)
	A. Items that will not be reclassified to profit or loss	6	43	10	62	8
	(i) Remeasurement Gain / (Loss) on defined benefit plan	(13)	11	12	3	27
	(ii) Net Gain / (Loss) on equity instrument designated at FVOCI	-	-	-	-	-
	(iii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-
9	Total other comprehensive income / (Loss) (A+B)	39	(32)	(37)	(7)	(82)
10	Paid up Equity Share Capital (Face value ₹ 10/-)	8,009	6,066	2,605	10,550	4,479
11	Reserves as at 31st March	5,385	5,385	5,385	5,385	5,385
12	Earning Per Share (EPS) on Face Value ₹ 10/- Basic and Diluted Earning Per Share (Face value ₹ 10/-) (The EPS for the period is not annualised)	14.80	11.32	4.91	19.60	8.47
2. CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2021.		₹ in Lakh				
PARTICULARS		Year ended 31-Mar-21 (Audited)	Year ended 31-Mar-20 (Audited)			
A.Cash Flow From Operating Activities :		13,455	11,227			
Profit Before Tax						
Adjustments For :						
Depreciation And Amortisation		448	613			
Impairment of Financial Instruments, including Write-off		18,517	9,970			
Interest Income		(121,846)	(124,386)			
Interest Expenses		82,287	94,538			
Fees & Commission Income		(205)	(359)			
(Profit)/Loss On Sale Of Fixed Assets (Net)		-	(1)			
(Profit)/Loss On Sale Of Investments		(190)	(336)			
Remeasurement Gain/(loss) on Defined Benefit Plan		(72)	(117)			
Operating Profit Before Working Capital Changes		(7,606)	(8,851)			
Adjustments For :						
(Increase)/Decrease In Non Financial Assets		322	(2,186)			
(Increase)/Decrease In Trade Receivables		(33)	-			
(Increase)/Decrease In Other Financial Assets		(38)	67			
(Increase)/Decrease In Other Non Financial Assets		(1,889)	(178)			
(Increase)/Decrease In Bank Balance other than cash & cash equivalents		1	(15)			
Increase/(Decrease) In Other Non Financial Liabilities						



T.V. TODAY NETWORK LIMITED
CIN : L92200DL1999PLC103001 Website: www.ajitak.intoday.in
Regd. Office: F-26, First Floor, Connaught Circus, New Delhi - 110001
Telephone: 0120-4807100 Fax: 0120-480712
Email: investors@ajitak.com

NOTICE

Pursuant to Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, Notice is hereby given that the meeting of the Board of Directors of the Company is scheduled to be held on Friday, August 13, 2021 inter alia to consider and approve the standalone & consolidated unaudited Financial Results for the Quarter ending June 30, 2021.

Date : June 29, 2021 For T.V. Today Network Limited
Place : New Delhi Sd/-
(Ashish Sabharwal)
Group Head-Secretarial & Company Secretary
Membership No. : F4991

This Notice may also be accessed on the Company's website: www.ajitak.intoday.in and on Stock Exchange websites : www.bseindia.com and www.nseindia.com.



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For the Indian Intelligent.

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THE INTELLIGENT SOURCE FOR CHINA'S BUSINESS

WELSPUN CORP LIMITED

CIN : L27100GJ1995PLC025609
Regd. Office: Welspun City, Village Versamedi, Taluka Anjar, Dist. Kutch, Gujarat, Pincode-370110.
Tel No.: 2836-662222, Fax : 02836-279060, email - Companiessecretary_wcl@welspun.com, Website: www.welspuncorp.com
Corp. Office: Welspun House, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai, Pincode -400013.
Tel No.: 022-2490 8000, Fax : 022-2490 8020

EXTRACT OF STATEMENT OF AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2021

(Rs. in lakhs except earnings per share)

Sr. No.	PARTICULARS	Quarter Ended (Unaudited)		Year ended (Audited)	
		31-Mar-21	31-Dec-20	31-Mar-20	31-Mar-21
1	Total Income	1,90,986	1,45,942	2,77,526	6,67,509
2	Net Profit for the period before tax from continuing operations	23,609	26,825	31,293	86,260
3	Net Profit for the period after tax from continuing operations	22,295	20,208	14,924	64,168
4	Net Profit/ (loss) for the period after tax from discontinued operations	(613)	400	(210)	(1,103)
5	Net Profit for the period after Tax (including non-controlling interests)	21,682	20,608	14,714	63,065
6	Total Comprehensive Income for the period (including non-controlling interest)	21,249	19,468	23,287	59,688
7	Paid up equity share capital (Face value of Rs. 5/- each)	13,044	13,044	13,044	13,044
8	Earnings per share (of Rs. 5/- each) (not annualised in quarters)				
	(a) Basic (In Rs.) - continuing operations	8.61	7.48	5.38	24.14
	(b) Diluted (In Rs.) - continuing operations	8.59	7.46	5.37	24.08
	(c) Basic (In Rs.) - discontinued operations	(0.23)	0.15	(0.08)	(0.42)
	(d) Diluted (In Rs.) - discontinued operations	(0.23)	0.15	(0.08)	(0.42)
	(e) Basic (In Rs.) - continuing and discontinued operations	8.38	7.63	5.30	23.72
	(f) Diluted (In Rs.) - continuing and discontinued operations	8.36	7.61	5.29	23.66
					24.06

Notes :

1 The above is an extract of detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015. The full format of the Quarterly Financial Results are available on the Stock Exchange websites www.nseindia.com and www.bseindia.com and also on company's website www.welspuncorp.com.

2 Additional Information on standalone financial results is as follow:

(Rs. in lakhs)

KEY FINANCIALS	Quarter Ended (Unaudited)		Year ended (Audited)	
	31-Mar-21	31-Dec-20	31-Mar-20	31-Mar-21
a Total Income	1,33,211	1,37,531	1,48,060	5,50,046
b Net Profit for the period before tax from continuing operations	18,612	20,065	12,236	1,28,684
c Net Profit for the period after tax from continuing operations	17,597	13,612	5,589	10,921
d Net Profit/ (loss) for the period after tax from discontinued operations	(220)	400	(210)	(710)
e Net Profit for the period after Tax	17,377	14,012	5,379	1,00,211
f Total Comprehensive Income for the period	16,734	14,073	4,729	26,814

For and On Behalf of the Board of Directors of Welspun Corp Limited

Sd/-
Vipul Mathur

Managing Director and Chief Executive Officer
DIN - 07990476

Place: Mumbai

Date: June 28, 2021

JCK INFRASTRUCTURE DEVELOPMENT LIMITED

CIN:L70102KA1979PLC003590

Regd Office: 309, First Floor, West Minster Building, 13 Cunningham Road, Bengaluru - 560 052

Extract of the Statement of Standalone Financial Results for the Quarter and Year Ended 31st March 2021

(Rs. In Lakhs)

Sl. No.	Particulars	Quarter ended	Quarter ended	Quarter ended	Year ended
		31.03.2021	31.12.2020	31.03.2020	31.03.2021
Audited	Audited	Audited	Audited	Audited	Audited
1 Total Income	271.74	197.69	171.26	732.86	611.47
2 Net Profit/(Loss) for the period (before Tax)	15.07	19.43	42.17	86.21	97.05
3 Net Profit/(Loss) for the period after Tax	7.46	14.82	45.17	68.52	90.98
4 Total Comprehensive Income (OCI) for the period	-	-	-	-	-
5 Equity Share Capital (FV of ₹10 Each)	416.67	416.67	416.67	416.67	416.67
6 EPS from Continuing Operations					
- Basic	0.18	0.36	1.08	0.47	2.18
- Diluted	0.18	0.36	1.08	0.47	2.18

The above is an extract to the detailed consolidated financial results for the quarter and year ended 31st March 2021 filed with the Stock Exchange under regulation 33 of the SEBI(Listing Obligations and Disclosure Requirements) Regulations 2015. The Full format of the said financial results are available in the website of the company i.e. www.jckgroup.in and also in Metropolitan Stock Exchange of India Limited i.e. www.msei.in respectively.

For and on behalf of the Board of Directors

Sd/-
Krishan Kapur
Managing Director

Date: 28.06.2021

Place: Bengaluru

V2 Retail Limited

Regd. Office: Khasra No. 928, Extended Lal Dora Abadi, Village Kapashera, Tehsil Vasant Vihar, New Delhi-110037
CIN- L74999DL2001PLC147724, Ph: 011-41771850
Email: cs@v2retail.net, Website: www.v2retail.com

EXTRACT OF CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2021

(Rs. In lakh)

Particulars	Quarter Ended		Year Ended	
	31 March 2021*	31 December 2020*	31 March 2021	31 March 2020 (audited)
1 Total Income from operations (Net)	19,772.73	22,864.36	12,993.21	56,161.28
2 Net Profit/(Loss) for the period (before tax, exceptional and/or extraordinary items)	(1,276.42)	1,999.68	(1,607.73)	(1,529.10)
3 Net Profit/(Loss) for the period before tax (after exceptional and/or extraordinary items)	(1,276.42)	1,999.68	(1,607.73)	(1,529.10)
4 Net Profit/(Loss) for the period after tax (after exceptional and/or extraordinary items)	(1,026.65)	1,488.53	(1,208.42)	(1,284.27)
5 Total comprehensive income for the period (comprising profit/loss for the period (after tax) and other comprehensive income (after tax))	(1,024.84)	1,485.63	(1,215.16)	(1,285.45)
6 Paid up equity share capital (face value of Rs. 10/- each)	3,410.50	3,410.50	3,410.50	3,410.50
7 Other Equity as per balance sheet	-	-	-	23,458.97
8 Earnings Per Share (of Rs. 10/- each) (not annualised)				24,506.90
(a) Basic	(3.01)	4.36	(3.54)	(3.77)
(b) Diluted	(3.01)	4.36	(3.54)	2.57

The financial results have been prepared in accordance with Indian Accounting Standards ('Ind AS') prescribed under section 133 of the Companies Act, 2013 read with relevant rules thereunder and in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) and SEBI circular dated 5th July, 2016.

The above is an extract of the detailed format of audited consolidated financial results for the quarter and year ended 31st March, 2021 filed with the stock exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the audited financial results (standalone and consolidated) for the quarter and year ended 31st March, 2021 is available on the on the Company's website i.e. www.v2retail.com under Investor Information section and on the stock exchange websites i.e. www.bseindia.com and www.nseindia.com.

*The figures for the quarter ended 31 March 2021 and the corresponding quarter ended 31 March 2020, as reported in these standalone financial results, are the balancing figures in respect of full financial year and published year to date figures upto the end of third quarter of the relevant financial year. Also the figures upto the end of third quarter had only been reviewed and not subject to audit.

The key standalone financial information is as under:

Particulars	Quarter Ended		Year Ended	
	31 March 2021*			

FINANCIAL EXPRESS**KALPATARU ENGINEERING LIMITED**

CIN No: L27104WB1980PLC033133
18, Rabindra Sarani, Poddar Court, Gate No.4,
4th Floor, Room No.4, Kolkata-700001

AUDITED FINANCIAL RESULTS FOR QUARTER AND
YEAR ENDED ON 31ST MARCH 2021

Rs. Lacs except EPS

PARTICULARS	Quarter ending (31/03/2021)	Corresponding 3 months ended in the previous year (31/03/2020)	previous year ended (31/03/2021)
Total income from operations(net)	109.65	129.52	162.26
Net Profit/ (Loss) from Ordinary Activities after tax	(6.01)	(9.540)	0.950
Net Profit/ (Loss) for the period after tax (after Extraordinary items)	(6.01)	(9.54)	0.95
Equity Share Capital	1,821.34	1,821.34	1,821.34
Reserves (excluding Revaluation Reserve as shown in the balance sheet of previous year)	—	—	—
Earnings Per Share (of Rs. 10/-each)	—	—	—
Basic	(0.03)	(0.052)	0.005
Diluted	(0.03)	(0.052)	0.005

NOTE:
The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.

For and behalf of Board
Kalpataru Engineering Ltd.
Sd/-
Bhakti Somiya
Director
DIN: 06957470

Place: Kolkata
Date: 29/06/2021

**HERITAGE FOODS LIMITED**

CIN: L15209TG1992PLC014332
Regd. Office: # 6-3-541/C, Panjagutta, Hyderabad-500082, Telangana, India
Tel: +91-40-23391221/2, Fax: +91-40-23318090
E-mail: hff@heritagefoods.in, Visit us at: www.heritagefoods.in

NOTICE

NOTICE is hereby given that pursuant to the SEBI (Prohibition of Insider Trading) Regulations, 2015, as amended from time to time and in terms of Company's Code of Conduct for Regulating, Monitoring and Reporting of Trading by insiders (Code of Conduct), the "Trading Window" for dealing in securities of the Company, shall remain closed for the Designated Person including their immediate relatives of the Company from 1st July, 2021 till the end of 48 hours after the declaration of Un-audited Financial Results of the Company for the quarter ended on 30th June, 2021.

The information contained in this notice is also available on the website of the Company at www.heritagefoods.in as well as on the website of National Stock Exchange of India Limited at www.nseindia.com and BSE Limited at www.bseindia.com

For Heritage Foods Limited
Sd/-
Umakanta Barik
Company Secretary & Compliance Officer
M. No: FCS-6317

Place: Hyderabad
Date : 29-06-2021

RCC CEMENTS LIMITED

CIN: L26942DL1991PLC043776
Regd. Off.: 702, Arunachal Building, 19, Barabhamla Road, Connaught Place, New Delhi- 110001
Phone: 011-43571044; Fax: 011-43571047, Website: www.rccements.com, Email : rccementsinfo@gmail.com

**EXTRACT OF STANDALONE AUDITED FINANCIAL RESULTS
FOR THE QUARTER AND FINANCIAL YEAR ENDED 31ST MARCH, 2021**

(Rs. In Lacs)

Sl. No.	Particulars	Quarter ended 31.03.2021	Quarter ended 31.03.2020	Year ended 31.03.2021	Year ended 31.03.2020
1.	Total income from operations	0	0	0	0
2.	Net Profit / (Loss) for the period(before Tax, Exceptional and/or Extraordinary items)	(4.43)	(4.01)	(13.12)	(12.68)
3.	Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	(4.43)	(4.01)	(13.12)	(12.68)
4.	Net Profit / (Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	(4.43)	(4.01)	(13.12)	(12.68)
5.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(4.43)	(4.01)	(13.12)	(12.68)
6.	Equity Share Capital	560.20	560.20	560.20	560.20
7.	Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of previous year)			(197.64)	(184.52)
8.	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations)	(0.08)	(0.07)	(0.23)	(0.23)
Basic :		(0.08)	(0.07)	(0.23)	(0.23)
Diluted:		(0.08)	(0.07)	(0.23)	(0.23)

NOTES: The above is an extract of the detailed format of Audited Financial Results for the Quarter and Financial Year ended March 31, 2021 filed with the BSE under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the aforesaid Financial Results is available on the BSE's website, viz., www.bseindia.com and on the Company's website www.rccements.com

For and on behalf of Board Directors of
RCC Cements Limited
Sd/-
Sunil Kumar
Managing Director
DIN: 00175301

Place: New Delhi
Date: 29/06/2021

**APL APOLLO TUBES LIMITED**

Regd. Office: 37, Hargobind Enclave, Vikas Marg, Delhi-110092
Corporate Identity Number: L47899DL1986PLC03443
Tel: 91-11-22373437. Fax: 91-11-22373537
Website: www.aplapollo.com • email: investors@aplapollo.com

NOTICE TO THE MEMBERS FOR THE 36th ANNUAL GENERAL MEETING

In view of the outbreak of COVID-19 pandemic, the Ministry of Corporate Affairs ('MCA') vide its Circular No. 20/2020 dated May 5, 2020 read in conjunction with MCA Circular Nos.14/2020,17/2020 and 02/2021 dated April 8, 2020, April 13, 2020 and January 13, 2021 respectively, permitted holding of Annual General Meeting (AGM) through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM") facility, without the physical presence of the Members at a common venue. In compliance with the provisions of the Companies Act, 2013 ("Act") and Rules framed thereunder, SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI (LODR) Regulations") read with Circular No. SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated May 12, 2020 Circular No. SEBI/HO/CFD/CMD2/CIR/P/2021/11 dated January 15, 2021 issued by the Securities and Exchange Board of India ("SEBI Circulars") and the above MCA Circulars, it has been decided to convene the 36th AGM of the Company on Friday, July 23, 2021 at 11:00A.M. through VC facility, without the physical presence of the Members at a common venue.

In compliance with the relevant SEBI and MCA Circulars, the Notice of the 36th AGM and Annual Report for the Financial Year that ended on March 31, 2021, along with login details for joining the 36th AGM through VC facility including e-voting will be sent only by e-mail to all those Members, whose e-mail addresses are already registered with the Company or the Registrar and Share Transfer Agent or with their respective Depository Participants ("DP"). Please note that the requirement of sending physical copy of the Notice of the 36th AGM and Annual Report to the Members have been dispensed with vide MCA Circulars and SEBI Circulars.

Members can join and participate in the 36th AGM through VC facility only. The instructions for joining the AGM are provided in the Notice. Members participating through VC facility shall be counted for the purpose of reckoning the quorum under Section 103 of the Act. The Notice of the 36th AGM and the Annual Report will also be made available on Company's website (www.aplapollo.com), Stock Exchanges' websites (www.bseindia.com and www.nseindia.com) and on the website of Central Depository Services (India) Limited ("CDSL") (www.evotingindia.com).

The Company is providing remote e-voting (prior to AGM) and e-voting (during the AGM) facility to all its Members to cast their votes on all the resolutions set out in the Notice of the 36th AGM. Detailed instructions for remote e-voting are provided in the said Notice. The facility of casting the votes by the members ("e-voting") will be provided by CDSL. The remote e-voting period commences on 20th July, 2021 (10:00 A.M.) and ends on 22nd July, 2021 (05:00 P.M.). During this period, members of the Company holding shares either in physical form or in dematerialized form, as on the cut-off date of Friday, July 16, 2021, may cast their vote by remote e-voting or by e-voting at the time of AGM. Members participating through VC or OAVM shall not be counted for reckoning the quorum under section 103 of the Act.

Members who have not registered their e-mail address with the Company or RTA, can register their e-mail address for receipt of Notice of 36th AGM, Annual Report and login details for joining the 36th AGM through VC facility including e-voting by sending a request to M/s Abhirup Capital Limited, Registrar and Share Transfer Agent at rtg@aplapollo.com to the Company at investors@aplapollo.com, by providing their name, folio number/DPID & Client ID, client master copy of consolidated account statement (in the case of demat holding), copy of share certificate – front and back (in the case of physical holdings), self-attested scanned copy of the PAN card and self-attested scanned copy of Aadhar Card in support for registering email address.

In case of demat holding, please contact your DP and register email address and bank account details in your demat account, as per the process advised by your Depository Participant. Any person, who acquires shares and becomes Member of the Company after the date of electronic dispatch of Notice of 36th AGM and holding shares as on the cut-off date i.e. Friday, July 16, 2021, may obtain the Login ID and Password by following the instructions as mentioned in the Notice of 36th AGM or sending a request at helpdesk.evoting@cdslindia.com.

If you have any queries or issues regarding attending AGM & e-Voting from the e-Voting System, 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. Mehmood Lakhani (022-23058543) or Mr. Rakesh Dalvi (022-23058542).

The Notice of AGM and Annual Report for financial year 2020-21 will be sent to members in accordance with the applicable laws on their registered email addresses in due course.

For and on behalf of
APL Apollo Tubes Limited
Sd/-

Deepak C S
Company Secretary
M.N.: F5060

Date: June 28, 2021
Place: Delhi

LERTHAI FINANCE LIMITED

(PREVIOUSLY KNOWN AS : MARATHWADA REFRactories LIMITED)

(CIN:L65100KA1979PLC061980)

Registered Office: Barton Centre, Office No. 312/313, Mahatma Gandhi Road, Bangalore 560001, India

Statement of Audited Results for the year ended March 31, 2021

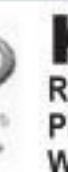
(Rs. in lakhs)

Particulars	Quarter ended March 31, 2021 (audited)	Year ended March 31, 2021 (audited)	Quarter ended March 31, 2020 (audited)
Total income from operations (net)	7.05	37.26	49.77
Loss from Ordinary activities before tax	(47.61)	(72.06)	28.49
Loss from Ordinary activities after tax	(37.52)	(61.95)	17.59
Loss for the period after tax (after Extraordinary items)	(37.52)	(61.95)	17.59
Equity Share Capital	70.00	70.00	70.00
Reserves (excluding Revaluation Reserve, as shown in the Balance Sheet of previous year)	-	908.37	-
(as on 31-March-21)	(as on 31-March-21)	(as on 31-March-20)	
Earnings Per Share (before extraordinary items) (of Rs. 10/- each) (not annualized): Basic & Diluted	(5.36)	(8.85)	2.51

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

For Lerthai Finance Limited
Shao Xing Max Yang
Chairman & Director
DIN: 08114973

Place : New Delhi
Date : 29th June, 2021

**KINETIC ENGINEERING LIMITED**

Regd. Office : D-1 Block, Plot No. 18/2, M.I.D.C, Chinchwad, Pune - 411 019

Ph: 91-20-66142078, Fax: +91-20-66142088/89 | Email: kelinvestors@kineticindia.com

Website: www.kineticindia.com | CIN : L35912MH1970PLC014819

STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2021

(Rs in Lakhs)

Sr. No.	Particulars	Quarter Ended March 31 2021 (Audited)	Year Ended March 31 2021 (Audited)	Quarter ended March 31 2020<br

**BNP PARIBAS
MUTUAL FUND**

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

Corporate Identity Number (CIN): U65991MH2003PTC142972

Registered Office: Crescendo, 7th Floor, G-Block, Bandra Kurla Complex, Bandra - East, Mumbai - 400 051.

Website: www.bnpparibasmf.in | Toll Free: 1800 102 2595

NOTICE CUM ADDENDUM NO. 22/2021**I. Declaration of dividend under the designated Scheme of BNP Paribas Mutual Fund (the Fund):**

Notice is hereby given that the Trustees of the Fund have approved distribution under Income Distribution cum Capital Withdrawal ("IDCW") Options of the following Scheme at the stated rate per unit subject to available distributable surplus and fixed Monday, July 05, 2021^a as the Record Date:

Name of the Scheme	Name of the Plan/Option	NAV per unit as on June 28, 2021	Dividend per unit ** (₹)
BNP Paribas Arbitrage Fund	Regular Plan - Adhoc IDCW Option	10.781	0.05
	Direct Plan - Adhoc IDCW Option	10.896	0.05
	Regular Plan - Monthly IDCW Option	10.304	0.05
	Direct Plan - Monthly IDCW Option	10.491	0.05
	Regular Plan - Quarterly IDCW Option	10.430	0.15
	Direct Plan - Quarterly IDCW Option	10.624	0.15

^aor the immediately following Business Day, if that day is not a Business Day.

The distribution will be subject to the availability of distributable surplus and may be lower, depending on the distributable surplus available on the Record Date.

**Net distribution amount will be paid to the unit holders under respective categories after deducting applicable taxes, if any.

For the units held in physical form, amount of distribution will be paid to all unit holders whose names appear in the records of the Registrar at the close of business hours on the record date and for units held in demat form, the names appearing in the beneficial owners master with the Depository as on the record date shall be considered.

Pursuant to distribution under IDCW, NAV of the IDCW option of the scheme(s) would fall to the extent of payout and statutory levy (if applicable).**II. Notice cum Addendum to the Statement Of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) for the Schemes of BNP Paribas Mutual Fund ('the Fund'):**

Change in address of Official Points of Acceptance of Transactions (OPAT):

Investors are requested to note the change in address of the following Official Points of Acceptance of Transactions (OPAT) of KFin Technologies Private Limited, Registrar & Transfer Agents w.e.f. July 05, 2021:

Branch	Old Address	New Address
Junagadh	124-125 Punit Shopping Center, M.G. Road, Ranavav Chowk, Junagadh - 362 001	Shop No. 201, 2 nd Floor, V-Arcade Complex, Near Vanzari Chowk, M.G. Road, Junagadh - 362 001

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

For BNP Paribas Asset Management India Private Limited.
(Investment Manager to BNP Paribas Mutual Fund)Sd/-
Authorised SignatoryDate : June 29, 2021
Place: Mumbai**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS,
READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.****The Kerala Minerals and Metals Ltd.**

(A Govt. of Kerala Undertaking)

(An ISO 9001, ISO 14001 & OHSAS 18001 & SA 8000 Certified Company)

Sankaramangalam, Chavara-691 583, Kollam, Kerala, India

Phone: 0476-2851215 to 2851217,

Fax: 91-476-2686721, E-mail: contact@kmml.com URL: www.kmml.com

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

Tender ID	Items
1 2021_KMML_427154_1	For the supply of SS Pipe
2 2021_KMML_427152_1	For the Supply of E Power Thyristor Based Temperature Controller
3 2021_KMML_426625_1	For the supply of Brick Acid Resistant

Chavara Sd-DGM (Mtl)

29.06.2021 For The Kerala Minerals And Metals Ltd

Our Products: Titanium Dioxide, Titanium Tetra Chloride, Nano Titanium, Titanium Sponge, Rutile, Zircon & Silimanite

**KANORIA CHEMICALS & INDUSTRIES LIMITED**

Registered Office: "KCI Plaza", 23C, Ashutosh Chowdhury Avenue, Kolkata - 700 019

Phone: (033) 4031 3200, CIN: L24110WB1960PLC024910

email: investor@kanoriachem.com Website: www.kanoriachem.com

Transfer of shares to Investor Education and Protection Fund (IEPF) pursuant to Section 124(6) and 125 of the Companies Act, 2013 read with IEPF (Accounting, Audit, Transfer and Refund) Rules 2016 as amended and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Members are hereby informed that unclaimed dividend for the financial year ended 31st March, 2014 and the corresponding Equity Shares of the Company in respect of which dividend entitlements have remained unclaimed for seven consecutive years from the financial year ended 31st March, 2014 will be due for transfer to the Investor Education and Protection Fund of the Central Government (IEPF) on 8th October, 2021, pursuant to the provisions of Section 124 of the Companies Act, 2013, read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 as amended. The names of the concerned Members and their folio numbers or DP ID and Client ID numbers are available on the Company's website www.kanoriachem.com under the Section 'Investors'. Individual letters have also been sent to the concerned Members in this regard at their address registered with the Company.

The aforesaid Members may lodge their claim in respect of the above with the Company at its Registered Office at "KCI Plaza", 23C, Ashutosh Chowdhury Avenue, Kolkata 700 019. In case any valid claim is not received by the Company by 30th September, 2021, the Company, in accordance with the aforesaid provisions of law, shall transfer such dividend and shares to the IEPF.

For further information in the matter or to claim the unclaimed dividend, concerned members may send email to the Company Secretary at investor@kanoriachem.com or calling the Registrar and Share Transfer Agent of the Company, Ms C B Management Services (P) Ltd. at telephone nos.033-40116700/6742 or sending them email at rta@cbmsl.com

For Kanoria Chemicals & Industries Limited

Place : Kolkata N. K. Sethia

Date : 29th June, 2021 Company Secretary

MIRAE ASSET

Mutual Fund

NOTICE CUM ADDENDUM NO. AD/15/2021

THIS NOTICE CUM ADDENDUM SETS OUT THE CHANGES TO BE MADE IN THE STATEMENT OF ADDITIONAL INFORMATION ("SAI"), SCHEME INFORMATION DOCUMENT ("SID") AND KEY INFORMATION MEMORANDUM ("KIM") OF ALL THE SCHEMES OF MIRAE ASSET MUTUAL FUND ("MAMF/FUND")

- Designating Mr. Siddhant Chhabria as Fund Manager, Key Personnel of Mirae Asset Investment Managers (India) Pvt. Ltd. ("AMC")

NOTICE is hereby given that Mirae Asset Trustee Company Private Limited have approved appointment of Mr. Siddhant Chhabria, as Fund Manager, Key Personnel of the AMC, with effect from Monday June 21, 2021.

Consequently, the following details of Mr. Siddhant Chhabria shall be added under the paragraph on "INFORMATION ON KEY PERSONNEL" in the SAI of the Fund:-

Name	Designation / Years of experience	Qualification / Age	Experience & Background (during last 10 years)
Mr. Siddhant Chhabria	Fund Manager / 6 years	PGDBM Finance (MBA) / CFA Level 3 (US) / 31 years	Mr. Siddhant Chhabria has over 6 years of experience as an Equity Research Analyst and Credit Rating Analyst. Prior to this assignment, Mr. Chhabria was associated with HDFC Securities and CRISIL Ltd.

- Change in address of the Official Point of Acceptance of Transactions of KFin Technologies Pvt. Ltd.

NOTICE is hereby given that the investors / unitholders are advised to take note of the change in address of the Official Point of Acceptance of Transactions of KFin Technologies Pvt. Ltd. ("KFin"), Registrar and Transfer Agent for Mirae Asset Mutual Fund ("the Fund") with effect from July 05, 2021.

Branch name	Old Address	New Address
KFin Technologies Pvt. Ltd.	124-125 Punit Shopping Center, M.G. Road, Ranavav Chowk, Junagadh - 362 001,	KFin Technologies Pvt. Ltd. Shop No. 201, 2 nd Floor, V-ARCADE Complex, Near Vanzari Chowk, M.G. Road, Junagadh, - 362 001, Gujarat.

Accordingly the SAI, SID and KIM of all the schemes of MAMF stands amended suitably to reflect the changes as stated above.

This notice cum addendum forms an integral part of SAI, SIDs and KIMs of the Scheme(s) of MAMF, as amended from time to time. All the other terms and conditions of SAI, SIDs and KIMs will remain unchanged.

For and on behalf of the Board of Directors of
MIRAE ASSET INVESTMENT MANAGERS (INDIA) PVT. LTD.
(Asset Management Company for Mirae Asset Mutual Fund)Sd/-
AUTHORISED SIGNATORYPlace : Mumbai
Date : June 29, 2021

MIRAE ASSET MUTUAL FUND (Investment Manager: Mirae Asset Investment Managers (India) Private Limited) (CIN: U65990MH2019PTC324625).

Registered & Corporate Office: 606, Windsor, Off CST Road, Kalina, Santacruz (E), Mumbai - 400098.

■ 1800 2090 777 (Toll free), ■ customerservice@miraasset.com ■ www.miraassetmf.co.in**Mutual Fund investments are subject to market risks,
read all scheme related documents carefully.****PRE OFFER PUBLIC ANNOUNCEMENT****NETLINK SOLUTIONS (INDIA) LIMITED**

Corporate Identification Number (CIN): L45200MH1984PLC034789

Registered Office: 507, Laxmi Plaza, Laxmi Industrial Estate, New Link Road, Andheri (W), Mumbai – 400 053.

Contact No: 022 – 2633 5583 / 84 | Website: www.easy2source.com | E-mail Id: netlink@easy2source.com

OPEN OFFER FOR ACQUISITION OF 6,57,600 (SIX LAKHS FIFTY SEVEN THOUSAND SIX HUNDRED ONLY) FULLY PAID UP EQUITY SHARES OF ₹ 10/- EACH FROM THE SHAREHOLDERS OF NETLINK SOLUTIONS (INDIA) LIMITED ("NETLINK" / "TARGET COMPANY") BY JUPITER INFOMEDIA LIMITED ("JUPITER" / "ACQUIRER NO 1") AND JINESHVAR SECURITIES PRIVATE LIMITED ("JINESHVAR" / "ACQUIRER NO 2") (HEREIN AFTER COLLECTIVELY REFER TO AS "ACQUIRERS") PURSUANT TO AND IN COMPLIANCE WITH REGULATIONS 3(1) & 4 OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (SUBSTANTIAL ACQUISITION OF SHARES AND TAKEOVERS) REGULATIONS, 2011, AS AMENDED ("SEBI (SAST) REGULATIONS").

This Advertisement ("Pre Offer Public Announcement") is being issued by Aryaman Financial Services Limited, the Manager to the Offer ("Manager"), on behalf of the Acquirers, in compliance with Regulation 18(7) of the Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, as amended ("SEBI (SAST) Regulations, 2011") in respect of Open Offer ("Offer") to acquire 6,57,600 (Six Lakhs Fifty Seven Thousand Six Hundred) Equity Shares of ₹ 10/- each, being constituting 26.00% of the Target Company on a fully diluted basis at a price of ₹ 17/- (Rupees Seventeen Only) ("Offer Price"). This Pre Offer Public Announcement is to be read with Public Announcement dated March 04, 2021 ("PA") along with the Detailed Public Statement ("DPS") published on March 12, 2021 in Financial Express (English – All Editions), Jansatta (Hindi – All Editions) and Mumbai Lakshdeep (Marathi – Mumbai Edition) with respect to the aforementioned Offer.

THE SHAREHOLDERS OF THE TARGET COMPANY ARE REQUESTED TO KINDLY NOTE THE FOLLOWING INFORMATION RELATED TO THE OFFER.

- The Offer Price is ₹ 17/- (Rupees Seventeen Only) per fully paid-up Equity Share. The Offer price will be paid in Cash in accordance with the Regulation 9(1)(a) of the SEBI (SAST) Regulation, 2011 and subject to terms and conditions mentioned in PA, the DPS, Corrigendum to the DPS and Letter of Offer. There has been no revision in the Offer Price.
- Committee of Independent Directors (hereinafter referred to as "IDC") of the Target Company recommends that the Offer Price of ₹ 17/- (Rupees Seventeen Only) is fair and reasonable. The recommendation of IDC was published on June 29, 2021 (Tuesday) in the same newspapers where the DPS was published.
- This Offer is not a competing offer in terms of Regulation 20 of the SEBI (SAST) Regulations, 2011. There has been no competitive bid to this Offer.
- The Letter of Offer dated June 22, 2021 ("LoF") has been dispatched through electric means to all the Public Shareholders of the Target Company whose name appeared on the register of members on June 17, 2021 ("the Identified Date") and who have registered their e-mail ids with the Depositories and / or the Target Company, and the dispatched through Physical means to all the remaining Public Shareholders on or before June 24, 2021.
- Please note that a copy of the Letter of Offer will also be available on SEBI's website (www.sebi.gov.in).
- Public Shareholders are required to refer to the Section titled "Procedure for Acceptance and Settlement of the Offer" at page 21 of the Letter of Offer in relation inter alia, the procedure for tendering their Equity Shares in the Open Offer and are required to adhere to and follow the procedure outlined therein. A summary of procedure for tendering Equity Shares in the Open Offer is set out below:

Major Activities	Original Schedule (Date &
------------------	------------------------------



KAMAT HOTELS (INDIA) LIMITED

Regd. Office: 70-C, Nehru Road, Near Santacruz Airport, Vile Parle (East), Mumbai 400 099.

CIN: L55101MH1986PLC039307, Tel. No. 022 26164000 Website: www.khil.com, Email: cs@khil.com

EXTRACT OF STATEMENT OF STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2021.

(₹ in Lakhs)

Sr. No.	Particulars	Standalone			Consolidated		
		Quarter Ended		Year Ended		Year Ended	
		31st March, 2021 (Unaudited)	31st March, 2020 (Unaudited)	31st March, 2021 (Audited)	31st March, 2020 (Audited)	31st March, 2021 (Audited)	31st March, 2020 (Audited)
1	Total income from Operations	2,280.39	4,484.21	5,162.26	17,868.93	6,599.35	22,198.07
2	Net Profit / (Loss) for the period before tax (before exceptional items)	(637.80)	(340.90)	(4,087.93)	1,224.21	(4,964.04)	904.22
3	Net Profit / (Loss) for the period before tax (after exceptional items)	(637.80)	2,028.38	(3,714.76)	3,593.49	(4,590.87)	2,427.43
4	Net Profit / (Loss) for the period after tax (after exceptional items)	(488.05)	2,132.64	(2,757.20)	3,569.59	(3,629.39)	2,477.48
5	Total Comprehensive Income for the period (Comprising profit / (loss) for the period (after tax) and Other Comprehensive Income (after tax))	(461.43)	2,122.91	(2,723.05)	3,579.09	(3,575.54)	2,484.80
6	Paid-up Equity Share Capital (Face value of Equity Share Rs.10/- each) (including forfeited shares)	2,417.26	2,417.26	2,417.26	2,417.26	2,417.26	2,417.26
7	Other equity (Reserves excluding revaluation reserves)	(4,293.24)	(1,570.19)	(18,291.89)	(14,716.35)		
8	Earnings per share (EPS) (Face value of Rs.10/- each)	(2.07)	9.04	(11.69)	15.14	(15.39)	10.50
	Basic						
	Diluted						

Notes:

- The above standalone and consolidated results have been prepared in accordance with guidelines issued by Securities and Exchange Board of India ('SEBI') and the Indian Accounting Standards [Ind AS] prescribed under section 133 of the Companies Act, 2013.
- The above is an extract of the detailed format of above Financial Results for the quarter and year ended 31st March, 2021, filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the above Financial Results are available on the Stock Exchange websites - www.bseindia.com / www.nseindia.com and also on the Company's website www.khil.com.
- Breakup of exceptional item included in above results is tabulated below:

Particulars	Standalone			Consolidated		
	Quarter Ended		Year Ended		Year Ended	
	31st March, 2021 (Unaudited)	31st March, 2020 (Unaudited)	31st March, 2021 (Audited)	31st March, 2020 (Audited)	31st March, 2021 (Audited)	31st March, 2020 (Audited)
Income						
Reduction in liability towards long term and short term borrowings						
Insurance Claim Received						
Sub-total (A)						
Expenses						
Impairment in cost of property, plant and equipment of a subsidiary company						
Provision for impairment of investments in joint venture entity						
Sub-total (B)						
Total (A - B)						

Place : Mumbai

Date : 29th June, 2021

For and on Behalf of the Board of Directors

Kamat Hotels (India) Limited

Sd/-

Dr. Vithal V. Kamat

Executive Chairman and Managing Director

(DIN : 00195341)



Regd. Office: P.B. No. 73, VIII/224, Market Road, Aluva - 683 101, Kerala, India.
Phone: 0484 - 2626789 (6 Lines), Fax: 0484 - 2532186, 2532207. Fax: 0484 - 2625674
Web: www.cmrlindia.com E-mail: cmrlxim@cmrlindia.com, cmrlxim@dataone.in
CIN: L24299KL1989PLC005452

EXTRACT OF AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31. 03. 2021

(Rs. In lakhs)

Particulars	Quarter ended	Year ended	Quarter ended	Year ended
	31.03.2021	31.03.2021	31.03.2020	31.03.2020
Total Income from Operations	752.59	23937.28	7126.04	
Net profit/(loss) for the period (before Tax, Exceptional and/or Extraordinary items)	414.02	1762.95	292.04	
Net profit/(loss) for the period before Tax (after Exceptional and/or Extraordinary items)	414.02	1762.95	292.04	
Net profit/(loss) for the period after Tax (after Exceptional and/or Extraordinary items)	125.62	810.91	(217.44)	
Total Comprehensive Income for the period (Comprising Profit/Loss) for the period (after tax) and Other Comprehensive Income (after tax)	121.68	808.66	(217.85)	
Equity share capital	783.00	783.00	783.00	
Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year.			7754.71	
Earning per share (of Rs.10/-each) (for continuing and discontinued operations)-	1.61	10.36	(2.77)	
1. Basic :	1.61	10.36	(2.77)	
2. Diluted :	1.61	10.36	(2.77)	

Note : The above is an extract of the detailed format of Quarterly and Annual Financial Results filed with the stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly and Annual Financial Results are available on the Stock Exchange website www.bseindia.com and on the company's website, www.cmrlindia.com.

On behalf of the Board
For COCHIN MINERALS AND RUTILE LIMITED
Sd/-
Dr. S.N. Sasidharan Kartha
Managing Director

Place: Aluva

Date: 29.06.2021

LORDS CHLORO ALKALI LIMITED

CIN : L24117RJ1979PLC002099

REGD. OFFICE : SP-460, MATSYA INDUSTRIAL AREA, ALWAR (RAJASTHAN) - 301030

CORPORATE OFFICE : A - 281, FIRST FLOOR, DEFENCE COLONY, NEW DELHI - 110024

Tel.: 011-40239034/35/36/37/38, Email : secretaria@lordschloro.com Web: www.lordschloro.com

EXTRACT OF FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2021

(Rs in Lakhs)

Particulars	Quarter ended		Year ended	
	March 31, 2021 (Audited) (Refer Note 2)	December 31, 2020 (Unaudited)	March 31, 2021 (Audited) (Refer Note 2)	March 31, 2020 (Audited)
Total income	5,017.47	4,371.50	3,967.18	15,733.02
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	98.45	(74.32)	(401.83)	(239.11)
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	98.45	(74.32)	(401.83)	(239.11)
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	51.16	(63.78)	(232.65)	(204.09)
Total comprehensive income/(loss) for the period [(comprising profit/ (Loss) for the period and other comprehensive income/(loss) (after tax))]	73.21	(65.06)	(239.63)	(185.89)
Paid up Equity Share Capital (face value of Rs. 10 each)	2,515.39	2,515.39	2,515.39	2,515.39
Other equity as per statement of assets and liabilities	-	-	-	5,871.46
Earnings per share (face value of Rs. 10 each)(not annualised):				
a) Basic	0.20	(0.25)	(0.92)	(0.81)
b) Diluted	0.20	(0.25)	(0.92)	(0.81)

Notes :

1. The above financial results have been reviewed by the Audit Committee at their meeting held on June 28, 2021

**BHARAT FORGE LIMITED**

Regd. Office: Mundhwa, Pune Cantonment, Pune- 411 036, Maharashtra, India
CIN: L25209PN1961PLC012046
Tel. No.: 91-20-6704 2476/2777 Fax No.: 91-20-2682 2163
Email : secretarial@bharatforge.com Web: www.bharatforge.com

NOTICE

(For attention of the Equity Shareholders of the Company)

Transfer of Equity Shares of the Company to Investor Education and Protection Fund (IEPF)

This Notice is hereby given that Bharat Forge Limited would be transferring shares to Investor Education and Protection Fund (IEPF), pursuant to the applicable provisions of Companies Act, 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 as amended ("Rules"). The Rules, inter alia, contain provisions for transfer of share(s) in respect of which dividend(s) have not been claimed by the shareholder(s) for seven (7) consecutive years or more, to Investor Education and Protection Fund (IEPF) established by the Central Government.

In compliance with the requirements set out in the IEPF rules, the Company has already sent individual notices to all the concerned members whose shares are liable to get transferred to IEPF under the said Rules at their latest available address in the Company's records.

Shareholders are requested to note that in case the dividend(s) are not claimed by October 01, 2021, those equity share(s) in respect of which the dividend remains unclaimed, including all the benefits accruing on such shares, shall be transferred to IEPF as per the timelines and procedure prescribed in the Rules, without giving any further notice to the shareholders and no liability shall lie against the Company in respect of equity shares so transferred.

The Company has also made available the complete details of the concerned shareholders whose shares are liable for transfer to IEPF on its website at: www.bharatforge.com.

Shareholders are requested to refer to link: <http://www.bharatforge.com/investors/shareholders-information/unclaimed-dividend> to verify the details of unclaimed dividend(s) and the share(s) liable to be transferred to IEPF.

Shareholders may note that both the unclaimed dividend(s) and equity share(s) transferred to the IEPF can be claimed by making an application in Form IEPF-5 which is available at IEPF website at www.iepf.gov.in by following the procedure prescribed under the IEPF Rules.

For further information/clarification/assistance, concerned shareholders are requested to contact the Company at below mentioned address:

The Secretarial Department,**Bharat Forge Limited,**

Mundhwa, Pune Cantonment, Pune – 411 036, Maharashtra, India

Phones: +91-20-6704 2476 / 2777 Fax: +91-20-2682 2163

E-mail: secretarial@bharatforge.com**For BHARAT FORGE LIMITED**

Place : Pune

Date : June 30, 2021

Tejaswini Chaudhari
Company Secretary**Gujarat State Investments Limited**Registered Office: 6th Floor, HK House, Ashram Road, Ahmedabad-380009

CIN : U64990GJ1988SGC010307

**Extracts of standalone and consolidated audited financial results for the year ended on 31st March, 2021**

(Rs. in lakhs)

Sr. No.	Particulars	Standalone		Consolidated	
		For the year Ended		For the year Ended	
		31-03-2021 (Audited)	31-03-2020 (Audited)	31-03-2021 (Audited)	31-03-2020 (Audited)
1	Total Income from Operations (net)	5,870.57	7,288.31	19,57,240.83	21,31,733.24
2	Net Profit / (Loss) for the period (before Tax, Exceptional items)	5,525.42	4,312.56	4,34,826.02	2,97,121.17
3	Net Profit / (Loss) for the period before tax (after Exceptional items)	5,525.42	4,312.56	4,19,338.02	2,41,923.17
4	Net Profit / (Loss) for the period after tax (after Exceptional items)	5,525.69	4,170.60	4,18,369.94	2,65,496.04
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	5,525.76	4,170.78	5,29,263.65	2,48,820.76
6	Equity Share Capital	1,04,276.91	1,04,276.91	1,04,276.91	1,04,276.91
7	Reserves (excluding Revaluation Reserve as shown in the Balance Sheet)	56,671.69	55,317.01	9,12,480.12	6,14,180.23
8	Net worth	1,66,148.60	1,64,793.92	10,21,957.03	7,23,657.14
10	Paid up Debt Capital / Outstanding Debt	5,38,500.00	6,38,500.00	12,66,047.00	16,97,046.18
11	Capital Redemption Reserve	5,200.00	5,200.00	5,200.00	5,200.00
12	Debt Equity Ratio	3.24	3.87	1.26	2.35
13	Earning per share of Rs. 10/- each				
	Basic (in Rs.)	0.53	0.40	27.02	6.37
	Diluted (in Rs.)	0.53	0.40	27.02	6.37

Notes: 1. The above is an extract of the detailed format of year ended financial results filed with the Stock Exchanges under Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. These financial results were reviewed by the Audit Committee, and were approved by the Board of Directors, in their respective meetings held on 29th June, 2021. 2. The above results have been prepared in accordance with recognition and measurement principles laid down Indian Accounting Standards notified under Section 133 of the Companies Act, 2013, read together with the Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, and other accounting principles generally accepted in India. 3. The above audited Standalone Financial Results for the year ended on March 31, 2021 are available on the website of NSE Limited (www.nseindia.com) and website of the company (www.gujsil.in). 4. Previous Period's Year's figures have been regrouped and reclassified, wherever necessary.

For and on Behalf of Board of Directors
Gujarat State Investments LimitedSd/-
Managing Director

Place: Gandhinagar

Date : June 29, 2021

**APOLLO TYRES LTD.**

Regd. Office: 3rd Floor, Arealk Mansion
Near Manorama Junction, Panamally Nagar,
Kochi- 682036 (Kerala) (CIN-L25111KL1972PLC002449)

Tel: +91 484 4012046, Fax: +91 484 4012048,

Email: investors@apoltires.comWeb: apoltires.com**NOTICE OF 48TH ANNUAL GENERAL MEETING, BOOK CLOSURE, REMOTE E-VOTING INFORMATION AND DIVIDEND**

Notice is hereby given that the 48th Annual General Meeting (AGM) of the Members of the Company will be held on Friday, July 23, 2021 at 3:00 PM through Video Conference (VC), to transact the businesses as set out in the Notice of AGM in compliance with the applicable provisions of the Companies Act, 2013 (Act) and Rules framed thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations) read with General Circular Nos.14/2020 (dated April 8, 2020), 17/2020 (dated April 13, 2020), 20/2020 (dated May 5, 2020), 22/2020 (dated June 15, 2020) and 02/2021 (dated January 13, 2021) respectively, issued by the Ministry of Corporate Affairs ("MCA Circular/s") and Circular No. SEBI/HO/CDF/CMD1/CIR/P/2020/79 dated May 12, 2020 and SEBI/HO/CDF/CMD2/CIR/P/2021/11 dated January 15, 2021 issued by the Securities and Exchange Board of India ("SEBI Circular/s"), without the physical presence of the Members at a common venue.

Electronic copies of the Notice of the AGM and the Annual Report of the Company for the financial year ended March 31, 2021 shall be sent to all the Members whose email IDs are registered with the Company/ RTA (Kfin Technologies Pvt Ltd)/ Depository participant(s) as on June 25, 2021. Please note that the requirement of sending physical copy of the Notice of the 48th AGM and Annual Report to the Members have been dispensed with vide MCA Circular/s and SEBI Circular/s. The Notice and the Annual Report will also be available on the website of the Company www.apoltires.com and on the websites(s) of the stock exchanges i.e. BSE Limited and National Stock Exchange of India at www.bseindia.com and www.nseindia.com respectively, where the Company's shares are listed.

The facility of casting the votes by the Members ("e-Voting") will be provided by National Securities Depository Limited (NSDL) and the detailed procedure for the same shall be provided in the Notice of the AGM. The remote e-Voting period commences on July 20, 2021 (10:00 A.M.) and ends on July 22, 2021 (5:00 P.M.). During this period, Members of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date of July 16, 2021 may cast their vote by remote e-Voting or by e-Voting at the time of AGM. Members participating through VC shall be counted for reckoning the quorum under Section 103 of the Act. Members are requested to update their email addresses and bank account details in the following manner:

In case, Physical Holding	Members are requested to register their e-mail addresses at the earliest by clicking on the link (https://ris.kfintech.com/clientservices/mobilereg/mobileemailreg.aspx) for receiving the Annual Report 2020-21 along with AGM Notice.
	Please forward the duly signed request letter, self attested copy of PAN card and address proof along with Specimen signature of the shareholder duly attested by a Manager of any Bank with their letter head official seal indicating the A/c Nos. of the account holder(s) held with the bank - along with cancelled cheque leaf to below mentioned address.

KFin Technologies Private Limited
Unit: Apollo Tyres Limited, RIS Department, 6th Floor,
Selenium Tower B, Plot Nos. 31 & 32 | Financial District
Nanakramguda | Serilingampally Mandal | Hyderabad - 500032 | India

In case, Demat Holding	Please contact your DP and update your email address and Bank account details in your demat account, as per the process advised by your DP.
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Members holding shares in demat form can update their email address with their DPs. The notice of the AGM shall contain the instructions regarding the manner in which the shareholders can cast their vote through remote e-Voting or by e-Voting at the time of AGM.

Members may note that the Board of Directors at their meeting held on May 12, 2021 has recommended a dividend of Rs 3.50 per share. The dividend, subject to the approval of the Members, within 30 days from the date of AGM to the Members whose names appear in the Register of Members as on the Record date of July 16, 2021 through various online transfer modes to the Members who have updated their bank account details.

For Members who have not updated their bank account details, dividend warrants/ demand drafts/ cheques will be sent to the registered addresses depending on availability of postal services. To avoid delay in receiving dividend, Members are requested to update their complete bank account details as mentioned above.

Shareholders may note that the Income Tax Act, 1961 (Act), as amended by the Finance Act, 2020 mandates that dividends paid or distributed by the Company after April 1, 2020 shall be taxable in the hands of the Shareholders. The Company shall therefore be required to deduct Tax at Source (TDS) at the time of making payment of Dividend. In order to enable us to determine the appropriate TDS rate, as applicable, the Members are requested to submit the tax exemption form online by July 20, 2021 at the following link of RTA: <https://ris.kfintech.com/form15/>

The Notice of AGM and Annual Report for financial year 2020-21 will be sent to Members in accordance with the applicable laws on their registered email addresses in due course.

For Apollo Tyres Ltd.

Sd/-

Seema Thapar

Company Secretary & Compliance Officer

Date : June 28, 2021

Place: New Delhi

WEDNESDAY, JUNE 30, 2021

WWW.FINANCIALEXPRESS.COM

16**FINANCIAL EXPRESS****SINTEX INDUSTRIES LIMITED**REGD. OFFICE: Kalol, Gujarat-382 721, Website: www.sinrex.in, Email: share@sinrex.co.in Tel/No (0276)-253000

R IN Crores, except per share data

Sr. No.	Particulars	Quarter ended 31/03/2021	Corresponding 3 months ended 31/03/2020	previous year ended 31/03/2021
(A) Extract of Consolidated Financial Results				
1.	Total income from operations (Net)	750.66		450.87
2.	Net Profit/Loss for the period (before Tax, Exceptional and/or Extraordinary items#)	(372.19)		(879.35)
3.	Net Profit/Loss for the period before Tax (after Exceptional and/or Extraordinary items#)	(143.40)		(294.13)
4.	Net Profit/Loss for the period after Tax (after Exceptional and/or Extraordinary items#)	(144.05)		(1306.41)
5.	Total Comprehensive Income for the period [Comprising Profit/Loss for the period (before tax) and Other Comprehensive Income (after tax)]	(144.56)		(296.10)
6.	Equity Share Capital	59.92		59.92
7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet	-		1820.38
8.	Earnings Per Share (of Re. 1/- each) 1. Basic: 2. Diluted:	(2.40)	(4.95)	(21.15)
		(2.40)	(4.95)	(21.15)
(B) Key numbers of Standalone Financial Results				
a.	Total income from operations(net)	730.79		460.52
b.	Net Profit(Loss) Before Tax			

FINANCIAL EXPRESS**EON HADAPSAR INFRASTRUCTURE PRIVATE LIMITED**CIN : U74210PN2004PTC140101
 Regd. Office : Tech Park One, Tower 'E', Next To Don Bosco School, Off. Airport Road, Yerwada, Pune 411 006.**AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2021**

Sr. No.	Particulars	Quarter ended	Year ended	Quarter ended
		31-Mar-2021 (Audited)	31-Mar-2021 (Audited)	31-Mar-2020 (Audited)
1	Total income from operations (net)	0.02	55.07	0.31
2	Net Profit/ (Loss) for the quarter/year(before Tax, Exceptional and/or Extraordinary items)	(3.60)	1.70	(3.34)
3	Net Profit/ (Loss) for the quarter/year before tax (after Exceptional and/or Extraordinary items)	(3.60)	1.70	(3.34)
4	Net Profit/ (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(4.10)	1.20	(3.89)
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(3.78)	1.52	(3.89)
6	Equity Share Capital	20.00	20.00	20.00
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-
8	Earnings Per Share of (Rs.10/- each) (for continuing and discontinued operations) - Basic:	(1.89)	0.60	(1.95)
	Diluted:	(1.89)	0.60	(1.95)

Notes:
 a) The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the websites of the Stock Exchange(s) and the listed entity www.mayurbhanjtrades.in.
 b) Ind AS compliant Financial results for the quarter and year ended March 31, 2021 were reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on June 29, 2021.
 c) The figures for the quarter ended March 31, 2021 and March 31, 2020 are the balancing figure between audited figures for the year ended March 31, 2021 and March 31, 2020 and published year to date figures for the nine months ended of the relevant years which were subject to limited review.

For and on behalf of the Board of Directors
 Harendra Singh
 (DIN : 06870599)
 Whole-Time Director

Date: June 29, 2021
 Place: Kolkata

**ORIENTAL CARBON & CHEMICALS LIMITED**

Corporate Identity Number (CIN) - L24297WB1978PLC031539
 Registered Office: 31, Netaji Subhas Road, Kolkata - 700 001

Tel. No.: (033) 2230 6831; Fax: (033) 2243 4772

E-mail: investorfeedback@occlindia.com, Website: www.occlindia.com

NOTICE

(for attention of Equity Members of the Company)

Sub.: Transfer of Equity Shares of the Company to the Investor Education and Protection Fund Authority (IEPF)

This Notice is hereby published pursuant to the provisions of Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended from time to time ("the IEPF Rules"). As per Section 124(6) of the Companies Act, 2013 read with the above referred Rules, all shares in respect of which dividends declared by the Company has not been claimed or remained unpaid for seven consecutive years or more are required to be transferred by the Company to IEPF.

In accordance with the various requirements as set out in the Rules, the Company has already communicated individually to the Members for shares in respect of which dividend had remained unpaid or unclaimed for a period of seven years or more for the financial year 2013-14 (Final) under IEPF Rules and are liable to be transferred to the IEPF Authority for taking appropriate action(s). The Company has uploaded full details of such Members and shares due for transfer to the IEPF Authority on the website of the Company at www.occlindia.com.

All concerned members are further requested to encash the Final Dividend for the financial year 2013-14 and onwards by providing requisite documents to the Company or Company's Registrar and Share Transfer Agent on or before 20th August, 2021, so that the shares are not transferred to IEPF. In case the Company or Company's Registrar and Share Transfer Agent does not receive any communication within aforesaid period, the Company shall, with a view to complying with the requirement set out in the Rules, transfer the entire shares to IEPF, without any further notice by the following due process as mentioned below:

- i. In case of shares held in Physical form: by issuing duplicate share certificates on behalf of the concerned members and then transferring the same to IEPF Authority.
- ii. In case of shares held in Demat form: by transferring the shares directly to demat account of IEPF Authority with the help of Depository Participants.

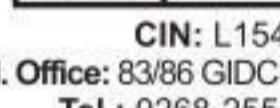
Concerned Members can claim both unclaimed dividend and shares transferred to the IEPF Authority after following the procedure prescribed in the IEPF Rules.

In case the Members have any queries/clarifications on the subject matter and the Rules, they may contact the Company's Registrar and Transfer Agent at Link Intime India Pvt. Ltd., Room No. 502 & 503, 5th Floor, Vaishno Chamber, 6, Brabourne Road, Kolkata – 700 001, Tel: +91 33 4004 9728/1688; E-mail: iepf.shares@linkintime.co.in.

The Notice may also be assessed on the Company's website at www.occlindia.com and may also be assessed on Stock Exchanges Websites at www.bseindia.com and www.nseindia.com.

For Oriental Carbon & Chemicals Limited

Sd/-
 Place: Noida
 Pranab Kumar Majhi
 Dated: 28.06.2021
 Company Secretary & GM Legal

**ADF Foods Limited**

CIN: L15400GJ1990PLC014265
 Regd. Office: 83/86 GIDC Industrial Estate, Nadia 387001, Gujarat
 Tel.: 0268-2551381/2 Fax.: 0268-2565068;
 E-mail: co_secretary@adf-foods.com; website: www.adf-foods.com

NOTICE**TRANSFER OF THE EQUITY SHARES TO INVESTOR EDUCATION AND PROTECTION FUND**

This Notice is hereby given to the Shareholders of the Company pursuant to Rule 6 of Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Amendment Rules, 2017 ("IEPF Rules") which are effective 28th February, 2017.

In terms of the provisions of Section 124(6) of the Companies Act, 2013 read with the IEPF Rules, the shares in respect of which dividend has not been paid or claimed for seven (7) consecutive years or more are liable to be transferred by the Company to the Investor Education and Protection Fund ("IEPF"). The Final Dividend declared for the Financial Year 2013-14, which remained unclaimed for a period of seven years will be credited to the IEPF at appropriate date. The corresponding shares on which dividends were unclaimed for seven consecutive years will also be transferred as per the procedure set out in the Rules.

The Company has already sent a communication to the concerned Shareholders at their registered address, inter-alia, providing details of their unclaimed dividend for seven (7) consecutive years and giving them an opportunity to claim the said unclaimed dividend latest by Saturday, October 9, 2021 to avoid transfer of their shares to the Demat Account of IEPF Authority.

In terms of Rule 6 of the IEPF Rules, a statement containing details of the name(s) of the Shareholder(s) and their Folio Number/ DP-ID/Client ID whose shares are liable to be transferred to the Demat Account of IEPF Authority is available on our website www.adf-foods.com for information and necessary action by the Shareholder(s).

In case no valid claim in respect of such equity shares is received from the Shareholders by Saturday, October 9, 2021, the said equity shares shall be transferred to the Demat Account of IEPF Authority as per the procedure stipulated under the IEPF Rules. In this connection, please note that:

- i. For Shares held in physical form: New Share Certificate(s) will be issued and transferred subsequently to the Demat Account of the IEPF Authority without any further notice. Further, upon issue of such new Share Certificate(s), the original Share Certificate(s) which are registered in your name will stand automatically cancelled and deemed to be bad delivery.
- ii. For Shares held in electronic form: The shares will be directly transferred to the Demat Account of the IEPF Authority with the help of Depository Participant(s) without any further notice.

It may be noted that no claim shall lie against the Company in respect of unclaimed dividend and shares transferred to IEPF pursuant to the IEPF Rules. Upon transfer to the Demat Account of the IEPF Authority, the Shareholders can claim the equity shares along with the dividend(s) from the IEPF Authority by making an online application in the prescribed Form IEPF-5 and sending the physical copy of the requisite documents enumerated in the Form IEPF-5 to the Nodal Officer of the Company.

In case of any queries/ clarifications, the concerned Shareholders may contact the Company's Registrar and Transfer Agents - M/s. Link Intime India Private Limited quoting the Folio Number/ DP ID- Client ID at Link Intime India Private Limited, C-101, 247 Park, L.B.S. Marg, Vikhroli (West), Mumbai - 400 083, Tel. No.: 022 4918 6270, e-mail ID: iepf.shares@linkintime.co.in.

For ADF Foods Limited

Sd/-
 Place: Mumbai
 Shalaka Ovalekar
 Date: June 29, 2021
 Company Secretary

Crompton

Crompton Greaves Consumer Electricals Limited

CIN : L1900MH2015PLC62254

Registered & Corporate Office: Tower 3, 1st Floor, East Wing, Equinox Business Park, LBS Marg, Kurla (West), Mumbai 400070, India

Tel.: +91-22-6167 8499 Fax: +91-22-6167 8383

E-mail: crompton.investorrelations@crompton.co.in Website: www.crompton.co.in

NOTICE OF THE 7TH ANNUAL GENERAL MEETING, RECORD DATE AND REMOTE E-VOTING INFORMATION

NOTICE is hereby given that the 7th (Seventh) Annual General Meeting (the "AGM") of the Members of Crompton Greaves Consumer Electricals Limited (the "Company") will be held on Friday, 23rd July, 2021 at 3:00 P.M. through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM"). The venue of the meeting shall be deemed to be the Registered Office of the Company at Tower 3, 1st Floor, East Wing, Equinox Business Park, LBS Marg, Kurla (West), Mumbai - 400 070 to transact the businesses as set out in the Notice.

In accordance with the General Circular No. 20/2020 dated 5th May, 2020 read with General Circular No. 14/2020 dated 8th April, 2020, General Circular No. 17/2020 dated 13th April, 2020 and General Circular no. 02/2021 dated 13th January, 2021 issued by Ministry of Corporate Affairs ("MCA Circulars") and Circular dated 12th May, 2020 and 15th January, 2021 issued by the Securities and Exchange Board of India ("SEBI Circular"), the Notice of the AGM and Annual Report including the Audited Financial Statements for the financial year 2020-21 have been sent only through electronic mode to Members whose e-mail IDs are registered with the Company or the Depository Participant(s). The electronic dispatch of Annual Report to Members has been completed on 29th June, 2021.

The Notice of the AGM and Annual Report is also available on the Company's website at www.crompton.co.in and on the website of the Stock Exchanges on which the shares of the Company are listed i.e., www.bseindia.com and www.nseindia.com. A copy of the same is also available on the website of National Securities Depository Limited ("NSDL") at www.evoting.nsdl.com.

Instructions for Remote E-voting and E-voting during AGM:

- Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company is pleased to provide the facility to Members to exercise their right to vote by electronic means on resolutions proposed to be passed at AGM. Members holding shares either in physical form or dematerialized form, on Friday, 16th July, 2021, shall be entitled to avail the facility of remote e-voting system (remote e-voting) through electronic means only.
- The remote e-voting period will commence on Monday, 19th July, 2021 at 9:00 A.M. and end on Thursday, 22nd July, 2021 at 5:00 P.M. The remote e-voting module shall be disabled for voting on Thursday, 22nd July, 2021 at 5:00 P.M. and Members will not be allowed to vote electronically beyond the said date and time. Once the vote on a resolution is cast by the member, the member cannot modify it subsequently.
- Members who have acquired shares after the sending of the Annual Report through electronic means and before the cut-off date may obtain the USER ID and Password by sending a request at evoting@nsdl.co.in or crompton.investorrelations@crompton.co.in. If a person is already registered with NSDL for remote e-voting then you may use your existing USER ID and Password and cast your vote.
- Members attending the AGM who have not cast their vote by remote e-voting shall be eligible to cast their vote through e-voting during the AGM. Members who have voted through remote e-voting shall be eligible to attend the AGM, however, they shall not be eligible to vote at the meeting.
- The procedure of electronic voting is available in the Notice of the AGM as well as in the email sent to the Members by NSDL. Please refer the 'e-voting user manual' for Members available in the downloads section of the e-voting website of NSDL www.evoting.nsdl.com. Members who need assistance before or during the AGM may:

- a) Send a request at evoting@nsdl.co.in or use Toll free no.: 180-222-990/1800-224-4300
- b) Contact Mr. Amit Vishal, Senior Manager, NSDL at the designated email ID: evoting@nsdl.co.in or pallavi@nsdl.co.in.
- c) Contact Ms. Pallavi Minatra, Manager, NSDL at the designated email ID: evoting@nsdl.co.in or sagar.ghosalkar@nsdl.co.in.
- The Notice of the AGM and Annual Report is also available on the Company's website www.crompton.co.in on the websites of the Stock Exchanges i.e., BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and on the website of KFin Technologies Private Limited (www.kfintech.com)

The record date for the purpose of determining entitlement of members for the final dividend is 9th July, 2021. The Dividend of Rs. 2.50/- per equity share of Rs. 2/- each of the Company shall be paid/dispersed on or after 26th July, 2021 but within a period of 30 days from the date of the Annual General Meeting subject to approval of the members of the Company.

Members may note that the Income Tax Act, 1961, ("the IT Act") as amended by the Finance Act, 2020 mandates that dividend paid or distributed by a company on or after 1st April, 2020 shall be taxable in the hands of members. The Company shall therefore be required to deduct tax at source (TDS) at the time of making the payment of final dividend. In order to enable us to determine the appropriate TDS rate as applicable, members are requested to submit relevant documents in accordance with the provisions of the IT Act.

The Manner of registering/ updating Email addresses

Manner of Joining of AGM

Members holding shares in physical mode and who have not registered / updated their email are requested to update their email addresses by writing to the Company at www.evoting.nsdl.com along with the copy of the signed letter mentioning the name and address of the Member, self-attested copy of PAN Card and self-attested copy of any document (eg, Driving License, Election Identity Card, Passport) in support of the address of the Member. Members holding shares in dematerialised mode are requested to register/update their email addresses with the relevant Depository Participants. In case of any queries/difficulties in registering the e-mail address, Members may write to crompton.investorrelations@crompton.co.in.

DoT starts portal to allocate spectrum for trials

TELECOM COMPANIES CAN now apply online for a licence to use spectrum for trials and demonstration on Saral Sanchar Portal, and there will also be deemed approval in certain cases, the Department of Telecom (DoT) said on Tuesday.

The Wireless Planning and Coordination wing has made the provision of online approval of

licences for trials on Saral Sanchar Portal where companies can submit their application and no physical submission will be required.

The application can be made on self-declaration basis for instant issue of licences for indoor experimentation, demonstration and manufacturing.

There will be one licence that will meet all licensing require-

ments of the user for the use of spectrum, import of related products and sub-assemblies, demonstration and possession of wireless equipment.

Telecom secretary Anshu Prakash said the new online application is expected to boost the ecosystem of design and applications in wireless technologies.

— PTI

SRM ENERGY LIMITED

Regd. Office: 21, Basant Lok Complex, Vasant Vihar, New Delhi 110057
CIN: L17100DL1985PLC303047 TEL. NO. +91-011-41403205 Website: www.srmenergy.in Email: info@srmenergy.in

Extract of Standalone and Consolidated Audited Results for the Quarter and Year Ended 31/03/2021 (₹ in lac)

Sl No.	Particulars	Standalone			Consolidated		
		Quarter ending (Audited)	Quarter ending (Audited)	Year ending (Audited)	Quarter ending (Audited)	Quarter ending (Audited)	Year ending (Audited)
		31/03/2021	31/03/2021	31/03/2020	31/03/2021	31/03/2020	31/03/2021
1	Other Income	0.05	8.53	0.09	8.53	1.85	9.84
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	(13.23)	(0.88)	(42.95)	(36.12)	73.71	(547.12) (2,077.10) (3,063.88)
3	Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary Items)	(13.23)	(0.88)	(42.95)	(36.12)	73.71	(547.12) (2,077.10) (3,063.88)
4	Net Profit/(Loss) for the period after Tax (after Exceptional and/or Extraordinary Items)	(13.23)	(0.88)	(42.95)	(36.12)	71.71	(547.12) (2,079.10) (3,063.88)
5	Total comprehensive income for the period (Comprehensive Profit/(Loss) for the period (after tax) and other comprehensive income (after tax))	(13.23)	(0.88)	(42.95)	(36.12)	71.71	(547.12) (2,079.10) (3,063.88)
6	Paid up Equity Share Capital (Face value of Rs. 10/- each)	906.00	906.00	906.00	906.00	906.00	906.00
7	Other equity			(1,154.04)	(1,111.10)		(5,126.80) (4,448.98)
8	Earnings Per Share (of Rs 10/- each) (for continuing and discontinued operations)- 1. Basic 2. Diluted	(0.15)	(0.01)	(0.47)	(0.40)	0.79	(6.04) (22.95) (33.82) (33.82)

NOTES:

- a) The above is an extract of the detailed format of Unaudited Financial Results for the quarter and year ended 31st March, 2021 filed with Stock Exchange under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the quarterly results is available on the stock exchange website www.bseindia.com and on the company website www.srmenergy.in.
- b) The above Unaudited Financial Results of the Company for the quarter and year ended March 31, 2021 has been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on June 29, 2021.

For and On behalf of Board
Sd/-
Vishal Rastogi
Managing Director

Place: New Delhi

Date: June 29, 2021

SAMTEX FASHIONS LIMITED

Regd. Office & Works: Khasra No. 62, D1/3 Industrial Area, Rajarampur, Sikandrabad, Balandshar, UP 203205, IN
CIN: L17112UP1993PLC022479, Email: samtex.compliance@gmail.com, Website: samtexfashions.com

EXTRACT STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2021

Sl No.	Particulars	(Rs. In Lakhs, except per share data)					
		Standalone			Consolidated		
		Quarter Ended (Audited)	31.12.2020 (Unaudited)	31.03.2020 (Audited)	31.03.2021 (Audited)	31.03.2020 (Audited)	31.12.2020 (Unaudited)
1	Total Income From Operations	0.51	0	0.52	0.6	0.68	6.46
2	Net Profit/(Loss) from ordinary activities after tax	(22.46)	(19.10)	(16.36)	(76.56)	(81.20)	(152.10) (217.42) (233.59) (807.85) (991.22)
3	Net Profit/(Loss) for the period after tax (after Extraordinary items)	(22.46)	(19.10)	(16.36)	(76.56)	(81.20)	(152.10) (217.42) (233.59) (807.85) (991.22)
4	Equity Share Capital	1490.00	1490.00	1490.00	1490.00	1490.00	1490.00
5	Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of previous year)	(1,325.44)	(1,248.89)	(1,248.89)	(1,325.44)	(1,248.89)	(23,753.37) (22,942.64) (23,753.37) (22,942.64)
	Earnings Per Share (before extraordinary items) Basic	(0.03)	(0.03)	(0.02)	(0.10)	(0.11)	(0.20) (0.29) (0.31) (1.80) (1.33)
	Earnings Per Share (before extraordinary items) Diluted	(0.03)	(0.03)	(0.02)	(0.10)	(0.11)	(0.20) (0.29) (0.31) (1.80) (1.33)

Note: The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the Stock Exchange websites and Company's web site: www.samtexfashions.com. For Samtex Fashions Limited Sd/- Atul Mittal Chairman & Managing Director DIN: 00223366

Place : Delhi

Date : 29.06.2021

AMTL

ADVANCE METERING TECHNOLOGY LIMITED

Regd. Off.: LGF, E-81, Malviya Nagar, Near Geeta Bhawan Mandir, New Delhi - 110017
Corporate Office: 6th Floor, Plot No-19 and 20, Sector-10, Noida-201304, Uttar Pradesh
Tel: 0120 4531400, Email: corporate@pkrgroup.in, Web: www.pkrgroup.in, CIN# L31401DL2011PLC271394

Particulars	Audited consolidated Financial Results for the Quarter and Year Ended 31st March, 2021			Audited consolidated Financial Results for the Quarter and Year Ended 31st March, 2021		
	Standalone			Consolidated		
	Quarter Ended Mar-21 (Audited)	Dec-20 (Unaudited)	Mar-20 (Audited)	Quarter Ended Mar-21 (Audited)	Dec-20 (Unaudited)	Mar-20 (Audited)
Total income from operations (net)	68,442.96	40,748.86	70,117.55	203,758.78	333,342.22	71,604.57
Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	(31,255.41)	(23,405.39)	(101,522.44)	(82,867.53)	(185,580.83)	(27,792.87) (24,462.59) (101,754.59) (83,685.67) (189,710.05)
Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(31,255.41)	(23,405.39)	(101,522.44)	(82,867.53)	(185,580.83)	(27,792.87) (24,462.59) (101,754.59) (83,685.67) (189,710.05)
Net Profit/(Loss) for the period after Tax (after exceptional and/or extra ordinary item)	(31,255.41)	(23,405.39)	(101,522.44)	(82,867.53)	(185,580.83)	(27,792.87) (24,462.59) (101,754.59) (83,685.67) (189,710.05)
Total Comprehensive income for the period (Comprising Profit/(Loss) for the period (after tax) and other Comprehensive Income (after tax))	(29,651.15)	(23,992.75)	(101,718.32)	(81,912.85)	(185,776.71)	(26,416.66) (25,363.64) (102,467.84) (83,223.77) (190,813.40)
Equity Share Capital	80,287.33	80,287.33	80,287.33	80,287.33	80,287.33	80,287.33
Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year				956,803.33	1,038,716.18	
Earnings Per Share (Face value of Rs.5/- each)	(1.95)	(1.46)	(6.32)	(5.16)	(11.56)	(1.74) (1.52) (6.34) (5.22) (11.81)
Basic:	(1.95)	(1.46)	(6.32)	(5.16)	(11.56)	(1.74) (1.52) (6.34) (5.22) (11.81)
Diluted:	(1.95)	(1.46)	(6.32)	(5.16)	(11.56)	(1.74) (1.52) (6.34) (5.22) (11.81)

Notes: (1) The above standalone & consolidated financial results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meeting held on June 29, 2021. (2) On account of Covid-19 pandemic, the Govt. of India had imposed a complete nation-wide lockdown on March 24, 2020 leading to temporary shut down of company's manufacturing facilities and operations. Since then the Govt. of India has imposed various lockdowns, curfew and has taken several steps to resume its operations in a phased manner. The Company's operations and financial results for the quarter and year ended March 31, 2021 were adversely impacted. The result therefore, are comparable figures for the current financial year. The Company has made assessment of its liquidity position from the previous revalution and carrying value of its assets and liabilities as on March 31, 2021. The Company has considered internal and external sources of information for making said assessment. On the basis of said assessment, the Company expects to recover the carrying amount of those assets and no material adjustment is included in the financial results. The impact of any events and development occurring after the date of financial results for the quarter and year ended March 31, 2021 may differ from the estimates as at the date of approval of these financial results and will be recognized prospectively. Given the uncertainties associated with nature, present condition and longevity of Covid-19, the company will closely monitor any material changes arising out of prevailing economic conditions and impact of the same on the business of the company. (3) This statement has been prepared in accordance with the Companies (Indian Accounting Standards) Rules, 2015 (Ind AS), prescribed under Section 133 of the Companies Act, 2013, and other recognized accounting practices and policies adopted by the Company. (4) The above is an extract of the detailed format of Audited Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Audited Financial Results are available on the Stock Exchange website (www.bseindia.com) and on the Company's website (www.pkrgroup.in). (5) Deferred Tax Asset has not been recognised during the quarter due to carried forward business loss/unabsorbed depreciation. (6) The figures for the quarter ended March 31, 2021 and March 31, 2020 are the balancing figures between the audited figures in respect to the full financial year and the published figure of Nine month ending December 31, 2020 and March 31, 2019 respectively, which were subject to limited review by the statutory auditors.

HAZARIBAGH RANCHI EXPRESSWAY LIMITED

Registered Office: The IL&FS Financial Centre, Plot C - 22, G - Block,
Bandra Kurla Complex, Bandra (East), Mumbai - 400051
<http://www.itnlindia.com/HREL-SPV.aspx>; CIN: U45203MH2009PLC191070

Statement of Audited Financial Results for year ended March 31, 2021

(Rs. in Lakhs)

	Particulars	March 31, 2021 (Audited)	March 31, 2020 (Audited)
1	Total Income from Operations	10,272	9,985
2	Net Profit / (Loss) for the year (before tax, Exceptional and/or Extraordinary items)	3,346	7,385
3	Net Profit / (Loss) for the year before tax (after Exceptional and/or Extraordinary items)	3,346	7,385
4	Net Profit / (Loss) for the year after tax (after Exceptional and/or Extraordinary items)	3,346	7,385
5	Total Comprehensive Income for the year (Comprising Profit / (Loss) for the year (after tax) and Other Comprehensive Income (after tax))	3,346	7,385
6	Paid-up equity share capital (face value - ₹ 10 per share)	13,100	13,100
7	Reserves (excluding revaluation Reserve)	(11,999)	(15,345)
8	Net worth	1,101	(2,245)
9	Paid-up Debt Capital	82,346	82,346
10	Outstanding Redeemable Preference Shares (Refer note 14)	-	-
11	Debt/Equity Ratio (number of times)	74.80	(36.68)
12	Earnings per share (of ₹ 10/- each) : (Not annualised)		
(a) Basic	2.55*	5.64*	
(b) Diluted	2.55*	5.64*	
13	Capital Redemption Reserve (Refer note 14)	-	-
14	Debenture Redemption Reserve (Refer note 15)	6,010	6,010
15	Debt Service Coverage Ratio (DSCR) (number of times)	-	-
16	Interest Service Coverage Ratio (ISCR) (number of times)	-	-

Notes to the Audited Financial Results for the year ended March 31, 2021:

- The above is an extract of the detailed format of annual financial results filed with Stock Exchanges under Regulation 52 of the SEBI (Listing and other disclosure requirements) Regulations, 2015. The full format of the annual financial results are available on the websites of the National Stock Exchange (NSE) - www.nseindia.com and the Company's - www.itnlindia.com/HREL-SPV.aspx
- For the items referred in sub-clauses (a), (b), (d) and (e) of the Regulation 52 (4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchange (NSE) and can be accessed on the (www.nseindia.com) and on the Company's website - www.itnlindia.com/HREL-SPV.aspx
- The above results for year ended March 31, 2021 are in compliance with Indian Accounting Standards ("Ind AS") notified by the Ministry of Corporate Affairs, read with SEBI Circular No. CIR/MD/DFI/69/2016 dated August 10, 2016.
- Pursuant to the "Third Progress Report – Proposed Resolution Framework for the IL&FS Group" dated 17 December, 2018 and the "Addendum to the Third Progress Report – Proposed Resolution Framework for IL&FS Group" dated January 15, 2019 ("Resolution Framework Report") submitted by the Company to the Ministry of Corporate Affairs, Government of India which, in turn, was filed with the Hon'ble National Company Law Appellate Tribunal ("NCLAT"), the creditors of the Company were invited (via advertisement(s) dated May 22, 2019) to submit their claims as at October 15, 2018 with proof, on or before 5 June, 2019 (later extended till February 5, 2020) to a Claims Management Advisor ("CMA") appointed by the IL&FS Group. The amounts claimed by the financial and operational creditors are assessed for admission by the CMA.
- The CMA, vide their various communications to the management of the Company, have submitted their report on the status of the claims received and its admission status. The report is subject to Updation based on additional information / clarification that may be received from the creditors in due course.
- Management of the Company has reviewed the claims made by third parties with the CMA, and reconciled them with the books of accounts and accounted in the books of accounts appropriately.
- Union of India has superseded the earlier board of Holding/Ultimate Holding Company and appointed new Board from October 01, 2018. Entire Group is going through severe financial stress. National Company Law Appellate Tribunal ("NCLAT") had passed an order on October 15, 2018 ("Interim Order") in Company Appeal (AT) 346 of 2018, imposing moratorium on the creditors of IL&FS and its 348 group companies, which includes the Company. Further, NCLAT vide its order dated February 11, 2019 has also classified the Company under the "Amber Category" based on a 12 month cash flow solvency test, which means that the Company is able to meet only financial obligation towards Senior Lenders and operational creditors. In view of this classification and the moratorium order, the Company has stopped servicing financial obligations towards all its financial creditors. In August 2019, IL&FS Ltd received a bid from a third party which was accepted by the Board of ITNL & L&FS (the ultimate Holding Company). This accepted bid was not renewed by the third party beyond the bid validity date.
- The New Board after careful evaluation of alternate resolution options, has given its in-principle approval to establish an infrastructure investment trust ("InvIT") under the SEBI InvIT regulations and proposes to transfer the stake held by ITNL along with loans and receivables from the Company to the said InvIT. In furtherance of the same, ITNL has incorporated a wholly owned subsidiary to act as the Sponsor to the proposed InvIT.
- Pursuant to the aforesaid, management believes that use of the going concern assumption for preparation of these financial results is appropriate as the business operations of the Company will continue in foreseeable future.
- The Company is not in compliance with the Companies Act 2013, as applicable to the Company. These non compliances pertain to appointment of Directors, filings with Regulators, appointment of Key Managerial personnel and such other regulations. These do not have an impact on financial reporting.
- In line with the affidavit filed by Ministry of Corporate Affairs (MCA) to the Hon'ble NCLAT on May 21, 2019, the cut-off date of October 15, 2018 ("Cut-Off Date") was proposed, on account of inter alia the fact that the Hon'ble NCLAT had passed wide its order dated March 12, 2020, had upheld its interim order of October 15, 2018, which inter alia granted certain reliefs to the IL&FS Group and also restricted certain coercive actions by the creditors of the IL&FS Group. In terms of the Resolution Framework Reports, the proposal made is that all liabilities relating to the relevant IL&FS Group Entity, whether financial (including interest, default interest, indemnity claims and additional charges), operational debt (including interest, indemnity or other claims) as well as statutory claims (including tax, employment and labour related claims), whether existing at or relating to a period prior to the Cut-Off Date should not continue accruing further interest. Accordingly the Company has not accrued any interest amounting to INR 1466.82 Mn (Upto previous year: INR 754.45 Million), default interest, penal interest and any other similar charges after the said cut off date of October 15, 2018.
- The National Company Law Tribunal ("NCLT"), vide order dated January 1, 2019, had allowed a petition filed by the Union of India, for re-opening of the books of accounts and re-casting the financial statements under the provisions of Section 130 of the Companies Act, 2013 for the financial years from 2012-13 to 2017-18, of Infrastructure Leasing & Financial Services Limited ("IL&FS"), and its subsidiaries namely IL&FS Financial Services Limited ("IFIN") and IL&FS Transportation Networks Limited ("ITNL"), the holding Company.
- The Company's financial statement are not subject to any reopening/re-casting and it is expected that impact, if any, arising out of the said reopening / recasting would be limited to above mentioned three entities only. Adjustments, if any, arising out of the said reopening/recasting of financial statement of the ITNL (the Holding Company), having any impact on financial statements of the Company would be made in the financial statements of the Company for the future period.
- The Ministry of Corporate Affairs (MCA), Government of India, has vide its letter dated October 1, 2018 initiated investigation by Serious Fraud Investigation Office (SFIO) against IL&FS (ultimate holding company) and its group companies under Section 212 (1) of the Companies Act, 2013. As a part of investigation of affairs of ITNL (the Holding Company), SFIO has also been seeking from ITNL various information including relating to project undertaken by the Company (for which ITNL acted as Development Contractor and promoter). The investigation is in progress and it is understood that the relevant information is being provided by ITNL to the agency. At this stage, no material impact/ implications had arisen from the aforesaid developments. However, an uncertainty relating to the future outcome of the regulatory actions is not determinable at this stage.
- The New Board of IL & FS (ultimate holding Company) in January 2019 initiated a forensic examination for the period from April 2013 to September 2018 in relation to the certain Companies of the Group and has appointed an independent third party for performing the forensic audit and to report the findings to the Board of Directors of IL&FS. The Company is not in the list of Companies identified by the New Board for forensic audit and hence no such specific audit of the affairs of the Company has been conducted. The independent third party has submitted their interim report in relation to the audit of ITNL (the Holding company) and its project related activities and the observations contained therein related primarily to the operations of ITNL. The said report has been discussed by the Board of ITNL in its meeting held on November 28, 2019 and is being dealt with in manner deemed fit by the Board of the Holding company.
- Observations if any made by the independent third party relating to the project undertaken by the Company, have been presented to the Company's Board. After review of the observations, the Board is of the view that no adjustments will be required in these financial statements for any consequential effects / matters that may arise from the said report. The independent third party is conducting further audit procedures and an additional report may be issued in due course.
- Based on the current assessment of the project, estimates regarding incurrence of periodic maintenance cost has been changed. This along with other factors (such as increase on Q&M Cost due to GST impact, delay in receipt of annuities) has resulted into modification loss of Rs. 872 lakhs in accordance with the principle of IND-AS 109.
- The above audited results were approved by the Audit Committee and taken on record at the Board meeting held on June 29, 2021.
- No complaints were recorded during the period and 2 (two) complaints are pending as on March 31, 2021.
- The Company doesn't have any Outstanding Redeemable Preference Shares, accordingly there is no requirement to record Capital Redemption Reserve.
- Since the company had issued non convertible debentures in the year ended March 31, 2017, in terms of Section 71 of the Companies Act, 2013 read with the Rule 7 (B) of The Companies (Share Capital and Debentures) Rules, 2014 is required to create Debenture Redemption Reserve to the extent of 10% of the value of outstanding privately placed Debentures until such debentures are redeemed, to which adequate amounts shall be credited from out of its profits every year. Accordingly, for the year ended March 31, 2020, 10% of the value of debenture outstanding has transferred to Debenture Redemption Reserve. Company has investment of Rs. 6392.9 Lakhs (FVTPL) in BOI AXA Liquid Fund - Regular Plan - Growth (LFRGG) and HDFC Liquid Fund - Growth, towards Debt Service Reserve Account.
- The formulas used for calculation of Debt Service Coverage Ratio, Interest Service Coverage Ratio and Debt Equity Ratio are as follows:-

- (i) Debt Equity Ratio = Debt / (Equity Share Capital + Reserves & Surplus)
- (ii) Debt Service Coverage Ratio = Earning before interest and tax / (Interest + Principle Repayment)
- (iii) Interest Service Coverage Ratio = Earning before interest and tax / Interest expenses

For and on behalf of the Board

Director

Vijay Kini

DIN:06612768

Place: Mumbai
Date: June 29, 2021**HAZARIBAGH RANCHI EXPRESSWAY LIMITED**

Registered Office: The IL&FS Financial Centre, Plot C - 22, G - Block,
Bandra Kurla Complex, Bandra (East), Mumbai - 400051
<http://www.itnlindia.com/HREL-SPV.aspx>; CIN: U45203MH2009PLC191070

Statement of Unaudited Financial Results for half year ended September 30, 2020

(Rs. in Lakhs)

	Particulars	September 30, 2020 (Unaudited)	September 30, 2019 (Unaudited)	March 31, 2020 (Audited)
1	Total Income from Operations	5,223	5,277	9,985
2	Net Profit / (Loss) for the year (before tax, Exceptional and/or Extraordinary items)	2,833	3,696	7,385
3	Net Profit / (Loss) for the year before tax (after Exceptional and/or Extraordinary items)	2,833	3,696	7,385
4	Net Profit / (Loss) for the year after tax (after Exceptional and/or Extraordinary items)	2,833	3,696	7,385
5	Total Comprehensive Income for the year (Comprising Profit / (Loss) for the year (after tax) and Other Comprehensive Income (after tax))	2,833	3,696	7,385
6	Paid-up equity share capital (face value - ₹ 10 per share)	13,100	13,100	13,100
7	Reserves (excluding revaluation Reserve)	(12,512)	(19,034)	(15,345)
8	Net worth	588	(5,934)	(2,245)
9	Paid-up Debt Capital	82,346	82,346	82,346
10	Outstanding Redeemable Preference Shares (Refer note 14)	-	-	-
11	Debt/Equity Ratio (number of times)	140.04	(13.88)	(36.68)
12	Earnings per share (of ₹ 10/- each) : (Not annualised)			
(a) Basic	2.16*	2.82*	5.64*	
(b) Diluted	2.16*	2.82*	5.64*	
13	Capital Redemption Reserve (Refer note 14)	-	-	-
14	Debenture Redemption Reserve	601	-	601
15	Debt Service Coverage Ratio (DSCR) (number of times)	-	-	-
16	Interest Service Coverage Ratio (ISCR) (number of times)	-	-	-

Notes to the Unaudited Financial Results for the half period ended September 30, 2020:

- The above is an extract of the detailed format of half year financial results filed with Stock Exchanges under Regulation 52 of the SEBI (Listing and other disclosure requirements) Regulations, 2015. The full format of the half year financial results are available on the websites of the National Stock Exchange (NSE) - www.nseindia.com and the Company's - www.itnlindia.com/HREL-SPV.aspx
- For the items referred in sub-clauses (a), (b), (d) and (e) of the Regulation 52 (4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchange (NSE) and can be accessed on the (www.nseindia.com) and on the Company's website - www.itnlindia.com/HREL-SPV.aspx
- The above results for year ended March 31, 2021 are in compliance with Indian Accounting Standards ("Ind AS") notified by the Ministry of Corporate Affairs, read with SEBI Circular No. CIR/MD/DFI/69/2016 dated August 10, 2016.
- Pursuant to the "Third Progress Report – Proposed Resolution Framework for the IL&FS Group" dated 17 December, 2018 and the "Addendum to the Third Progress Report – Proposed Resolution Framework for IL&FS Group" dated January 15, 2019 ("Resolution Framework Report") submitted by the Company to the Ministry of Corporate Affairs, Government of India which, in turn, was filed with the Hon'ble National Company Law Appellate Tribunal ("NCLAT"), the creditors of the Company were invited (via advertisement(s) dated May 22, 2019) to submit their claims as at October 15, 2018 with proof, on or before 5 June, 2019 (later extended till February 5, 2020) to a Claims Management Advisor ("CMA") appointed by the IL&FS Group. The amounts claimed by the financial and operational creditors are assessed for admission by the CMA.
- The CMA, vide their various communications to the management of the Company, have submitted their report on the status of the claims received and its admission status. The report is subject to Updation based on additional information / clarification that may be received from the creditors in due course.
- Management of the Company has reviewed the claims made by third parties with the CMA, and reconciled them with the books of accounts and accounted in the books of accounts appropriately.
- Union of India has superseded the earlier board of Holding/Ultimate Holding Company and appointed new Board from October 01, 2018. Entire Group is going through severe financial stress. National Company Law Appellate Tribunal ("NCLAT") had passed an order on October 15, 2018 ("Interim Order") in Company Appeal (AT) 346 of 2018, imposing moratorium on the creditors of IL&FS and its 348 group companies, which includes the Company. Further, NCLAT vide its order dated February 11, 2019 has also classified the Company under the "Amber Category" based on a 12 month cash flow solvency test, which means that the Company is able to meet only financial obligation towards Senior Lenders and operational creditors. In view of this classification and the moratorium order, the Company has stopped servicing financial obligations towards all its financial creditors. In August 2019, IL&FS Ltd received a bid from a third party which was accepted by the Board of ITNL & L&FS (the ultimate Holding Company). This accepted bid was not renewed by the third party beyond the bid validity date.
- The New Board after careful evaluation of alternate resolution options, has given its in-principle approval to establish an infrastructure investment trust ("InvIT") under the SEBI InvIT regulations and proposes to transfer the stake held by ITNL along with loans and receivables from the Company to the said InvIT. In furtherance of the same, ITNL has incorporated a wholly owned subsidiary to act as the Sponsor to the proposed InvIT.
- Pursuant to the aforesaid, management believes that use of the going concern assumption for preparation of these financial results is appropriate as the business operations of the Company will continue in foreseeable future.
- The Company is not in compliance with the Companies Act 2013, as applicable to the Company. These non compliances pertain to appointment of Directors, filings with Regulators, appointment of Key Managerial personnel and such other regulations. These do not have an impact on financial reporting.
- In line with the affidavit filed by Ministry of Corporate Affairs (MCA) to the Hon'ble NCLAT on May 21, 2019, the cut-off date of October 15, 2018 ("Cut-Off Date") was proposed, on account of inter alia the fact that the Hon'ble NCLAT had passed wide its order dated March 12, 2020, had upheld its interim order of October 15, 2018, which inter alia granted certain reliefs to the IL&FS Group and also restricted certain coercive actions by the creditors of the IL&FS Group. In terms of the Resolution Framework Reports, the proposal made is that all liabilities relating to the relevant IL&FS Group Entity, whether financial (including interest, default interest, indemnity claims and additional charges), operational debt (including interest, indemnity or other claims) as well as statutory claims (including tax, employment and labour related claims), whether existing at or relating to a period prior to the Cut-Off Date should not continue accruing further interest. Accordingly the Company has not accrued any interest amounting to INR 1466.82 Mn (Upto previous year: INR 754.45 Million), default interest, penal interest and any other similar charges after the said cut off date of October 15, 2018.
- The National Company Law Tribunal ("NCLT"), vide order dated January 1, 2019, had allowed a petition filed by the Union of India, for re-opening of the books of accounts and re-casting the financial statements under the provisions of Section 130 of the Companies Act, 2013 for the financial years from 2012-13 to 2017-18, of Infrastructure Leasing & Financial Services Limited ("IL&FS"), and its subsidiaries namely IL&FS Financial Services Limited ("IFIN") and IL&FS Transportation Networks Limited ("ITNL"), the holding Company.
- The Company's financial statement are not subject to any reopening/re-casting and it is expected that impact, if any, arising out of the said reopening / recasting would be limited to above mentioned three entities only. Adjustments, if any

IRCTC's PAT declines 23% to ₹103 crore in Q4

PRESS TRUST OF INDIA
New Delhi, June 29

INDIAN RAILWAY CATERING
and Tourism Corporation (IRCTC) on Tuesday reported a 23% decline in its profit after

tax to ₹103.78 crore for the March 2021 quarter.

The company had reported PAT from continuing operations of ₹135.14 crore for the corresponding quarter a year ago, according to a regulatory filing.

IRCTC is the only entity authorised by the Indian Railways to provide catering services, online railway tickets and packaged drinking water at railway stations and trains in India. Its total revenue dropped

in January-March 2021 to ₹358.25 crore, against ₹595.70 crore in the year-ago period.

Total expenses decreased to ₹216.17 crore, from ₹402.90 crore a year ago.

JHARKHAND ROAD PROJECTS IMPLEMENTATION COMPANY LIMITED

Registered Office: 443/A, Road No 5, Ashok Nagar, Ranchi - 834002.
http://www.itnlindia.com/JRPICL-SPV.aspx, CIN: U45200JH2009PLC013693

Statement of Audited Financial Results for the year ended March 31, 2021

SI. No.	Particulars	Year Ended March 31, 2021	Year Ended March 31, 2020
1	Total Income from Operations	30,763	30,526
2	Net Profit / (Loss) for the year (before tax, Exceptional and/or Extraordinary items)	4,219	5,375
3	Net Profit / (Loss) for the year before tax (after Exceptional and/or Extraordinary items)	4,219	5,375
4	Net Profit / (Loss) for the year after tax (after Exceptional and/or Extraordinary items)	4,219	5,375
5	Total Comprehensive Income for the year (Comprising Profit / (Loss) for the year (after tax) and Other Comprehensive Income (after tax))	4,219	5,375
6	Paid-up equity share capital (face value - ₹ 10 per share)	25,950	25,950
7	Reserves (excluding revaluation Reserve)	(37,805)	(42,023)
8	Net worth	(11,855)	(16,074)
9	Paid-up Debt Capital / Outstanding Debt	1,92,097	2,00,169
10	Outstanding Redeemable Preference Shares (Refer note 16)	-	-
11	Debt Equity Ratio (number of times)	(16.20)	(12.45)
12	Earnings per share (of ₹ 10/- each) (for continuing and discontinued operations)		
	(a) Basic	1.63	2.07
	(b) Diluted	1.63	2.07
13	Capital Redemption Reserve (Refer note 16)	-	-
14	Debenture Redemption Reserve (Refer note 17)	9,594	5,375
15	Debt Service Coverage Ratio (DSCR) (number of times)	0.96	0.79
16	Interest Service Coverage Ratio (ISCR) (number of times)	1.66	1.40

Notes to the Audited Financial Results for the year ended March 31, 2021:

- The above is an extract of the detailed format of half year financial results filed with Stock Exchanges under Regulation 52 of the SEBI (Listing and other disclosure requirements) Regulations, 2015. The full format of the half year financials results are available on the websites of the National Stock Exchange (NSE) - www.nseindia.com and the Company's - www.itnlindia.com/JRPICL-SPV.aspx
- For the items referred in sub-clauses (a), (b), (d) and (e) of the Regulation 52(4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, the pertinent disclosures can be accessed on the (www.nseindia.com) and on the Company's website - www.itnlindia.com/JRPICL-SPV.aspx
- The above results for year ended March 31, 2021 are in compliance with Indian Accounting Standards ("Ind AS") notified by the Ministry of Corporate Affairs, read with SEBI Circular No. CIR/CDF/FAC/69/2016 dated August 10, 2016.
- All secured borrowings obtained by the Company are covered under a pari-passu first charge in favour of the Debenture Trustee on the project assets and all tangible and intangible assets, including but not limited to rights over the project site, project documents, financial assets such as receivables, cash, investments, insurance proceeds, etc.
- The National Company Law Tribunal ("NCLT"), vide order dated January 1, 2019, had allowed a petition filed by the Union of India, for re-opening of the books of accounts and re-casting the financial statements under the provisions of Section 130 of the Companies Act, 2013 for the financial years from 2012-13 to 2017-18, of Infrastructure Leasing & Financial Services Limited ("IL&FS"), and its subsidiaries namely IL&FS Financial Services Limited ("IFIN") and IL&FS Transportation Network Limited ("ITNL"), the holding Company. The Company's financial statement are not subject to any reopening/recasting and it is expected that impact, if any, arising out of the said reopening / recasting would be limited to above mentioned three entities only. Adjustments, if any, arising out of the said reopening/recasting of financial statement of the Holding Company (ITNL) having any impact on financial statements of the Company would be made in the financial statements of the Company for the future period.
- The Ministry of Corporate Affairs (MCA), Government of India, has vide its letter dated October 1, 2018 initiated investigation by Serious Fraud Investigation Office (SFIO) against IL&FS (ultimate holding company) and its group companies under Section 212 (1) of the Companies Act, 2013. As a part of investigation of affairs of ITNL (the Holding Company), SFIO has also been seeking from ITNL various information including relating to project undertaken by the Company (for which ITNL acted as Development Contractor and promoter). The investigation is in progress and it is understood that the relevant information is being provided by ITNL to the agency. At this stage, no material impact implications had arisen from the aforesaid developments. However, an uncertainty relating to the future outcome of the regulatory actions is not determinable at this stage.
- The New Board of IL & FS (ultimate holding Company) in January 2019 initiated a forensic examination for the period from April 2013 to September 2018 in relation to the certain Companies of the Group and has appointed an independent third party for performing the forensic audit and to report the findings to the Board of Directors of IL&FS. The Company is not in the list of Companies identified by the New Board for forensic audit and hence no such specific audit of the affairs of the Company has been conducted. The independent third party has submitted their interim report in relation to the audit of ITNL (the Holding company) and its project related activities and the observations contained therein related primarily to the operations of ITNL. The said report has been discussed by the Board of ITNL in its meeting held on November 28, 2019 and is being dealt with in manner deemed fit by the Board of the Holding company. Observations if any made by the independent third party relating to the project undertaken by the Company, have been presented to the Company's Board. After review of the observations, the Board is of the view that no adjustments will be required in these financial statements for any consequential effects / matters that may arise from the said report. The independent third party is conducting further audit procedures and an additional report may be issued in due course.
- Pursuant to the "Third Progress Report – Proposed Resolution Framework for the IL&FS Group" dated 17 December, 2018 and the "Addendum to the Third Progress Report – Proposed Resolution Framework for IL&FS Group" dated January 15, 2019 ("Resolution Framework Report") submitted by the Company to the Ministry of Corporate Affairs, Government of India which, in turn, was filed with the Hon'ble National Company Law Appellate Tribunal ("NCLAT"), the creditors of the Company were invited (via advertisement(s) dated May 22, 2019) to submit their claims as at October 15, 2018 with proof, on or before 5 June, 2019 (later extended till June 18, 2020) to a Claims Management Advisor ("CMA") appointed by the IL&FS Group. The amounts claimed by the financial and operational creditors are assessed for admission by the CMA.
- The CMA, vide their various communications to the management of the Company, have submitted their report on the status of the claims received and its admission status. The report is subject to updation based on additional information / clarification that may be received from the creditors in due course.
- Management of the Company has reviewed the claims made by third parties with the CMA, and reconciled them with the books of accounts and passed appropriate accounting entries in the books of accounts.
- During the year ended March 2020 , based on the negotiations with the lenders, Company restructured its debt by modifying the repayment schedule and interest rates and entered into agreements with all the lenders for the same. Pursuant to this, NCLAT vide its order dated September 19, 2019 classified the Company under the "Green Category", which means that the Company is able to meet financial obligation towards all lenders and operational creditors. In view of delay in receipts of annuities, Company has signed amendment agreement with lenders for restructuring of principal repayment and interest payment schedule of all debts. In view of this there are no overdue payments as on March 31, 2021.
- As per the secretarial audit report of the company, the Company is not in compliance with the Companies Act 2013, as applicable to the Company. These non compliances pertain to appointment of whole time Company Secretary , filings with Regulators and such other regulations. These do not have an impact on financial reporting and/or compliance with accounting standards.
- The Company has profit of ₹ 4,219 Lakh and has a negative net worth of ₹ 11,855 Lakh as at March 31, 2021. During the year ended March 2020 , the debt of the Company was restructured to convert the same into "Green" entity and pursuant to same, the Company has been servicing all its obligations on due dates. these debts were further restructure during the FY 2020-21.
- The divestment program launched by IL&FS Board (New Board) in FY 19 for divestment of entire stake held by the ultimate holding Company i.e. IL&FS and holding Company i.e. ITNL, could not go through as the bids received during the year from the prospective investor were below the average fair market valuation determined by 2 independent valuers appointed by the Board . The New Board after careful evaluation of alternate resolution options, has given its in-principle approval to establish an infrastructure investment trust ("InvIT") under the SEBI InvIT regulations and proposes to transfer the stake held by IL&FS and ITNL along with loans and receivables from the Company to the said InvIT.
- In furtherance of the same, ITNL has incorporated a wholly owned subsidiary to act as the Sponsor to the proposed InvIT and registered under SEBI. Pursuant to the aforesaid, management believes that use of the going concern assumption for preparation of these financial results is appropriate as the business operations of the Company will continue in foreseeable future
- Contractors, who had worked on the 3 projects, of the Company, have raised claims amounting to ₹ 60,956 Lakh against the Company. The Company has raised Counter claims against these Contractors with respect to the said 3 Projects amounting to ₹ 39,418 Lakh. The matter of Claims against the Company and Counter Claims by the Company is still under arbitration in case of 2 projects. Arbitral Tribunal has made the award on August 06, 2020 in one case , which is kept in a sealed cover as per NCLAT order of January 28, 2019.
- The Company is engaged in the business of setting up of infrastructure facility by way of development of infrastructure projects, operation and maintenance of infrastructural facilities. As such, all activities undertaken by the Company are incidental to the main business. There are no separate reportable business segments as per IND AS 108 on "Operating Segment".
- The above audited results were approved by the Audit Committee and taken on record at the Board meeting held on June 29, 2021.
- No complaints were recorded during the year and no complaint is pending as on March 31, 2021.
- The Company doesn't have any outstanding Redeemable Preference Shares, accordingly there is no requirement to record Capital Redemption Reserve.
- In terms of Section 71 of the Companies Act, 2013 read with the Rule 7 (B) of The Companies (Share Capital and Debentures) Rules, 2014 is required to create Debenture Redemption Reserve to the extent of 10% of the value of outstanding privately placed Debentures until such debentures are redeemed, to which adequate amounts shall be credited from out of its profits every year. For the year ended March 31, 2021, entire amount of profit for the year has transferred to Debenture Redemption Reserve. Company does not have any investment against this Debenture Redemption Reserve as Company has not received any annuity from authority for more than a year. Total amount of annuity receivable from authority as at March 31, 2021 of ₹ 43,996 Lakh. The Investment in Debenture Redemption Reserve created last year were liquidated during the current financial year for debt servicing.
- The formulas used for calculation of Debt Service Coverage Ratio, Interest Service Coverage Ratio and Debt Equity Ratio are as follows:-

 - (i) Debt Equity Ratio = Debt / (Equity Share Capital + Reserves & Surplus)
 - (ii) Debt Service Coverage Ratio (DSCR) = (Profit before tax + Finance cost + Depreciation + Expected credit loss + Modification loss) / (Finance cost + Principal Repayment)
 - (iii) Interest Service Coverage Ratio = (Profit before tax + Finance cost + Depreciation + Expected credit loss + Modification loss) / Finance cost

- Net worth as per Listing Regulations means net worth as defined in sub-section (57) of section 2 of the Companies Act, 2013.
- Details of Credit Rating:
Non-convertible debentures ("NCDs"): CARE D INC, CRISIL C and India Rating IND D as on June 29, 2021.
- The previous due date for the payment of interest and principal was on October 20, 2020, which has been paid. The next due date for the payment of interest on NCD and repayment of NCDs is on January 20, 2022.
- Figures for the previous year have been regrouped, reclassified where necessary, to conform to the classification of the current year.

For and on behalf of the Board
Director
Parag Phanse
DIN: 08388809

Place: Mumbai
Date: June 29, 2021

Apollo Hospitals to conduct pan-India Covid-19 vaccination drive at 200 centres today

FE BUREAU
Chennai, June 29

APOLLO HOSPITALS HAS announced a mega Covid-19 vaccination drive to be conducted pan-India on Wednesday. The vaccination drive would be carried out at over 200 Apollo vaccination centres, spread

across 50 cities in the country.

Apollo uses technology platform Apollo 24/7 to make vaccination faster and easier for everyone. People looking to get vaccinated, can book slots using Apollo 24/7 App and select the nearest Apollo vaccination centre. The app provides real-time information to

enable the user choose from their preferred time slots to reduce wait times and lines, said a company statement.

Apollo has trained over 10,000 staff in safe vaccination protocols to ensure a seamless experience at all the vaccination centres. Shobana Kamineni, executive vice-chairperson,

Apollo Hospitals Group, said, "We believe that no one is safe, until everyone is vaccinated. This drive will enable and encourage maximum number of people to get inoculated. Vaccination is the best defence to reduce the third wave and get back to life as we know it. Apollo will focus on this relentlessly."

MAHANAGAR TELEPHONE NIGAM LIMITED

(A Govt. of India Enterprise)
Corporate & Registered Office : Mahanagar Doosanchar Sadan, 5th Floor, 9, CGO Complex, Lodhi Road, New Delhi-110003
Website: www.mtnl.net.in, Phone (Off): 011-24319020, Fax: 011-24324243
CIN: L32101DL1986G01023501

Particulars	STANDALONE				CONSOLIDATED			
	Three Month Ended 3 months ended 31/03/2021	Corresponding 3 months ended 31/03/2020 in the previous year	Current Year ended 31/03/2020	Previous year ended 31/03/2020	Three Month Ended 3 months ended 31/03/2021	Corresponding 3 months ended 31/03/2020 in the previous year	Current Year ended 31/03/2020	Previous year ended 31/03/2020
	AUDITED*	AUDITED*	AUDITED	AUDITED	AUDITED*	AUDITED*	AUDITED	AUDITED
1 Total Income from Operations	296.19	371.04	1,303.84	1,536.36	316.23	393.22	1,387.71	1,623.55
2 Net Profit/ (Loss) for the period before exceptional items & tax	(600.82)	(624.34)	(2,461.79)	(3,695.68)	(600.00)	(622.57)	(2,459.19)	(3,692.66)
3 Net Profit/ (Loss) for the period before Tax(after Exceptional items & tax)	(600.82)	(624.34)	(2,461.79)	(3,695.68)	(600.00)	(622.57)	(2,459.19)	(3,692.66)
4 Net Profit/ (Loss) for the period after Tax	(600.82)	(624.34)	(2,461.79)	(3,695.68)	(602.07)	(623.63)	(2,461.26)	(3,693.72)
5 Total Comprehensive Income for the period (Comprising net profit/(loss) after tax and other comprehensive income after tax)	(593.27)	(739.66)	(2,454.24)	(3,811.00)	(599.75)	(742.33)	(2,462.41)	(3,814.17)
6 Paid up Equity Share Capital			630.00	630.00			630.00	630.00
7 Other Equity excluding revaluation reserves			(16,669.88)	(14,215.65)			(16,674.50)	(14,212.09)
8 Net Worth			(16,039.88)	(13,865.65)			(16,044.50)	(13,582.09)
9 Paid up Debt Capital/ Outstanding Debt			9,480.00	2,980.00			9,480.00	2,980.00
10 Debt Equity Ratio			(1.30)	(1.23)			(1.29)	(1.23)
11 Earnings Per Share (of Rs 10 each) for continuing and discontinued operations- (not annualised)			(9.54)	(9.91)	(58.66)	(9.56)	(9.90)	(58.63)
12 Capital Redemption Reserve			(9.54)	(9.91)	(58.66)	(9.56)		



E-Auction of Properties

15-07-2021

Last date of EMD : 14-07-2021

E-AUCTION SALE NOTICE

E-Auction sale notice for sale of movable/immovable property under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read with proviso to rule 6(2) & 8(6) of the security interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described movable/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 15.07.2021 between 12.30 P.M. and 1.30 P.M. (With auto extension clause in case of bid in last 5 minutes duration each till the conclusion of sale) for recovery its dues to the Bank from the parties concerned.

Full description of the movable/immovable properties, reserve price, EMD, Liabilities and Known encumbrance(s), if any are as under:

Sr. No.	Name of the Branch	Borrower / Guarantors/Mortgagor Name & Address	Details and status of possession of movable/immovable property	Total Dues	a. Reserve Price (Rs) b. EMD (Rs) c. Incremental Bid (Rs) d. Date of Sale Notice	Account Number & IFSC Code
1	Fountain Branch (e-chandni Chowk Branch) New Delhi - 110006.	1. M/s. ESS AAR Industries (Partnership Firm) 2912, Satais Ghar, Kinari Bazar, Chandni Chowk, Delhi-110006 2. Mr. Ritesh Garg (Partner) R/o A-104, Exotica Elegance, Ahinsa Khand-2, Indirapuram, Shriya Sun City, Ghaziabad-201014 3. Mr. Satya Narain Gupta (Partner), R/o A-104, Exotica Elegance, Ahinsa Khand-2, Indirapuram, Shriya Sun City, Ghaziabad-201014 4. Mrs. Ayushie Garg (Guarantor) R/o A-104, Exotica Elegance, Ahinsa Khand-2, Indirapuram, Shriya Sun City, Ghaziabad-201014	EMT of Commercial Shop without roof rights on ground floor, part of property bearing no 2912 situated at Satais Ghar, Kinari Bazar, Chandni Chowk, Delhi-110006 (21.84 Sq. Mtrs) (Physical Possession)	Rs. 3,40,12,122.18 up to 30.06.2020 plus further interest at applicable rate from 01.07.2020 along with expenses, other charges, etc.	a. 58,50,000/- b. 5,85,000/- c. 50,000/- d. 29-06-2021	A/c No. 8304296000002 IFSC Code: CNRB0008304
2	(e- Syndicate) I.P. Estate Branch, New Delhi - 110002.	1. M/s. Grand Hira Resort Pvt. Ltd., Address of Office: NH-8, Near Rajkot Flyover, Rajkot, New Delhi-110038. Address of Factory / Unit: Khasra No 303, 827 to 830, 832, Village Hamjapur (Urban Area Bhawali), NH-08, Tehsil-Bheror, Distt-Alwar, Rajasthan in the name of M/s Grand Hira Resort P Ltd, (Director Sh. Randhir Yadav S/o Sh. Brahm Singh Yadav, R/o 581, Rajkot Village New Delhi 110038. 2. Mr. Randhir Singh Yadav S/o Brahm Singh Yadav, R/o 581, Rajkot Village New Delhi 110038. 3. Mrs. Billo Devi W/o Randhir Singh Yadav, R/o 581, Rajkot Village New Delhi 110038. 4. Mr. Sunny Yadav S/o Randhir Singh Yadav, R/o 581, Rajkot Village New Delhi 110038.	All that part and parcel of the property consisting of property of Khasra No.s 303, 827 to 830 & 832 Village-Hamjapur (Urban Area Bhawali), NH-08, Tehsil-Bheror, Distt-Alwar, Rajasthan in the name of M/s Grand Hira Resort P Ltd, (Director Sh. Randhir Yadav S/o Sh. Brahm Singh Yadav) (Symbolic Possession)	Rs. 5,63,06,162.90 up to 19.02.2020 plus further interest at applicable rate from 20.02.2020 along with expenses, other charges,etc.	a. 2898.00 Lacs b. 290.00 Lacs c. 1,00,000/- d. 29-06-2021	A/c No 8304296000002 IFSC Code: CNRB0008304
3	(e- Syndicate) Mayur Vihar Phase-3 Branch, New Delhi - 110096.	Mr. Siyaram Upadhyay (Borrower) S/o Shri Dharmnath Devdar Upadhyay, A-937, 3rd Floor, G D Colony, Opp. Hanuman Mandir, Mayur Vihar Phase-III, Delhi-110096 Mr. Abhishek Kumar S/o Shri Satish Tiwari, A-937, 1st Floor, G D Colony, Opp. Hanuman Mandir, Mayur Vihar, Phase-III, Delhi-110096	Maruti WagonR (Commercial) Registration no DL 1RTA4204 Model - 2016 Color - White Engine No. - K10BN767699 Chassis No. - MA3EWDE1S00A09873	Rs. 31,735.84 + Interest from 01.11.2019 plus other charges / expenses.	a. 1,26,000/- b. 12,600/- c. 5,000/- d. 29-06-2021	A/c No 8304296000002 IFSC Code: CNRB0008304
4	(e- Syndicate) Mayur Vihar Phase-3 Branch, New Delhi - 110096.	Mr. Siyaram Upadhyay (Borrower) S/o Shri Dharmnath Devdar Upadhyay, A-937, 3rd Floor, G D Colony, Opp. Hanuman Mandir, Mayur Vihar Phase-III, Delhi-110096 Mr. Abhishek Kumar S/o Shri Satish Tiwari, A-937, 1st Floor, G D Colony, Opp. Hanuman Mandir, Mayur Vihar Phase-III, Delhi-110096	Maruti WagonR (Commercial) Registration no DL 1RTB 0699 Model - 2016 Color - White Engine No. - K10BN7721489 Chassis No. - MA3EWDE1S00A68307	Rs. 1,94,846.67 + Interest from 01.11.2019 plus other charges / expenses.	a. 1,35,000/- b. 13,500/- c. 5,000/- d. 29-06-2021	A/c No 8304296000002 IFSC Code: CNRB0008304
5	E-Syndicate (Now Canara Bank) G.B Road Branch	1. M/s. Hari Ram Garvit (partnership Firm) 4085 Shop, Naya Bazar, Delhi-110006 2. Mr. Gauri Shankar Bansal (partner), R/o A-23 Ashok Vihar Delhi-110052 3. Mrs. Neelam Bansal (partner) R/o A-23 Ashok Vihar Delhi-110052 4. Mrs. Manjula Bansal (guarantor) R/o A-23 Ashok Vihar Delhi-110052	UREM Of Commercial Property Bearing No 684, 692, 683, 694 situated in area of Village Sirasupur (Samaypur) Near G.T.Road, N.H.-1, New Delhi-110042 in the name of Smt. Manjula Bansal wife of Shri. Gauri Shankar Bansal. (889.63 Sq. Mts) Symbolic Possession	Rs. 2,31,35,816.59 interest up to 30.06.2020 plus further interest at applicable rate from 01.07.2020 along with expenses, other charges,etc.	a. 1,62,00,000/- b. 16,20,000/- c. 50,000/- d. 29-06-2021	A/c No 8304296000002 IFSC Code: CNRB0008304
6	E- Syndicate (Now Canara Bank) Karol Bagh, Delhi Branch	1. M/s. Plutus Industries Pvt. Ltd., (Private Limited Firm), Office address at C 14 Ground Floor, Tagore Garden, New Delhi-110027. 2. Anuj Mahajan-(Director), P/o Plot No. 178 Raja Garden, New Delhi 110027. 3. Akshay Mahajan- (Director), R/o Plot No. 178 Raja Garden, New Delhi 110027. 4. Mr Dev Raj Mahajan (Director) R/o Plot No. 178 Raja Garden, New Delhi 110027	EMT of residential property having Entire first and Second Floor situated at plot no 178 Basai Daru Par, Raja Garden New Delhi-110015, admeasuring 1190 Sq Ft. Each (Symbolic Possession)	Rs. 3,08,19,505.27 (Rs. Three Crore Eight lakh Nineteen thousand five hundred five and paisa twenty seven only) up to 06.10.2017 plus further interest at applicable rate from 07.10.2017 along with expenses, other charges,etc.	a. 26.00 Lakhs b. 26.00 Lakhs c. 50,000/- d. 29-06-2021	A/c No 8304296000002 IFSC Code: CNRB0008304
7	Canara Bank (e- Syndicate) Sadar Bazar Branch,	1. M/s. Pooja Lacs & Fabrics (Proprietorship Firm) 2. Mr. Shrikant Yadav (Proprietor) S/o Dhukhi Yadav, R/o A-41, Gali No. 11, West Vinod Nagar, Patparganj Road, Delhi-110092. 3. Mr. Ram Pavitra Paswan (Guarantor) S/o Sita Ram Paswan, R/o 3948, Third Floor, Gali Barna, Sadar Bazar, Delhi-110006 4. Mr. Santosh Sharma S/o Bhawan Lal Sharma, R/o D-1, 3rd Floor, Gali No. 8, East Azad Nagar, Gandhinagar, Delhi-110031 (Physical Possession)	EMT of commercial property consisting third floor shop bearing Pvt. No T-1 part build up No. 51952(Old) 3947(new) half portion of property Mpl No. (old) and 3948-3949 A situated at ward no XIV Gali Barna Sadar Bazar delhi 110006 owned by Srikant yadav	Rs. 29,44,171.11 up to 16.12.2019 plus further interest at applicable rate from 17.12.2019 along with expenses, other charges,etc.	a. 8,10,000/- b. 81,000/- c. 50,000/- d. 29-06-2021	A/c No 8304296000002 IFSC Code: CNRB0008304
8	Canara Bank (e- Syndicate) I.P Estate Branch,	1. M/s. Pret Collection, Office- B-395, Nirmal Vihar, Delhi-110092. Also at: Factory- B-37 Sector-63, Noida, UP-201301 2. Mrs. Mithlesh Devi W/o Mr. Subhash Chand Dass, R/o B-395, Nirmal Vihar, Delhi-110092 3. Mr. Ashwani Dass S/o Mr. Subhash Chand Dass, R/o B-395, Nirmal Vihar, Delhi-110092 4. Mr. Subhash Chand Dass, R/o B-395, Nirmal Vihar, Delhi-110092 5. Mr. Atul Dass S/o Mr. Subhash Chand Dass, R/o B-395, Nirmal Vihar, Delhi-110092	Existing UREM of the two open plots situated at Plot No. 59 and 60 both 450 sq yards each at Anand Enclave, Block -B, Village Lalton Kalan, Ludhiana, Punjab in the name of Mrs. Mithlesh Dass wife of Mr. S.C Dass (Physical Possession)	Rs. 1,72,30,137.94 up to 05.02.2020 plus further interest at applicable rate from 06.02.2020 along with expenses, other charges,etc.	a. 73,00,000/- b. 7,30,000/- c. 50,000/- d. 29-06-2021	A/c No 8304296000002 IFSC Code: CNRB0008304
9	(e- Syndicate) I.P. Estate Branch, New Delhi - 110002.	1. M/s. Hylink Overseas Pvt. Ltd., Reg. Office- 27, KM Stone, Tiki Kalan, Mundka, New Delhi-110041. & Marketing Office Commercial property no. 327 (new) wards no-VIII, Hazu Qazi, Inside Ajmeri Gate, Delhi-110006. & Corp. Office- B-81, Naraina Industrial Area Phase-II, Opp. Balaji Auto Ltd, New Delhi-110028. & Branch Office- Flat No. 23, First Floor, Sushant Estate, Sushant Lok, Phase-IV, Gurugram, Haryana-122009. 2. Mr. Vijay Kumar Gulati S/o Mr. Kishan Lal Gulati, R/o GA-5, Shivaji Enclave, Rajouri Garden, Near Shivaji Collage, Delhi-110027 & House No. FE 17, Basement (Right), Shivaji Enclave, Near Hanuman Mandir, Najafgarh Road, Delhi-110027 & House No-FE 18, Basement(Left), Shivaji Enclave, near Hanuman Mandir, Najafgarh Road, Delhi-110027. 3. Mr. Sidharth Gulati S/o Mr. Vijay Kumar Gulati, R/o GA-5, Shivaji Enclave, Rajouri Garden, Near Shivaji Collage, Delhi-110027. 4. Mrs. Anita Gulati W/o Mr. Vijay Kumar Gulati , R/o GA-5, Shivaji Enclave, Rajouri Garden, Near Shivaji Collage, Delhi-110027. 5. Mrs. Ritika Gulati W/o Mr. Sidharth Gulati, R/o GA-5, Shivaji Enclave, Rajouri Garden, Near Shivaji Collage, Delhi-110027. 6. Mr. Pankaj Gulati S/o Late Sh. Madan Lal Gulati, R/o C-7/21, Mianwali Nagar, Delhi-110087 7. Mr. Vaneet Gulati S/o Late Sh. Madan Lal Gulati, R/o C-7/21, Mianwali Nagar, Delhi-110087 8. M/S. Jaiesh Developers & Infrastructure Pvt. Ltd, R/o B-9, Vishal Enclave, New Delhi-110027, & Office Space No. DSM - 256, 2nd Floor, DLF Tower, 15 Shivaji Marg, Najafgarh Road, New Delhi-110015	Office Space No. DSM - 256, 2nd Floor, DLF Tower, 15 Shivaji Marg, Najafgarh Road, New Delhi-110015 (Symbolic Possession)	Rs. 15,19,78,799.36 up to 28.07.2020 plus further interest at applicable rate from 28.07.2020 along with expenses, other charges,etc.	a. 128.00 Lacs b. 12.80 Lacs c. 50,000/- d. 29-06-2021	A/c No 8304296000002 IFSC Code: CNRB0008304
10	(e- Syndicate) Mayur Vihar Phase-2 Branch, New Delhi - 110096.	Mr. Shaan Mohammad (Borrower) S/o Suleman, House No-15/237, Trilok Puri, Delhi-110091 Mr. Shaan Mohammad (Borrower) S/o. Suleman, H No 36 Gali No. 1, Near Bhanthala Pathak, Masjid Wali Gali, Loni Ghaziabad, U.P. -201102	Maruti WagonR Green Lxi (Commercial) Registration no DL1RTB6260 Model - 2016, Color - White Engine No. - K10BN7797072 Chassis No. - MA3EWDE1S00B26208	Rs. 3,29,065.50 + Interest from 01.08.2020 plus other charges / expenses	a. 1,31,000/- b. 13,100/- c. 5,000/- d. 29-06-2021	A/c No 8304296000002 IFSC Code: CNRB0008304

Outstanding Dues Rs. of Local Self Government (property tax, water tax, electricity bills etc.) - Not known to bank for any of the above properties.

The EMD should be deposited on or before 14.07.2021 up to 5.00 pm... The property can be inspected on 07-07-2021 to 08-07-2021 between 10.00 A.M to 5.00 P.M.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website www.canarabank.com or may contact the following during business hours.

For Sr. No. 1 : Sh. Arun Bhardwaj Mobile No. 956070180 Senior Manager, Canara Bank Chandni Chowk Branch, now Fountain branch Delhi, Land Line No. 011-23863606, email-cb19003@canarabank.com

For Sr. No. 2 : Mr. Sunil Kumar, Mobile No 9769411351 Assistant General Manager, E-Syndicate (Now Canara Bank) I.P Estate Branch, Delhi, Land Line No. 011-2312695

For Sr. No. 3 : Mr. Mukesh Kumar (Manager), Canara Bank, Mayur Vihar Phase-3 Branch, New Delhi 110002 (Ph. No. 011-22629187, 7838617605) e-mail id cb19187@canarabank.com

For Sr. No. 5 : Sh. C.K Mehta Mobile No 9599289114 Branch Manager, E-Syndicate Bank (Now Canara Bank) G.B Road Branch, Delhi, Land Line No. 011-2354884

For Sr. No. 6 : Smt. Preeti, Mobile No 9717101238 Senior Manager, E-Syndicate (Now Canara Bank) Karol Bagh Branch, Delhi, Land Line No. 011-25725894

For Sr. No. 7 : Sh. Harish M, Mobile No 9560909271, Chief Manager, E-Syndicate (Now Canara Bank) Pahari Dhiraj, Sadar Bazar, Delhi, Land Line No. 011-23673886

For Sr. No. 8 : Mr. Sunil Kumar, Mobile No 9769411351 Assistant General Manager, E-Syndicate (Now Canara Bank) I.P Estate Branch, Delhi, Land Line No. 011-2312695

For Sr. No. 9 : Mr. Sunil Kumar, Mobile No 9769411351 Assistant General Manager, E-Syndicate (Now Canara Bank) I.P Estate Branch, Delhi, Land Line No. 011-2312695

For Sr. No. 10 : Mr. Sanjeev Kumar (Manager), Canara Bank, Mayur Vihar Phase-2 Branch, New Delhi 110002 (Ph. No. 011-22782531, 9968308874) e-mail id cb19186@canarabank.com

Above Bank Officials may be contacted during office hours on any working day.

Service Provider for the above-e-Auction.

M/s Canbank Computer Services Ltd., website - www.ccsli.co.in and https://indianbankse auction.com Contact person Mr Pratap Kanjilal / Mr. D.D. Pakhare - MOB: 983295602/28894810 Land Line 080-23469665 email: ccsle auction@gmail.com or ccsli@ccsli.co.in

Date : 29-06-2021, Place : New Delhi

Authorised Officer, Canara Bank

Container Corporation of India Ltd.	
Navratna Company (A Govt. of India Undert	

GLOBUS POWER GENERATION LIMITED

(Formerly Known as Globus Constructors & Developers Limited)

CIN: L40300RJ1985PLC047105 E-mail: globuscdl@gmail.com Ph: 0141-4025020

Regd Off: Shyam House, Plot No 3, Amrapali Circle, Vaishali Nagar, Jaipur-302021

Corp Off: A-60, Naraina Industrial Area, Phase-1, New Delhi-110028

Extracts of Audited Financial Results for the Quarter Ended 31st March, 2021

Particulars	Quarter ended			Year ended	
	31/03/2021	31/12/2020	31/03/2020	31/03/2021	31/03/2020
Total Income from Operations	0.00	0.00	0.00		
Net Profit/(Loss) for the period (before Tax,Exceptional items)	(15.71)	(14.58)	(45.00)		
Net Profit/(Loss) for the period before Tax (after Exceptional items)	(2280.24)	(25.33)	(2309.53)		
Net Profit/(Loss) for the period after Tax (after Exceptional items)	(2285.73)	(26.19)	(2315.01)		
Total Comprehensive Income for the year(comprising Profit/(Loss) for the period (After Tax) and Other Comprehensive Income(after tax))	(1886.12)	(202.17)	(1735.74)		
Equity Share Capital (Paid up) (Face Value of the share Rs.10/-each)	9,894.85	9,894.85	9,894.85		
Reserve (excluding Revaluation Reserves as per Audited Balance Sheet of previous accounting year)	8604.13	6868.39	8604.13		
Earnings Per Share (of Rs 10/- each) (not annualised)					
a) Basic	(1.91)	(0.20)	(1.75)		
b) Diluted	(1.91)	(0.20)	(1.75)		

NOTES :

- The Financial Results for the quarter ended 31.03.2021 have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on **29.06.2021**. The said results has been reviewed by the Statutory Auditors of the Company.
- The above is an extract of the detailed format of the Quarter ended **31.03.2021** financial results filed with stock exchange pursuant to Regulations 33 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation 2015. The Full format of these results, are available on the stock exchange website BSE www.bseindia.com and on Company's website www.gpgl.in.

By order of the Board

For Globus Power Generation Limited

sd/-

Director

Date : 29.06.2021

Place : NEW DELHI

for Sir Shadi Lal Enterprises Ltd.

Sd/-

(Rajat Lal)

Managing Director

Place : New Delhi

Dated : 29th June, 2021

SHIVALIK SMALL FINANCE BANK LTD.

Registered Office : 501, Salcon Aurum, Jasola District Centre, New Delhi - 110025

CIN : U65900DL2020PLC366027

Appendix IV [See Rule 8(1)] Possession Notice (for immovable property)

Whereas, the undersigned being the Authorised Officer of the Shivalik Small Finance Bank Ltd. banking company within the meaning of the Banking Regulation Act, 1949 having its Registered Office at 501, Salcon Aurum Jasola District Centre, New Delhi - 110025 and Head office at 6th Floor, Tower-3, India Glycols Building, Plot no. 2B, Sector 126, Noida - 201304 under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ('SARFAESI Act') and in exercise of the powers conferred under sections 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice calling upon the borrower/s / party to repay the amount mentioned in the notice within 60 days from the date of receipt of the said Demand Notice.

The below mentioned Borrower/s / Guarantor/s / Mortgagor having failed to repay the amount, notice is hereby given to the Borrower/s / Guarantor/s / Mortgagor and the public in general that the undersigned has taken Symbolic possession of the properties 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.

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. The Borrower/s / Guarantor/s / Mortgagor mentioned herein below 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 charge of the Shivalik Small Finance Bank Ltd., along with future interest at the contractual rate and substitute interest, incidental expenses, costs and charges etc.

Name of the Borrower(s) / Guarantor(s) / Mortgagor(s)

Description of the Immovable Properties

Demand Notice Date & Amount & Possession Notice Date & Account No.

1. Mr. Avinash Singh (Borrower / Mortgagor) R/o A/42, Vrindavan Colony, Near SGPGI Lucknow-226025, 2. Mrs. Kiran Singh (Co-Borrower / R/o A/42, Vrindavan Colony, Near SGPGI Lucknow-226025 and 3. Mr. Dhirendra Pratap Singh (Guarantor) R/o C-35, New Defence Colony, Lucknow-226025

Residential property measuring Area of 36.75 sq.mts. situated at H.No. E-346, at Sector H. LDA Colony, Kanpur Road Yojana, Vidya Devi Nagar, Distt. Lucknow, Registered in the office of Sub Registrar-Sadar I Lucknow, Bahi No. 1, Zild No.-23307, Pg No.-41102, S.No.-386 on 06-01-2018.

Measurement Property owned by : Mr. Avinash Kumar, Immoveable Assets/Property Bounded by : East : 4.5 m wide road, West : House of Smt. Radha Singh, North : House of Shri Ram Singh, South : 6 m wide Road

Demand Notice Date: 05.04.2021 Possession Notice Date: 25.06.2021 Outstanding Amount: ₹ 3,05,595/- (Rupees Thirty Lakhs Five Thousand Five Hundred Ninety Five Only) against Account no. 102441000028

1. M/s Avinash Traders (Borrower) Prop. Arvind Kumar R/o 2327, Vastukhand, Gomti Nagar, Lucknow, U.P-226010 2.Mr. Sanjay Kumar Verma (Guarantor / Mortgagor) r/o 645A/164A, Janki Vihar, Sector-1, Lucknow-226021 and 3.Mrs. Sadhana Devi (Guarantor) R/o 124/16, Basant Vihar, Shivaji puram, Indira Nagar, Lucknow, U.P-226016

Residential Property measuring Area of 148.69 sq. mts. situated at Khasra No. 220 and Part of Khasra No. 221, Gram Ramnagar Niz. Ward Jankipuram, Lucknow, Registered in the office of Sub Registrar Lucknow, Bahi No. 1, Zild No.-10030, Pg No.-139/166, S.No.-2180 on 12-02-2013.

MEASUREMENT PROPERTY OWNER: By: Mr. Sanjay Kumar Verma, Immoveable Assets/Property Bounded by: East : 20 ft wide road, West : Khet of Sharbal Lal, North : House of S.P.Patnak, South : Property of Seller

Demand Notice Date:- 08.04.2021 Possession Notice Date: 24.06.2021 Outstanding Amount: ₹ 50,97,370/- (Rupees Fifty Lakhs Ninety Seven Thousand three Hundred and Seventy Only) against Account no. 102444000081

1. Self Occupied Commercial Property measuring Area of 40.78 sq. mts. situated at Shop No. LGF-9, Property No. 32 & 32A, Nagar Nigam No. 118/93/1, Tensil & Distt. Lucknow, Registered in the office of Sub Registrar-Dadri, Bahi No. 1, Zild No.-22066, Pg No.-103/140, on 20-02-2019.

2. Self Occupied Commercial Property measuring Area of 495 sq. foot, situated at Khasra No.-7012, 704/705, Village Devpur, Tehsil & Distt. Lucknow, Registered in the office of Sub Registrar-Dadri, Bahi No. 1, Zild No.-1574, Pg No.-317/328, S.No.-1338/97 on 22-02-1997. MEASUREMENT PROPERTY Sold by: Mr. Shiv Chandra Trivedi in favor of Mr. Ram Charose, Immoveable Assets/Property Bounded by: East : Plot of Shiv Chandra Trivedi, West : Plot of Smt. Manasa Devi Sharma and Devendra Kumar Bhatt, North : 20 ft wide road, South : Gali 5 ft

Demand Notice Date:- 08.04.2021 Possession Notice Date: 23.06.2021 Outstanding Amount: ₹ 9,33,33,93/- (Rupees Ninety Nine Lakhs Thirty Three Thousand Three Hundred Ninety Three Only) against Account no. 102441510009

Date: 29.06.2021 Place: Lucknow For Shivalik Small Finance Bank Ltd., Authorised Officer

Balmer Lawrie Investments Ltd.

(A Government of India Enterprise)

Regd. Office : 21, Netaji Subhas Road, Kolkata - 700 001

Ph : (033) 2222-5227, E-mail: lahoti.a@balmerlawrie.comWebsite: www.blinv.com

CIN: L65999WB2001GOI093759



Extracts of Audited Financial Results for the Quarter and Year Ended on March 31, 2021

₹ in Lakhs

Sl. No.	Particulars	STANDALONE					CONSOLIDATED				
		Quarter Ending March 31, 2021	Preceding Quarter Ending December 31, 2020	Corresponding 3 Months Ending March 31, 2020	Year to date Figures for the Current Period Ending March 31, 2021	Year to date Figures for the Previous Period Ending March 31, 2020	Quarter Ending March 31, 2021	Preceding Quarter Ending December 31, 2020	Corresponding 3 Months Ending March 31, 2021	Year to date Figures for the Current Period Ending March 31, 2021	Year to date Figures for the Previous Period Ending March 31, 2020
		(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)
1	Total Income from Operations	159.52	160.50	229.24	8708.25	8688.65	54363.36	39929.17	37044.03	161274.33	159852.79
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	133.47	136.66	197.03	8612.63	8580.14	9953.89	2885.95	6982.56	16235.29	21838.65
3	Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	133.47	136.66	197.03	8612.63	8580.14	9953.89	2885.95	6982.56	16235.29	21838.65
4	Net Profit/(Loss) for the period after Tax (after Exceptional and Extraordinary items)	125.20	101.96	144.43	8462.16	8357.54	7541.88	1888.25	4744.12	12065.69	16088.62
5	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	125.20	101.96	144.43	8462.16	8357.54	7486.06	1884.37	4067.95	12011.22	15412.45
6	Equity Share Capital	2219.73	2219.73	2219.73	2219.73	2219.73	2219.73	2219.73	2219.73	2219.73	2219.73
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet				15549.04	15410.86				107577.96	108123.55
8	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) (In ₹) (not annualised)										
1.	Basic:	0.56	0.46	0.65	38.12	37.65	21.52	5.86	13.96	35.92	47.63
2.	Diluted:	0.56	0.46	0.65	38.12	37.65	21.52	5.86	13.96	35.92	47.63

Notes:

- The above financial results for the Quarter and Year Ended March 31, 2021 are as per the notified Indian Accounting Standards under the Companies (Indian Accounting Standards) Rules, 2015 as amended. The above results including Report on Operating Segment have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on June 29, 2021.
- Previous period/year's figures have been regrouped/rearranged/reclassified wherever necessary.
-

National Insurance Company Limited

(A Govt. of India Undertaking)
Registered & Head Office : 3 Middleton Street, Kolkata 700 071
CIN: U10200WB1906GOI001713
visit us at: <https://nationalinsurance.nic.co.in/>

AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31ST MARCH, 2021

REVENUE ACCOUNT

Particulars	Rs. in lakhs					
	For the year ended 31.03.2021 (Audited)			For the year ended 31.03.2020 (Audited)		
	Fire	Marine	Misc.	Fire	Marine	Misc.
Premiums Earned (Net)	78,200	12,854	1,033,095	65,230	15,326	887,714
Profit/Loss on sale/redemption of Investments	7,477	1,260	96,347	5,257	820	53,039
Exchange Gain	-	-	-	-	-	-
Contribution from Shareholders Funds towards excess EoM	-	-	36,054	10,733	616	114,815
Interest, Dividend & Rent - Gross	11,902	2,006	153,367	11,908	1,857	120,145
TOTAL (A)	97,578	16,120	1,318,863	93,129	18,618	1,175,713
Claims Incurred (Net)	55,765	9,544	904,083	50,301	7,729	966,965
Commission	10,782	1,536	84,424	9,114	865	70,437
Operating Expenses related to Insurance Business	23,006	2,596	317,861	33,270	4,732	400,799
Exchange Loss	-	-	-	-	-	-
Provision for diminution in the value of investments/amortisation of premium on investments/ amount written off in respect of depreciated investments	483	81	6,229	1,955	305	19,730
TOTAL (B)	90,038	13,758	1,312,597	94,641	13,631	1,457,931
Operating Profit / Loss C = (A-B)	7,541	2,362	6,267	-1,511	4,988	-282,218
APPROPRIATIONS	-	-	-	-	-	-
Transfer to Shareholders' Account	7,541	2,362	6,267	-1,511	4,988	-282,218
Transfer to Catastrophe Reserve	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-
TOTAL (C)	7,541	2,362	6,267	-1,511	4,988	-282,218

BALANCE SHEET

Particulars	Rs. in lakhs	
	AS AT 31.03.2021 (Audited)	AS AT 31.03.2020 (Audited)
SOURCES OF FUNDS		
SHARE CAPITAL	567,500	250,000
RESERVES AND SURPLUS	1,565	1,466
FAIR VALUE CHANGE ACCOUNT- SHAREHOLDERS FUNDS	4,071	-
FAIR VALUE CHANGE ACCOUNT - POLICYHOLDERS FUNDS	174,794	-165,722
BORROWINGS	89,500	89,500
TOTAL	837,430	175,244
APPLICATION OF FUNDS		
INVESTMENTS - SHAREHOLDERS FUNDS	66,644	-
INVESTMENTS - POLICYHOLDERS FUNDS	2,861,329	2,205,213
LOANS	3,479	3,686
FIXED ASSET	50,912	37,206
CURRENT ASSETS		
Cash and Bank Balances	63,292	69,846
Advances and Other Assets	737,389	773,109
Sub Total (A)	800,682	842,954
CURRENT LIABILITIES		
PROVISIONS	2,768,981	2,873,194
Sub Total (B)	3,455,702	3,382,828
NET CURRENT ASSETS / (LIABILITIES) (C) = (A-B)	-2,655,020	-2,539,873
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	47,328	63,105
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	462,758	405,909
TOTAL	837,430	175,244

PROFIT AND LOSS ACCOUNT

Particulars	For the year ended 31.03.2021 (Audited)	For the year ended 31.03.2020 (Audited)	Rs. in lakhs
	For the year ended 31.03.2021 (Audited)	For the year ended 31.03.2020 (Audited)	Rs. in lakhs
OPERATING PROFIT / (LOSS)	16,169	-278,741	
(a) Fire Insurance	7,541	-1,511	
(b) Marine Insurance	2,362	4,988	
(c) Miscellaneous Insurance	6,267	-282,218	
INCOME FROM INVESTMENTS	-	2,010	
(a) Interest, Dividend & Rent - Gross	-	1,547	
(b) Profit on sale of investments	-	463	
Less : Loss on sale of Investments	-	-	
OTHER INCOME	3,477	1,560	
Profit on Sale of other Asset	98	26	
Miscellaneous Income	3,379	898	
Exchange gain	-	637	
TOTAL (A)	19,646	-275,170	
PROVISIONS (other than taxation)	31,992	1,909	
(a) For diminution in the value of investments	-	157	
(b) For doubtful debts	31,992	1,752	
(c) Others	-	-	
OTHER EXPENSES	43,955	133,754	
(a) Expenses other than those related to Insurance Business	4	99	
(b) Amortisation of premium on Investments	-	15	
(c) Exchange Loss	326	1	
(d) Amount written off in respect of depreciated investments	-	1	
(e) Assets written off	-	-	
(f) Loss on Sale on Asset	14	1	
(g) Corporate Social Responsibility Expenses	-	-	
(h) Interest on debentures	7,473	7,473	
(i) Debenture Related Expenses	9	3	
(j) Contribution to Policyholders funds towards excess EoM	36,054	126,164	
(k) Other Misc Expenses	75	-	
TOTAL (B)	75,946	135,663	
Profit Before Tax (A -B)	-56,300	-410,834	
Provision for Taxation	-	-	
Taxation relating to earlier years	-114	-	
Profit After Tax	-56,186	-410,834	
APPROPRIATIONS			
(a) Interim dividends paid during the year	-	-	
(b) Proposed dividend	-	-	
(c) Dividend distribution tax	-	-	
(d) Transfer to General Reserve / Contingency Reserve for unexpired risk	-	-5,655	
(e) Transfer to Unclaimed Policyholders Funds	663	730	
Balance of profit / loss brought forward from last year	-405,909	-	
Balance carried forward to Balance Sheet	-462,758	-405,909	

KEY ANALYTICAL RATIOS

As per the definitions given in the IRDA Circular No. IRDA/F&I/CIR/F&A/231/10/2012 dated October 5, 2012 and & Corrigendum ref IRDA/F&A/C/CIR/FA/126/07/2013 dated July 3, 2013	
SL. No.	Particulars
1	31.03.2021 (Audited)
2	31.03.2020 (Audited)
1	Gross Direct Premium Growth Rate (%)
2	Gross Direct Premium to Net Worth Ratio (Times)
3	Growth Rate of Net Worth (%)
4	Net Retention Ratio (%)
5	Net Commission Ratio (%)
6	Expense of Management to Gross Direct Premium Ratio (%)
7	Expenses of Management to Net written Premium Ratio (%)
8	Net Incurred Claims to Net Earned Premium (%)
9	Combined Ratio (%)
10	Technical Reserves to net premium ratio (Times)
11	Underwriting balance ratio (Times)
12	Operating Profit Ratio (%)
13	Liquid Assets to Liabilities ratio (Times)
14	Net Earnings Ratio (%)
15	Return on Net Worth Ratio (%)
16	NPA Ratio (%)
	Gross NPA Ratio (%)
	Net NPA Ratio (%)

Note :
1. The above Audited results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 28th June, 2021.
2. This disclosure is made in accordance with and as per definitions given in IRDA Circular no. IRDA/F&I/CIR/F&A/12/01/2010(ANNEXURE III) dated January 28, 2010.
3. Previous year figures have been readjusted, wherever required.

EXTRACT OF AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31st MARCH 2021

[Pursuant Regulation 52 (8) read with Regulation 52 (4) of the SEBI (LODR) Regulations, 2015]
(Rs. In Thousands)

Sl. No.	Particulars	Current Year ended 31st March, 2021	Previous Year ended 31st March, 2020
1	Total Income from Operations	11,24,14,831	9,68,27,149
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items#)	-56,29,966	-4,10,83,359
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items#)	-56,29,966	-4,10,83,359
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items#)	-56,18,573	-4,10,83,359
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	-56,18,573	-4,10,83,359
6	Paid up Equity		

KUMBAKONAM MUNICIPALITY
TENDER NOTICE

ROC No. 6256/2020/H1	Dated 28.06.2021
1 Tender inviting Authority Designation, Address	Commissioner, Kumbakonam Municipality
2a Name of the work	Engaging 375 Sanitary workers under outsourcing for Municipal Solid Waste Management Scheme in Kumbakonam Municipality
(b) Bid Value	Rs. 698.31 Lakhs
(c) Bid Security	Rs. 698.31/-
3 Date and Time for the Bid Documents available (It can be downloaded at free of cost)	04.08.2021 upto 3.00 PM (Both online and off line) (Double Cover System)
4 Due date and time for submission of the bids	04.08.2021 upto 3.00 PM
5 Date and time of opening	04.08.2021 at 3.30 PM
6 Place and Time of Pre-Bid Meeting	19.07.2021 at 11.00 PM, Municipal Office, Kumbakonam

DIPR/1898/Tender/2021

Commissioner, Kumbakonam Municipality

HOWARD HOTELS LIMITED

Regd. Off.: 20, Maurya Complex, B-28 Subhash Chowk, Laxmi Nagar, New Delhi-110092

Corp. Off.: Hotel Howard Plaza, Fatehabad Road, Agra-282001

CIN: L74899DL1989PLC03622, Tel: 0562-404-8660, Fax: 0562-404-8666

Email: info@howardhotelsltd.com, Website: www.howardhotelsltd.com

EXTRACT OF AUDITED FINANCIAL RESULTS FOR QUARTER AND YEAR ENDED MARCH 31, 2021

(Rs. in lacs except per share data)

S. No.	Particulars	Quarter Ended		Year Ended	
		31-Mar-21 (Unaudited)	31-Dec-20 (Unaudited)	31-Mar-20 (Unaudited)	31-Mar-20 (Audited)
1	Total Income from operations (gross)	89.43	73.58	278.72	172.71
2	Total Income from operations (net)	89.43	73.58	278.72	172.71
3	Net Profit for the period (before tax and exceptional items)	(32.86)	(25.94)	(1.81)	(164.00)
4	Net Profit for the period before tax (after exceptional items)	(32.86)	(25.94)	(1.81)	(164.00)
5	Net Profit for the period after tax (after exceptional items)	(15.60)	(25.94)	(18.63)	(146.74)
6	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	(15.60)	(25.94)	(18.63)	(146.74)
7	Equity Share Capital	911.32	911.32	911.32	911.32
8	Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of previous year)	-	-	-	89.30
9	Earnings Per Share (before extraordinary items) (of Rs. 10/- each)				
	Basic :	(0.22)	(0.28)	(0.23)	(1.66)
	Diluted :	(0.22)	(0.28)	(0.23)	(0.84)
10	Earnings Per Share (after extraordinary items) (of Rs. 10/- each)				
	Basic :	(0.22)	(0.28)	(0.23)	(1.66)
	Diluted :	(0.22)	(0.28)	(0.23)	(0.84)

Note: The above is an extract of the detailed format of Quarterly Financial results filed with Stock Exchange under Regulation 33 of the SEBI (Listing and other disclosure Requirements) Regulations 2015. The full format of the quarterly results are available on the stock exchange website i.e. www.bseindia.com and on Company website www.howardhotelsltd.com

For and on behalf of the Board of Directors of Howard Hotels Limited

Sd/- Nirvikar Nath Mittal (Whole Time Director)

Place: Agra

Date: June 29, 2021

NEW LOOK BUILDERS AND DEVELOPERS PRIVATE LIMITED

(FORMERLY KNOWN AS ANSAL PHALAK INFRASTRUCTURE PRIVATE LIMITED)

CIN: U70100DL2010PTC208167

Regd. Off: First Floor, The Great Eastern Centre, 70, Nehru Place, Behind IFCI Tower, New Delhi-110019

FINANCIAL RESULTS FOR THE YEAR ENDED 31ST MARCH 2021

[Regulation 52(8), read with Regulation 52(4), of the SEBI (LODR) Regulations, 2015]

(Rs. in Lakhs)

Sl. No.	Particulars	6 Months Ended (31/03/2021) (Unaudited)	Corresponding 6 Months Ended in previous year (31/03/2020) (Unaudited)	Year Ended (31/03/2020) (Audited)	Year ended (31/03/2020) (Audited)
1.	Total Income from Operations	11,164.48	8,175.45	11,691.82	10,473.03
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items#)	2,945.59	(1,062.25)	2,900.27	(880.53)
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items#)	2,945.59	(1,062.25)	2,900.27	(880.53)
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items#)	2,430.31	(832.56)	2,371.41	(819.14)
5.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	2,430.31	(832.56)	2,371.41	(819.14)
6.	Paid up Equity Share Capital	14.79	14.79	14.79	14.79
7.	Reserves (excluding Revaluation Reserve)	20,290.14	17,918.73	20,290.14	17,918.73
8.	Net worth	20,304.93	17,933.52	20,304.93	17,933.52
9.	Paid up Debt Capital / Outstanding Debt	Nil	Nil	Nil	Nil
10.	Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil
11.	Debt Equity Ratio	0.92	(8.44)	0.81	0.92
12.	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) -				
13.	1. Basic:	1,642.87	(562.80)	1,603.05	(553.73)
14.	2. Diluted:	1,642.85	(562.80)	1,603.04	(553.73)
15.	Capital Redemption Reserve	Nil	Nil	Nil	Nil
16.	Debenture Redemption Reserve	1,502.45	1,502.45	1,502.45	1,502.45
17.	Debt Service Coverage Ratio	Nil	140.89	Nil	(16.13)
18.	Interest Service Coverage Ratio	Nil	147.29	Nil	(11.84)

Note:

(a) The above is an extract of the detailed format of half yearly/ annual financial results filed with the Stock Exchange under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015 and in terms of SEBI Circular (CIR/MD/DF/169/2016) dated August 10, 2016. The full format of the financial results are available on the website of BSE Limited at www.bseindia.com and also on the Company's website www.newlookdevelopers.com

(b) For the items referred in sub-clauses (a), (b), (d) and (e) of the Regulation 52 (4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchange, BSE Limited and can be accessed on the URL https://www.newlookdevelopers.com/investors/

(c) The Above results of the Company have been Audited by the Statutory Auditors and they have issued unqualified audit opinion on the same.

(d) # - Exceptional and/or Extraordinary items adjusted (if any) in the Statement of Profit and Loss in accordance with Ind AS Rules, whichever is applicable.

(e) * - The pertinent item need to be disclosed if the said disclosure is required as per Regulation 52(4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.

For and on behalf of the Board of Directors of New Look Builders and Developers Private Limited

Sd/- Chandan Singh Rawat (Director)

Date: 29.06.2021 DIN: 09101233

Form No. INC-26

(Pursuant to Rule 30 of the Companies (Incorporation) Rules, 2014)

Before the Central Government, Regional Director, Northern Region, New Delhi

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

AND

In the matter of UNNATI DEALERS PRIVATE LIMITED

(CIN: U51101DL2010PTC30531)

having its Registered Office at

E-165, MASJID MOTH, GREATER KAILASH, PART-III, NEW DELHI - 110048

Applicant Company / Petitioner

NOTICE is hereby given to the General Public that the company proposes to make application to the Central Government under Section 13(4) 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 Wednesday, 23rd June, 2021 to enable the company to change its Registered Office from "National Capital Territory of Delhi" to the "State of Uttar Pradesh".

Any person whose interest is likely to be affected by the proposed change of the registered office of the company may deliver either to the MCA-21 portal (www.mca.gov.in) or 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 Registration Director, Northern Region, Ministry of Corporate Affairs, B-2 Wing, 2nd Floor, Panjwani Bhawan, CGO Complex, New Delhi-110003 within fourteen days from the date of publication of this notice with a copy to the applicant Company at its Registered Office at the address mentioned below:-

E-165, MASJID MOTH, GREATER KAILASH, PART-III, NEW DELHI - 110048

For & on behalf of Applicant

UNNATI DEALERS PRIVATE LIMITED

(CIN: U51101DL2010PTC30531)

SATISH CHAND AGARWAL (DIRECTOR)

Date : 29.06.2021 DIN : 06714209

Place : New Delhi

PUBLIC NOTICE

Notice is hereby given that the share certificates No(s) 3115, No of shares 72 for shares bearing distinctive No(s) 21811851-2181922, Folio no. EMLOO03115. Standing in the name(s) of ANJNI KUMAR KANSIL in the books of M/s EPIROC MINING INDIA LIMITED, has/have been lost / misplaced / destroyed and the advertiser has/have applied to the Company for issue of duplicate share certificate(s) in lieu thereof.

Any person(s) who has/have claim(s) on the said shares should lodge such claim(s) with the Company's Registrars and Transfer Agents viz Karvy Computersoft Pvt. Limited, Plot No. 17 To 24, Vittalrao Nagar, Madhapur, Hyderabad-500081, Ph. No. 040-46465000, Fax No. 040-23420814 within 15 days from the date of this notice failing which the Company will proceed to issue duplicate share certificate(s) in respect of the said shares.

Date : 30.06.2021

Name(s) of the shareholder(s)

ANJNI KUMAR KANSIL

EMRALD COMMERCIAL LIMITED

CIN No: L29299WB1983PLC036040

18, Rabindra Sarani, Poddar Court, Gate No 4, 4th Floor, Room No 4, Kolkata-700001

AUDITED FINANCIAL RESULTS FOR QUARTER AND YEAR ENDED ON 31ST MARCH, 2021

Rs. Lacs except EPS

PARTICULARS	Quarter ending (31/03/2021)	Corresponding 3 months ended in the previous year (31/03/2020)	previous year (31/03/2020

The South Indian Bank Ltd.

Regd. Office, SIB House, P.B. No. 28, Thrissur, Kerala, PIN-680 001, Ph: 0487 2420020, Fax: 0487 2426187
Toll Free (India): 1800-102-9408, 1800-425-1809 (BSNL) | Email: sibcorporate@sib.co.in | www.southindianbank.com | CIN: L65191KL1929PLC001017



BALANCE SHEET AS AT MARCH 31, 2021

	Schedule No	As at March 31, 2021 ₹ ('000)	As at March 31, 2020 ₹ ('000)
CAPITAL AND LIABILITIES			
Capital	1	2,092,741	1,809,722
Employees' Stock Options Outstanding		20,824	25,472
Reserves and Surplus	2	55,978,867	52,938,283
Deposits	3	827,105,490	830,338,881
Borrowings	4	41,082,731	68,932,347
Other liabilities and provisions	5	15,211,081	16,284,301
TOTAL		941,491,734	970,329,006
ASSETS			
Cash and Balances with Reserve Bank of India	6	33,047,093	28,059,835
Balances with banks and money at call and short notice?		54,631,688	13,837,782
Investments	8	203,210,845	206,252,745
Advances	9	580,564,761	644,394,729
Fixed Assets	10	7,951,667	8,000,419
Other Assets	11	62,085,680	69,783,496
TOTAL		941,491,734	970,329,006
Contingent Liabilities	12	108,751,312	107,527,644
Bills for collection		17,581,919	17,800,924
Significant Accounting Policies	17		
Notes on Accounts	18		

Schedules referred to above form an integral part of the Balance Sheet

SCHEDULES TO BALANCE SHEET AS AT MARCH 31, 2021

	As at March 31, 2021 ₹ ('000)	As at March 31, 2020 ₹ ('000)
SCHEDULE 1 - CAPITAL		
Authorised Capital	3,500,000	2,500,000
350,00,00,000 Equity shares of ₹ 1/- each (Previous year 250,00,00,000 equity shares of ₹ 1/- each)		
Issued, Subscribed and Paid up Capital 209,27,41,018 Equity shares of ₹ 1/- each (Previous year 180,97,22,151 equity shares of ₹ 1/- each) (Refer Note no. A.2 of Schedule 18)	2,092,741	1,809,722
TOTAL	2,092,741	1,809,722
Employees' Stock Options Outstanding	23,056	33,314
Less: Deferred Employee Compensation Expense (unamortised)	(2,232)	(7,842)
TOTAL	20,824	25,472
SCHEDULE 2 - RESERVES AND SURPLUS		
I. Statutory Reserve		
Opening Balance	11,413,139	11,151,639
Additions during the year	154,800	261,500
Sub total	11,567,939	11,413,139
II. Capital Reserve		
Opening Balance	3,529,561	1,782,805
Additions during the year*	1,677,563	1,746,756
Sub total	5,207,124	3,529,561
III. Asset Revaluation Reserve		
Opening Balance	3,210,934	2,385,853
Additions - Due to Revaluation of premises	-	866,108
Sub total	3,210,934	3,251,961
Deductions during the year: Deduction from revaluation reserve to the extent of depreciation on revalued amount	(41,027)	41,027
Sub total	3,169,907	3,210,934
IV. Share Premium		
Opening Balance	15,551,985	15,551,063
Additions during the year	2,116,981	922
Sub total	17,668,966	15,551,985
V. Revenue and Other Reserves		
Opening Balance	13,757,775	13,689,543
Additions during the year: a) lapse of vested options	1	1,701
b) transfer of depreciation on revaluation	41,027	41,027
c) reversal/(debit) deferred provision for fraud accounts (Refer Note no. A.29 (b) of Schedule 18)		
d) reversal/(debit) deferred provision for Non Banking Assets (Refer Note no. A.29 (c) of Schedule 18)	-	330,000
Deduction during the year: a) deferred provision for fraud accounts (Refer Note no.A.29 (a) of Schedule 18)	-	(304,496)
Sub total	14,103,299	13,757,775
VI. Investment Fluctuation Reserve (Refer Note no. A.31 (c) of Schedule 18)		
Opening Balance	221,454	221,454
Additions during the year	-	-
Sub total	221,454	221,454
VII. Special Reserve u/s 36(1)(viii) of Income Tax Act		
Opening Balance	3,993,900	3,993,900
Sub total	3,993,900	3,993,900
VIII. Balance in Profit and Loss Account		
TOTAL	55,978,867	52,938,283

*Includes Profit appropriated to Capital Reserve (net of applicable taxes and transfer to statutory reserve on:

a) Gain on sale of Held to Maturity Investments ₹ 167.58 Crore (Previous Year ₹ 174.44 Crore)

b) Profit on sale of Fixed Assets ₹ 0.17 Crore (Previous Year ₹ 0.23 Crore)

c) Profit on sale of Non-Convertible Debentures and Perpetual Debt of ₹ 159.52 Crore (Previous Year ₹ 191.52 Crore)

d) Profits on sale of Non-Convertible Debentures and Perpetual Debt of ₹ 159.52 Crore (Previous Year ₹ 191.52 Crore)

e) Profits on sale of Non-Convertible Debentures and Perpetual Debt of ₹ 159.52 Crore (Previous Year ₹ 191.52 Crore)

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vv) Profits on sale of Non-Convertible Debentures and Perpetual Debt of ₹ 159.52 Crore (Previous Year ₹ 191.52 Crore)

ww) Profits on sale of Non-Convertible Debentures and Perpetual Debt of ₹ 159.52

WEDNESDAY, JUNE 30, 2021
*Previous year ₹120.50 Crores) is excluded in line with extant RBI guidelines.

C. Risk category wise country exposure:

Country Risk exposure has been classified on the following basis:

	Exposure (net) as at March 31, 2021	Provision held as at March 31, 2021	Exposure (net) as at March 31, 2020	Provision held as at March 31, 2020
Insignificant	1695.17	-	790.07	-
Low	1089.65	-	491.01	-
Moderate	129.84	-	3.15	-
High	6.94	-	5.61	-
Very High	-	-	0.62	-
Restricted	-	-	-	-
Off Credit	-	-	-	-
TOTAL	2921.60	-	1290.46	-

As the Bank's net exposure with each country for the year in respect of foreign exchange transaction is less than 10% of the total assets of the Bank, no provision is required.

*The above figures include both funded as well as non-funded exposure.

15. Floating Provision

	2020-2021	2019-2020
(a) Opening balance in the floating provisions account	Nil	Nil
(b) The quantum of floating provisions made in the accounting year	Nil	Nil
(c) Amount of draw down made during the accounting year	Nil	Nil
(d) Closing balance in the floating provisions account	Nil	Nil

16. Maturity Pattern of key assets and liabilities:

	At March 31, 2021:									
	[₹ in Crore]									
Particulars	Day 1	2-7 days	8-14 days	15-30 days	31 days & more	2 months & more	Over 3 months & up to 1 year	Over 1 year & up to 2 years	Over 2 years & up to 5 years	5 years & more
Deposits	499.83	1,072.15	716.45	3,296.49	2,259.40	1,259.75	2,133.42	4,337.01	6,267.93	7,653.01
Advances*	1,334.43	502.49	534.34	1,507.75	2,598.21	2,834.42	3,010.53	3,101.63	22,418.49	50,055.48
Investments	4,155.79	165.68	270.26	466.87	351.85	560.43	1,257.24	658.58	1,340.78	10,532.18
Borrowings	293.99	-	145.41	-	355.42	1,025.41	104.75	180.99	346.35	914.00
Foreign Currency Assets	716.81	633.60	56.25	177.35	888.27	288.85	100.64	397.88	97.84	17.66
Foreign Currency Liabilities	122.83	18.19	26.14	44.50	208.09	100.92	172.37	576.86	521.13	216.06
Total	2,071.69	742.09	6.67	200.99	6.67	708.07	18.21	2,403.71	983.42	500.00
Particulars	Day 1	2-7 days	8-14 days	15-30 days	31 days & more	2 months & more	Over 3 months & up to 1 year	Over 1 year & up to 2 years	Over 2 years & up to 5 years	5 years & more
Deposits	527.30	519.34	500.60	952.31	3,911.38	3,145.26	4,535.19	6,533.13	3,736.01	5,432.20
Advances*	430.12	540.09	521.54	1,515.56	2,884.84	4,647.98	8,587.01	10,148.46	4,274.08	22,774.16
Investments	2,430.01	17,094.10	110.14	156.91	627.32	491.38	964.77	908.95	789.11	1,302.08
Borrowings	277.69	-	6.67	200.99	6.67	708.07	18.21	2,403.71	983.42	500.00
Foreign Currency Assets	354.76	31.04	53.74	77.10	193.50	87.83	254.68	643.77	391.32	19.09
Foreign Currency Liabilities	493.24	22.21	20.69	36.12	178.37	110.51	189.06	2,077.83	588.84	345.05
Total	1,556.00	1,541.05	-	-	-	-	-	-	-	-

Classification of assets and liabilities under different maturity buckets is based on the same estimates and assumptions as used by the Bank for compiling the returns submitted to the RBI, which has been relied upon by the auditors.

17. Details of Single Borrower Limit (SGL), Group Borrower Limit (GBL) exceeded by the Bank

As on March 31, 2021, the Bank has not exceeded the credit exposure to single borrower and group borrowers limit as per prudential exposure limit prescribed by RBI.

During the years ended March 31, 2020, March 31, 2019, March 31, 2018 and March 31, 2017, the Bank has exceeded the credit exposure to single borrower and group borrowers limit as per prudential exposure limit prescribed by RBI w.r.t investment of ₹1,040.99 Crore in security receipt issued by M/s. Phoenix ABC. The regulator has instructed the Bank not to take any further exposure to the ARC till the exposure is brought within the prudential limit prescribed under large exposure framework. Subsequently due to redemption in Security Receipts, the exposure in the said ARC has reduced to ₹89.62 crores which is within the prudential exposure limit prescribed by RBI.

18. Unsecured Advances

	March 31, 2021	March 31, 2020
Particulars	March 31, 2021	March 31, 2020

Total Advances for which intangible securities such as charge over the rights, licenses, authority etc has been taken as collateral

Estimated value of intangible collateral securities available are sufficient to cover the outstanding balance of advances.

19. Penalties levied by the Reserve Bank of India

The penalty imposed by RBI during the year ended March 31, 2021 was ₹19,950.00 (Previous year ₹10,71,250.00)

20. Asset quality ratios

	March 31, 2021	March 31, 2020
Particulars	March 31, 2021	March 31, 2020
Percentage of net NPA's to net advances	4.71	3.34
Provision Coverage Ratio (%)	58.73	54.22

21. Concentration of Deposits, Advances, Exposures and NPAs

(i) Concentration of Deposits

	[₹ in Crore]
Particulars	March 31, 2021

Total Advances for which intangible securities such as charge over the rights, licenses, authority etc has been taken as collateral

Estimated value of intangible collateral securities available are sufficient to cover the outstanding balance of advances.

(ii) Concentration of Advances*

	[₹ in Crore]
Particulars	March 31, 2021

Total Exposure to twenty largest borrowers

Percentage of Advances to twenty largest borrowers to Total Advances of the bank

4.93% 11.36%

Note: Excludes holder of certificate of deposits

(iii) Concentration of Exposures*

	[₹ in Crore]
Particulars	March 31, 2021

Total Exposure to twenty largest borrowers/customers

Percentage of Exposures to twenty largest borrowers/ customers to Total Exposure of the bank on borrowers/ customers

4.05% 6.17%

*Exposure is computed based on credit and investment exposure as prescribed in RBI's Master Circular on Exposure Norms

The bank has compiled the data for the purpose of disclosure from its internal MIS system and has been furnished by the management.

22. Sector-wise Advances

	2020-21	2019-20
SL No.	Sector*	Outstanding Total Advances

Gross NPA's in that sector

Percentage of Gross NPA's to Total Advances in that sector

Outstanding Total Advances in that sector

Gross NPA's in that sector

Percentage of Gross NPA's to Total Advances in that sector

Outstanding Total Advances in that sector

Gross NPA's in that sector

Percentage of Gross NPA's to Total Advances in that sector

Outstanding Total Advances in that sector

Gross NPA's in that sector

Percentage of Gross NPA's to Total Advances in that sector

Outstanding Total Advances in that sector

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39. Liquidity Coverage Ratio (LCR)

Particulars	Quarter ended March 31, 2020		Quarter ended December 31, 2019		Quarter ended September 30, 2019		Quarter ended June 30, 2019	
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
High Quality Liquid Assets								
1 Total High Quality Liquid Assets (HQLA)	16,530.74	15,741.44	15,576.38	14,158.17				
Cash Outflows								
2 Retail deposits and deposits from small business customers, of which:	58,523.21	5,694.29	57,833.20	5,630.02	56,522.89	5,501.56	55,061.29	5,357.11
(i) Stable deposits	3,160.53	158.03	3,065.95	153.30	3,034.66	151.73	2,980.35	149.02
(ii) Unsecured wholesale funding, of which:	55,362.68	5,538.27	54,767.25	5,476.73	53,498.23	5,349.82	52,084.90	5,208.09
3 Operational deposits (all counterparties)	3,876.31	2,939.30	3,866.16	3,110.87	4,143.55	3,032.25	5,266.16	3,367.39
(ii) Non-operational deposits (all counterparties)	2,517.81	2,377.49	2,812.06	2,685.49	2,557.68	2,360.94	2,647.83	2,317.08
(iii) Unsecured debt	1,358.70	561.81	1,054.11	425.38	1,585.87	671.30	2,618.33	1,050.30
4 Secured wholesale funding	-	-	-	-	-	-	-	-
5 Additional requirements, of which:	0.18	0.18	1.20	1.20	5.31	5.31	1.35	1.35
(i) Outflows related to derivative exposures and other collateral requirements	0.18	0.18	1.20	1.20	5.31	5.31	1.35	1.35
(ii) Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
(iii) Credit and liquidity facilities	-	-	-	-	-	-	-	-
6 Other contractual funding obligations	473.75	473.75	362.45	261.59	261.59	214.09	214.09	214.09
7 Other contingent funding obligations	2,517.30	696.87	2,983.61	1,156.30	2,840.20	1,011.12	2,653.85	714.92
8 TOTAL CASH OUTFLOWS	9,804.39	10,260.83	9,811.83	9,804.39	9,811.83	9,804.39	9,804.39	9,804.39
Cash Inflows								
9 Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	-
10 Inflows from fully performing exposures	4,434.06	2,217.03	4,786.56	2,393.28	4,805.67	2,402.84	5,231.14	2,615.57
11 Other cash inflows	947.23	837.04	1,107.81	1,028.41	750.38	659.86	1,382.26	1,331.75
12 TOTAL CASH INFLOWS	5,381.30	3,054.07	5,894.37	3,421.69	5,556.05	3,062.70	6,613.40	3,947.33
13 TOTAL HOLA	16,530.74	15,741.44	15,576.38	14,158.17				
14 TOTAL NET CASH OUTFLOWS	6,750.32	6,839.14	6,749.13	5,707.53				
15 LIQUIDITY COVERAGE RATIO (%)	244.89%	230.17%	230.79%	248.06%				

Note: The LCR for each quarter is calculated taking daily average.

40. Qualitative Disclosure around LCR

The Bank measures and monitors the LCR in line with the Reserve Bank of India's circular dated June 9, 2014 on "Base ILL Framework on Liquidity Standards - Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards". The LCR guidelines aim to ensure that a bank maintains an adequate level of unencumbered High Quality Liquid Assets (HQLAs) that can be converted into cash to meet its liquidity needs for a calendar day time horizon under a significantly severe liquidity stress scenario. At a minimum, the stock of liquid assets should enable the bank to survive until day 30 of the stress scenario, by which time it is assumed that appropriate corrective actions can be taken. Banks are required to maintain High Quality Liquid Assets of a minimum of 100% of its Net Cash Outflows from January 01, 2019. However due to the pandemic, banks were required to maintain an LCR of 80% till 30th September 2020 and 90% from October 01, 2020 to March 31, 2021. The daily average LCR of the bank for the quarter ended March 21 is 302.34%.

The Bank has been maintaining HQLA primarily in the form of SLR investments over and above mandatory requirement, regulatory dispensation allowed up to 2% of NDTL in the form of borrowing limit available through Marginal Standing Facility (MSF) and 5% of NDTL as Facility to Avail Liquidity for Liquidity Coverage Ratio (FALLCR). From February 2016 onwards, RBI has allowed banks to reckon an additional 3% of NDTL as FALLCR. This has been further increased by 1% from July 2016, 2% from June 2018 and another 2%, 2% from October 2020 onwards. Further, towards harmonisation of the effect of liquidity requirements of banks with the LCR, RBI has permitted banks to include an additional 2% of Government securities within the mandatory SLR requirement as FALLCR in a phased manner from April 04, 2019. As on March 31, 2021, FALLCR stands at 15.00%. On account of COVID-19 pandemic, RBI has also increased MSF from 2% to 3% w.e.f. March 27, 2020 to September 30, 2021.

The principal components of the estimated cash outflows which could arise within next 30 days are retail deposits (55.53%) and unsecured wholesale funding (31.21%) which are maturing in the period. The Bank intends to fund the short term cash outflows from extremely liquid Government securities and funding for estimated cash outflow considered in LCR computation substantially flows from this source. The Bank is managing its liquidity by centralised fund management cell attached to Treasury Department, Mumbai.

41. Transfers to Depositor Education and Awareness Fund (DEAF):

In accordance with the guidelines issued by the RBI, the Bank transfers the amount to the credit of any account which has not been operated upon for a period of ten years or any deposits or any amount remaining unclaimed for more than ten years to DEAF.

Details of amounts transferred to DEAF are set out below:

Particulars	March 31, 2021	March 31, 2020
Opening balance of amounts transferred to DEAF	124.11	99.92
Add : Amounts transferred to DEAF during the year	28.40	26.06
Less : Amounts reimbursed by DEAF towards claims	2.66	1.87
Closing balance of amounts transferred to DEAF	149.85	124.11

42. Intra-Group Exposure - Nil.
43. Inter-bank participation with risk sharing

The aggregate amount of participation purchased by the Bank, shown as advances as per regulatory guidelines, outstanding as of March 31, 2021 was ₹Nil (Previous Year: 191.36 crore).

44. Priority sector lending certificates

Type of PSLCs	March 31, 2021	March 31, 2020
Purchase	600.00	1350.00
SLF/MSF	1300.00	150.00
PSLC - Micro Enterprises	2000.00	1000.00
PSLC - General	600.00	1030.00
Total	2600.00	13200.00
1500.00	8237.50	

45. Disclosures on Flexible Structuring of Existing Loans

Period	No. of loans taken up for flexible structuring	Exposure weighted average duration of loans taken up for flexible structuring (in Crore)
Classified as Standard	1	1
Classified as NPA	1	1
Before applying flexible structuring	1	1
After applying flexible structuring	1	1

There are no accounts under SDR Scheme and which are currently under stand-still period (Previous Year: Nil).

47. Disclosures on Change in Ownership outside SDR Scheme (accounts which are currently under the stand-still period)

There are no accounts where the bank has decided to affect the change of ownership outside SDR Scheme and which are currently under stand-still period (Previous Year: Nil).

48. Disclosures on Change in Ownership of Projects Under Implementation (accounts which are currently under the stand-still period)

There are no accounts where the bank has decided to affect the change of ownership of projects under implementation (Previous Year: Nil).

49. Disclosures on the Scheme for Sustainable Structuring of Stressed Assets (S4A), as on March 31, 2021

There were no accounts during the year where S4A has been applied.

50. Disclosures with relation of COVID19 Regulatory Package - Asset Classification and Provisioning

Respective amounts in each categories, where the moratorium/deferral was extended, in terms of paragraph 2 and 3 of circular number RBI/2019-20/22ODOR/No.BPBC/63/21/04/04/2019-20 dated April 17, 2020 and after considering the payments in such amounts till May 31, 2020 as per RBI letter no.VBPS/124/21/04/04/2019-20 dated May 6, 2020 is as below:

(₹ in Crore)

I Respective amounts in SMA / overdue categories, where the moratorium / deferral was extended in terms of RBI circular	2,821.76
II Respective amount where asset classification benefits is extended as on June 30, 2020*	713.72
III Provisions made on such accounts	71.37
IV Provisions adjusted against slippages in terms of paragraph 6 of the circular	47.75
V Residual provision utilised for other accounts in terms of paragraph 6 of the circular	23.62

In accordance with the COVID-19 Regulatory Package announced by RBI vide Notifications dated March 27, 2020, April 17, 2020 and May 23, 2020 the bank has offered an optional moratorium on repayments during the period from March 1, 2020 to August 31, 2020 in respect of accounts classified as standard on February 29, 2020. As per RBI guidelines, the bank is required to make an additional provision of 10% in respect of such accounts which would have been classified as non-performing as at March 31, 2020, but for the aforesaid concessions (other than accounts in which dues have been remitted or before May 31, 2020 as permitted by RBI vide letter dated May 6, 2020). Further, the above provisions may be adjusted against the actual provisioning requirements for slippages from the accounts reckoned for such provisions. The residual provisions at the end of the financial year can be written back or adjusted against the provisions required for all other accounts. Accordingly an amount of Rs 47.75 crores has been adjusted against the actual provisioning requirements for slippages from the accounts reckoned for such provisions and an amount of Rs 23.62 crores is adjusted against the provisions required for all other accounts.

51. COVID 19 Regulatory Package - Review of Resolution

Timeline under the Prudential Framework for Resolution of Stressed Assets.

(₹ in Crore)

Particulars	March 31, 2021	March 31, 2020
No of accounts in which Resolution Period was extended		



PROTECTING INVESTING FINANCE ADVISING

Aditya Birla Housing Finance Ltd.

Registered Office : Indian Rayon Compound, Veraval, Gujarat - 362266

Branch Office: D-17 Sec-3 Noida UP

Demand Notice under Section 13(2) of **Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act , 2002 (54of 2002) (The Act)** June 30, 2021

Sr No.	Name and Addressee(s) of Borrower(s) (A)	Description of Property (B)	Loan amount (Rs.) (C)	Loan account No. (D)	Outstanding amount (Rs.) (E)	Date of Notice (F)	NPA Date (G)
1.	Ramakant Yadav, B-155, 3rd Floor, Flat No. 8, Jawahar Park, South West Delhi-110067 Also at : Idea Cellular Ltd., A-68, Sector - 64, Noida - 201301 Also at : Flat No. B-604, 6th Floor Tower - B Royal Court, Plot No. - GH 4C Sector - 16 Greater Noida - 201308	All the piece and parcel of the property being Flat No. B-604, 6th Floor Tower - B Royal Court, Plot No. - GH 4C Sector - 16 Greater Noida - 201308	Rs. 29,00,000/-	LNDLHLH - 06160024876	Rs. 22,36,733.48 (Rupees Twenty Two Lakhs Thirty Six Thousand Seven Hundred Thirty Three and Forty Eight Paise Only) by way of outstanding principal, arrears (including accrued late charges) and interest till 10-06-21	21-06-2021	31-05-21
2. Binlesh, B-155, 3rd Floor, Flat No. 8, Jawahar Park, South West Delhi-110067 Also at : Flat No. B-604, 6th Floor Tower - B Royal Court, Plot No. - GH 4C Sector - 16 Greater Noida - 201308							

Whereas Aditya Birla Housing Finance Limited, having its above mentioned branch office (hereinafter referred as "ABHFL") had extended to the above named borrower(s) written in column A separate credit facilities written in Column C vide Loan account no mentioned in Column D against the name of each set of borrowers. The said credit facilities are secured inter alia by way of mortgage over the immovable property as described in column "B" (hereafter referred to as the "Secured Asset"). That the above named borrower(s) have failed to maintain financial discipline in the loan account and as per the books of accounts maintained in the ordinary course of business by ABHFL there exists an outstanding amount indicated in column E as indicated against the name of each of the borrower(s). Due to persistent default in repayment of the loan amount on the part of the above named borrower(s) the loan account of the above named borrower(s) have been classified by ABHFL as non performing asset/s indicated in the column G respectively within the norms stipulated by the Reserve Bank of India/ National Housing Board. Consequently, notices under Sec 13(2) of the Sarfaesi Act, 2002 were also issued to each of the borrower(s) notice dated mentioned in column F, which have Undelivered/ Delivered.

In view of the above default ABHFL hereby calls upon the above named borrower(s) to discharge in full their liabilities towards ABHFL by making payment of the entire outstanding dues indicated in Column E as indicated above including up to date interest, costs, and charges within 60 days from the date of publication of this notice, failing which, ABHFL shall be entitled to take possession of the Secured Asset and shall also take other actions as is available to ABHFL in law. That please be informed that you, the above named borrower(s) are hereby restrained from alienating (including by way of transfer, sale, lease or otherwise) or creating third party interest or dealing with the secured Asset in any manner except with specific prior written permission from ABHFL. Be informed that any contravention thereof shall be punishable with imprisonment up to a period of one year or with fine or with both. That please note that this is a final notice under Section 13(2) of the Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. Needless to say, that ABHFL shall be within its right to exercise any or all of the rights referred to above against you the Addressee entirely at your risk, responsibility and costs.

Place: Delhi Date: 30/06/2021

Signed by Authorized Officer, Aditya Birla Housing Finance Limited

perverse nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily and the reliance on automated and IT dependent manual controls. Our areas of audit focus included user access management, developer access to the production environment, configuration management, and controls. These are key to ensure that IT dependent and application-based controls are operating effectively. Due to the pervasive nature and complexity of the IT environment we have ascertained IT systems and controls as a Key Audit Matter.	aspects of IT operational controls). This included testing that requests for access to systems were reviewed and authorised. We tested the Bank's periodic review of access rights. We inspected requests of changes to systems for approval and authorisation. We considered the control environment relating to various interfaces, configuration and other application layer controls identified as key to our audit.
	precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.
	Other Matters We did not audit the financial statements of 824 branches included in the financial statements of the Bank whose financial statements reflect total assets of ₹84639.61 Crores as at March 31, 2021 and total revenue of ₹599.16 Crores for the year ended on that date, as considered in the financial statements. The financial statements of these branches have been audited by the branch auditors whose reports have been furnished to us, and in our opinion so far as it relates to the amounts and disclosures included in respect of branches, is based solely on the report of such branch auditors. Our opinion is not modified in respect of this matter.
	Report on Other Legal and Regulatory Requirements The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 and Section 133 of the Companies Act, 2013 read with Rule 7 of the Companies (Accounts) Rules, 2014.
	As required by sub-section (3) of section 30 of the Banking Regulation Act, 1949, we report that: (a) we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory; (b) the transactions of the Bank, which have come to our notice, have been within the powers of the Bank; and (c) the returns received from the offices and branches of the Bank have been found adequate for the purposes of our audit. Further, as required by section 143(3) of the Act, we report that: (a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit; (b) In our opinion, the proper books of account as required by law have been kept by the Bank so far as it relates to the matters or particulars of those books and proper returns adequate for the purposes of our audit have been received from branches not visited by us; (c) The reports on the accounts of the branch offices of the bank audited under section 143(8) of the Act by branch auditors of the Bank have been sent to us and have been properly dealt with by us in conducting this report; (d) The Balance Sheet, the Profit and Loss Account, the Cash Flow Statement dealt with by this report are in agreement with the books of account and with the returns received from the branches not visited by us; (e) In our opinion, the aforesaid financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014, to the extent they are not inconsistent with the accounting policies prescribed by RBI; (f) On the basis of written representations received from the directors as on March 31, 2021, and taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2021, from being appointed as a director in terms of Section 164(2) of the Act; (g) With respect to the adequacy of the internal financial controls over financial reporting of the Bank with reference to these financial statements and the operating effectiveness of such controls, refer to our separate Report in Annexure A to this report; (h) In our opinion, the entity being a banking company, the remuneration to its directors during the year ended March 31, 2021, has been paid/provided by the Bank in accordance with the provisions of section 158(1) of the Banking Regulation Act, 1949; and (i) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, as amended, in our opinion and to the best of our information and according to the explanations given to us: (i) The Bank has disclosed the impact of pending litigations on its financial position in its financial statements - Refer Schedule 1.2 and S1.no. 1 of Note 9 under Schedule 18.8 to the financial statements; (ii) The Bank has made provision, as required under the applicable law or accounting standards, for material foreseeable losses, if any, on long-term contracts including derivative contracts - Refer Note 10 under Schedule 18.8 to the financial statements; and (iii) There has been no delay in transferring amounts, required to be transferred, to the Investor Education and Protection Fund by the Bank.
v Provisions and Contingent Liabilities (Refer note 14 of Schedule 17 to the financial statements)	Our audit approach/procedures involved: • Obtaining an understanding of internal controls relevant to the audit in order to design our audit procedures that are appropriate in the circumstances; • Understanding the current status of the litigations/contingencies; • Examining recent orders and/or communications received from various tax authorities/judicial forums and follow up accordingly; • Evaluating the merit of the subject matter under consideration with reference to the grounds presented therein and available independent legal / tax advice including opinion of our internal tax experts; • Review and analysis of evaluation of the contentions of the Bank through discussions, collection of details of the subject matter under consideration, the likely outcome and consequent potential outflows on those issues; and • Verification of disclosures related to significant litigations and taxation matters.

vi Modified Audit Procedures carried out in light of COVID-19 outbreak:

Due to the various COVID-19 pandemic restrictions imposed by the Government/ Local Authorities during the period of our audit, audit could not be conducted by physically visiting the premises of the branches of the Bank. Accordingly, our audit procedures were required to be modified to carry out the audit remotely.	Due to the outbreak of COVID-19 pandemic that caused lockdown and other travel restrictions imposed by the Governmental/local administration during the period of our audit, we could not travel to certain Branches of the bank to carry out the audit processes physically at the respective offices.
Wherever physical access was not possible, necessary records/ reports/documents/ certificates were made available to us by the Bank. Accordingly, our audit procedures were modified to CIS and other relevant application software. To the extent, the audit process was carried out on the basis of such documents, reports and records made available to us which were relied upon as audit evidence for conducting the audit and reporting for the current period.	As required, we modified our audit procedures as follows: • Conducted verification of necessary records/ documents/ CIS and other Application software electronically through remote access/emails in respect of some of the Branches of the Bank wherever physical access was not possible. • Carried out verification of scanned copies of the documents, deeds, certificates and the related records made available to us through emails and remote access over secure network of the Bank. • Making enquiries and gathering necessary audit evidence through Video Conferencing and discussions over phone calls/conference calls, emails and similar communication channels.

Information other than the Financial Statements and Auditor's Report Thereon

The Bank's Board of Directors is responsible for the other information. The other information comprises the information included in the Annual Report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

The Bank's Board of Directors is responsible for the matters stated in section 134(5) of the Act, with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014 and the relevant provisions of the Banking Regulation Act, 1949 and the rules and regulations made thereunder.

This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, Management and Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the accounting principles generally accepted in India will always detect a material misstatement when it exists. Misstatements that can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

• Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(ii) of the Act, we are responsible for expressing our opinion on whether the Bank has adequate internal financial controls system in place and the operating effectiveness of such controls.

• Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures.

• Consider the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

• Evaluate the overall presentation, structure and content of the financial statements, including whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements for the financial year ended March 31, 2021, and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation

For Varma & Varma

Chartered Accountants

ICAI Firm Registration No. 0045325

V. Sathyaranayanan

Partner

Membership No. 021941

Place: Kochi

Date: May 21, 2021



Experience Next Generation Banking



Ind-Swift Laboratories Ltd.
Regd. Off.: SCO 850, Shivalik Enclave, NAC Manimajra, Chandigarh - 160 101
CIN L24232CH1995PLC015553

EXTRACT OF STANDALONE & CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER & FINANCIAL YEAR ENDED 31st MARCH, 2021

(₹ in Lakhs)

PARTICULARS	STANDALONE		CONSOLIDATED	
	Quarter Ended 31.03.2021 Audited	Year Ended 31.03.2021 Audited	Quarter Ended 31.03.2020 Audited	Year Ended 31.03.2021 Audited
Total Income from Operations	22040.42	87970.62	20378.70	22911.14
Profit/(loss) before exceptional Items and Tax	(849.87)	1611.72	(499.84)	(803.40)
Profit/(loss)				

FINANCIAL EXPRESS

OSWAL YARNS LIMITED

Link Road, Industrial Area-A, Ludhiana - 141 003 CIN: L17111PB1982PLC5005

Phone No: 0161-2224256, E-mail : oylaryns@rediffmail.com

ANEXXURE - XI

Extract of Audited Financial Results for the Quarter and Year ended 31.03.2021

All figures in Rs Lacs

PARTICULARS	QUARTER ENDED 31.03.2021	QUARTER ENDED 31.03.2020	YEAR ENDED 31.03.2021
Total Income from operations (net)	75.14	142.03	368.00
Net Profit/(Loss) from ordinary activities after tax	(4.38)	(0.88)	0.75
Net Profit/(Loss) for the period after tax (after Extraordinary items)	(4.38)	(0.88)	0.75
Equity Share Capital	401.00	401.00	401.00
Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of previous year)	(27.68)	(28.53)	(27.68)
Earnings per Share (before extraordinary items) (of Rs.10/- each)			
Basic:	(0.11)	(0.02)	0.02
Diluted:	(0.11)	(0.02)	0.02
Earnings per Share (after extraordinary items) (of Rs.10/- each)			
Basic:	(0.11)	(0.02)	0.02
Diluted:	(0.11)	(0.02)	0.02

1. The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and other Disclosure Requirements) Regulations, 2015. The full format of the Audited Financial Results are available on the website of the Stock Exchange i.e. www.bseindia.com.

2. The above results have been reviewed by the Audit Committee and thereafter approved by the Board of Directors at the meeting held on June 28, 2021.

For Oswal Yarns Limited

Sd/-

Bharatt Oswall

Director

Din no: 00469332

Date: 28.06.2021

Place: Ludhiana

NOTICE

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 JULLUNDUR HIRE PURCHASE LIMITED having its registered office at 769, MOTA SINGH NAGAR, JALANDHAR - 144001 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 aforsaid 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 Friday, 25th June, 2021 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, B-2 WING, 2nd FLOOR, PT. DEENDAYAL ANTYODAYA BHAWAN, CGO COMPLEX, NEW DELHI - 110003, within fourteen days from the date of publication of this notice with a copy to the applicant company at its registered office at the address mentioned below.

For and on behalf of the Applicant

Sd/-

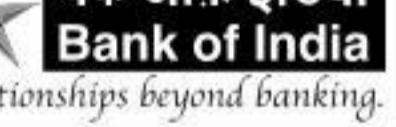
Raghbir Singh

Director

DIN: 0071278

Date : 30/06/2021

Place : Jalandhar

DWARKA BRANCH
F-01, HL GALLERIA COMPLEX,
SEC-12, DWARKA,
NEW DELHI - 110078

POSSESSION NOTICE (Rule-8(1))

Whereas the undersigned being the authorized officer of the BANK OF INDIA under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Act), 2002 (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 dated 05.04.2021 calling upon the borrowers - Ajay Trading Co., (Proprietor Sh. Abhimanyu, Principal debtor of cash credit limit) C/O Mr. Abhimanyu (proprietor), Khasra no 195/2, plot no. 323, industrial area Nangli Sakrawati, Najafgarh, New Delhi-110043, and another Guarantor and owner of other mortgaged property Mr. Pradeep Kumar, Khasra no. 195/3, extended Lal Dora abadi, vill- nangli Sakrawati, Najafgarh, New Delhi-110043, to repay the amount mentioned in the notice being Rs. 2,76,55,831/- (Rs. Two Crores Seventy Six Lakhs Fifty Five Thousands Eight Hundred Thirty One) as on 05.04.2021 with further interest , costs, expenses and other incidental charges etc. thereon within 60 days from the date of the said notice.

The Borrowers / Guarantor having failed to repay the amount, notice is hereby given to the Borrowers / Guarantor and the public in general that the undersigned has taken possession of the property and described herein below in exercise of powers conferred on him under Sub - Sec. (4) of Section 13 of the said Act read with rule 8 of the Security Interest Enforcement Rules, 2002, on this 24th day of June, 2021.

The Borrowers / Guarantor in particular and the public in general is hereby cautioned not to deal with Said Property and any dealings with the Property will be subject to the charge of the BANK OF INDIA, F-01, HL GALLERIA COMPLEX, SEC-12, DWARKA, NEW DELHI - 110078, for an amount of Rs. 2,76,55,831/- (Rs. Two Crores Seventy Six Lakhs Fifty Five Thousands Eight Hundred Thirty One) as on 05.04.2021 with further interest , costs, expenses and other incidental charges etc. 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.]

DESCRIPTION OF THE IMMOVABLE PROPERTY / MOBILE ASSETS

1. Plot no. 428, ward no8, silani gate, jhajjar, Haryana.

2. Khasra no. 195/3, Extended Lal Dora Abadi, Vill- Nangli Sakrawati, Najafgarh, New Delhi-110043

Date: 25.06.2021

Authorized Officer

Bank of India

ORACLE CREDIT LIMITED

Regd. Off: P-7, Green Park Extension, New Delhi-110016;

CIN: L65910DL1991PLC043281

E-mail: oracle_credit@yahoo.co.in, info@oraclecredit.co.in;

Website: www.oraclecredit.co.in Phone: 011-26167775

Extract of Audited Financial Results for the Quarter and Year Ended March 31, 2021

(Rs. In Lakhs)

Sl. No.	Particulars	Quarter ended		Year ended	
		31.03.2021	31.03.2020	31.03.2021	31.03.2020
1.	Total Income from Operations	9.05	9.38	34.85	29.32
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	4.81	6.20	21.35	16.77
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	4.81	6.20	21.35	16.77
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	3.60	4.64	15.98	12.51
5.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	3.60	4.64	15.98	12.51
6.	Paid up Equity Share Capital	555.00	555.00	555.00	555.00
7.	Reserves (excluding Revaluation Reserve) as shown in Audited Balance Sheet			38.62	22.64
8.	Earnings Per Share (of Rs. 10/- each) (not annualized for quarter)				
	Basic	Rs. 0.065	Rs. 0.083	Rs. 0.288	Rs. 0.225
	Diluted	Rs. 0.065	Rs. 0.083	Rs. 0.288	Rs. 0.225

Notes:

1. The above is an extract of detailed format of Audited Financial Results for the quarter and year ended 31st March, 2021, filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Financial Results is available on the website of Stock Exchange at www.bseindia.com and Company's Website at www.oraclecredit.co.in

2. The above Financial Results were reviewed by the Audit Committee and approved by the Board of Directors of the company at their respective Meeting(s) held on June 29, 2021.

By the Order of the Board

For Oracle Credit Limited

Sd/-

Ashok Kumar Jain

Managing Director

DIN: 00091646

Place: New Delhi

Date: 29.06.2021

SHREYANS FINANCIAL AND CAPITAL SERVICES LIMITED

AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH 2021

(Amount in Rupees)

Particulars	Quarter Ended 31.03.2021 (Audited)	Quarter Ended 31.03.2020 (Audited)	Year Ended 31.03.2021 (Audited)
Total Income	4,77,048	9,67,929	4,90,142
Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	3,50,964	8,00,790	16,706
Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	3,50,964	8,00,790	16,706
Net Profit/(Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	3,50,964	8,00,790	16,706
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	35,04,554	(21,58,439)	54,42,154
Equity Share Capital (Face value per share Rs 10/-)	1,00,00,000	1,00,00,000	1,00,00,000
Other Equity	-	-	2,76,29,752
Earning per share (of Rs. 10/- each) (for continuing & discontinued operations)	0.35	0.80	0.02

Note: The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Financial Results is available on the website of the Company and Metropolitan Stock Exchange of India Limited at www.sfcsl.co.in and www.msei.in respectively.

For and on behalf of the Board

Sd/-

Kirti Kumar Jain

Executive Director

DIN-00932391

Date : 29.06.2021

Place : Ludhiana

Registered Office : C/o Shree Rishabh Papers, Village Banah, Distt. Nawanshahr, Punjab-144522

Tel. No. 91-1881-273627-28, Fax No. 91-1881-273645, Email: sfcsl141@gmail.com

Website: www.sfcsl.co.in CIN - L65921PB1984PLC005967

THE BIRLA COTTON SPINNING & WEAVING MILLS LTD.

Corporate Identity Number: L65100DL1920PLC099621

Regd. Office: Hindustan Times House, 9th Floor, 18-20, Kasturba Gandhi Marg, New Delhi 110 001

Phone: 011-66561206, Email : secretarial.ht@rediffmail.com, Website: www.birlacotton.com

STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2021 (₹ in Lakhs, except per share data)

S. No.	Particulars	Quarter ended		Year ended	
Audited	Unaudited	Audited	Audited		
31.03.2021	31.12.2020	31.03.2020	31.03.2020		

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Continued
 Units of Venture Capital Funds (VCF) transferred from HTM category after a period of three years (Refer paragraph 3.3(a) are valued at NAV as per the audited financial statements of Venture Capital Funds. In case such audited financial statements are not available continuously for 18 months as on the date of valuation, units are valued at Re. 1 per VCF.

c) HELD FOR TRADING
 Investments classified under this category are valued at rates based on market quotations, price/yields declared by FIMMDA on a weekly basis.

The net depreciation under each security held is fully provided for whereas the net appreciation, if any, is ignored. The book value of the individual securities does not undergo any change after marked to market.

3.4. TRANSFER OF SCRIPS FROM ONE CATEGORY TO ANOTHER IS CARRIED ON THE FOLLOWING BASIS:

(a) HTM to AFS/HFT category at acquisition price/book value. In case the investments under HTM category are placed at premium originally the transfer is made at amortised cost

(b) AFS/HFT to HTM category at lower of the book value or market value.

(c) AFS to HFT category or vice versa, at the carrying value. The accumulated depreciation, if any, to be transferred to the provision for depreciation against HFT securities and vice versa.

3.5. Non performing Investments Security Receipts issued by Securitisation / Reconstruction Company (SC/RC) in respect of financial assets sold by the Bank to the SC/RC are valued at the lower of the redemption value of the Security Receipt and the Net Book Value of the financial asset. The investment is carried in the books at the price determined as above until its sale or realisation and on such sale or realisation, loss or gain is dealt with as below:

(a) If sale is at a price below Net Book Value (NBV), the shortfall is recognised as per Reserve Bank of India guidelines.

(b) If the sale is at a price higher than NBV, the excess provision is not reversed but utilized to meet shortfall/loss on account of sale of other financial assets to SC/RC.

3.6. Securities included in any of three categories where interest/principal is in arrears for a specified period, are classified as Non performing Investment. Interest income on such securities is not reckoned and appropriate depreciation/provision in value of Investments is made. Depreciation in respect of such Non Performing Investments is not set off against appreciation in other performing securities.

3.7. Profit on sale of Investments

Profit on sale of Investments in respect of "Available for Sale" and "Held for Trading" categories is recognized in Profit & Loss Account.

Profit on sale of Investments in respect of "Held to Maturity" category is first taken to the Profit & Loss Account and an equivalent amount of Profit is appropriated to the Capital Reserve (net of taxes and amount required to be transferred to Statutory Reserve).

Loss on sale of Investments in all the three categories is recognized in Profit & Loss Account.

3.8. Accounting for Repo/Reverse Repo and Liquidity Adjustment Facility (LAF)

Securities sold/purchased with an agreement to repurchase/resale on the agreed terms under Repo/Reverse Repo including LAF with RBI are recognized as Borrowing/Lending.

Securities sold under Repo are continued to be shown under Investments and Securities purchased under Reverse Repo are not included in Investments. Costs and revenues are accounted for as interest expenditure / income, as the case may be.

4) Derivative contracts

The Bank deals in Interest Rate Swaps and Currency Derivatives. The Interest Rate Derivatives dealt by the Bank are Rupee Interest Rate Swaps, Cross Currency Interest Rate Swaps and Forward Rate Agreements. Currency Derivatives dealt by the Bank are Options and Currency Swaps.

Such derivative contracts are valued as under:

a. Derivative contracts dealt for trading are valued on mark to market basis, net depreciation is recognized while net appreciation is ignored.

b. Derivative contracts undertaken for hedging are:

i. Derivative contracts designated as hedges are not marked to market unless their underlying asset is marked to market.

ii. Income / Expenditure is recognized on accrual basis for Hedging swaps.

5) ADVANCES

5.1 Advances are classified as performing and non-performing assets in accordance with the prudential norms issued by RBI.

5.2 Advances are classified into Standard, Sub Standard, Doubtful and Loss assets borrower wise.

5.3 Provisions for domestic advances are made for performing/non - performing advances in accordance with the RBI Guidelines.

5.4 Provisions for performing/ non-performing advances with foreign branches are made as per regulations of host country or according to the norms prescribed by RBI, whichever is more stringent.

5.5 Advances stated in the Balance Sheet are net of provisions made for Non Performing Assets, claims received from Credit Guarantee Institutions and rediscount.

5.6 Partial recoveries in Non Performing Advances are apportioned first towards charges and interest, thereafter towards principal with the exception of non performing advances involving compromise settlements/ "Loan Past Due" advances where the recoveries are first adjusted towards principal.

5.7 In case of financial assets sold to SC/ RC, the valuation, income recognition etc are done as per RBI guidelines.

5.8 In addition to the specific provision on NPAs, general provisions are also made for standard assets as per extant RBI Guidelines.

6) Fixed Assets

6.1. The premises of the Bank include freehold and leasehold properties. All the Fixed Assets are capitalized based on the date of put to use.

6.2. Land and Premises are stated at revalued cost and other fixed assets are stated at historical cost. The appreciation on revaluation, if any, is credited to the 'Revaluation Reserve' Account. Depreciation / Amortization attributable to the enhanced value have been debited to the Profit & Loss account. Equivalent amount has been transferred from Revaluation Reserve to Revenue Reserve.

7) Depreciation

7.1 Depreciation method is on Straight Line Method, for all Assets based on life span of the assets.

7.2 The life span of the assets is defined as per Part C Schedule II of the Companies Act, 2013.

7.3 Estimated life span of the assets adopted by the bank for different class of assets is as under:

SI No	Type of asset	Estimated life span
I	Free hold Buildings	60 Years
II	Lease hold land & Buildings (Up to 25 years lease)	Lower of lease period or 60 Years.
III	Furniture & Fixtures	10 Years
IV	Electric & Electronic Equipment	5 - 10 Years
V	Computers and Servers	3 Years
VI	Motor Vehicles	5 years

The change in rates(based on life span) of depreciation is applied effective from 01-04-2020.

7.4 Software/Intangible Assets are amortized over 5 years.

7.5 If the item is put to use for 180 days and above in the year of acquisition, 100% depreciation will be charged for the concerned financial year. If the asset is put to use for less than 180 days in the year of acquisition, 50% depreciation is to be charged for the concerned financial year.

7.6 5% of the Original cost price will be residual value in case of the assets having useful life 8 years and above. ₹.5/- of the Original cost price is residual value for other assets.

7.7 Premium paid on leasehold properties is charged off over the lease period or life span of relevant asset whichever is earlier. Cost of leasehold land and leasehold improvements are amortised over the period of lease or life span of relevant assets which ever is lower.

7.8 In respect of fixed assets held at foreign offices, depreciation is provided as per the regulations / norms of the respective countries

7.9 Lease payments including cost escalation for assets taken on operating lease are recognised in the Profit and Loss Account over the lease term in accordance with the AS 19 (Leases) issued by ICAI.

8) Impairment of Assets

An assessment is made at each balance sheet date whether there is any indication that an asset is impaired. If any such indication exists, an estimate of the recoverable amount is made and impairment loss, if any, is provided for and charged off to Profit and Loss Account.

9) Revenue Recognition

9.1. Income and expenditure are generally accounted on accrual basis, except the following:

a) Interest on Non-Performing advances and non performing investments is recognized on receipt basis as per norms laid down by Reserve Bank of India.

b) Interest on overdues, Exchange, Brokerage and rent on lockers are accounted on realization.

c) Dividend Income is recognized when the right to receive the same is established.

d) In case of suit filed accounts, related legal and other expenses incurred are charged to Profit & Loss Account and on recovery the same are accounted as Income.

10) Employee Benefits

10.1 Defined Contribution Plans

Defined Contribution to Plans such as Provident / Pension fund are recognized as an expense and charged to Profit & Loss account.

The Bank operates a New Pension Scheme (NPS) for all officers/ employees joining the Bank on or after 01-08-2010, which is a defined contribution plan, such new joiners not being entitled to become members of the existing Pension Scheme. As per the scheme, the covered employees contribute 10% of their basic pay plus dearness allowance to the scheme together with a matching contribution from the Bank. The Bank recognizes such annual contributions as an expense in the year to which they relate.

10.2 Defined Benefit Plans

a. Gratuity: The employee Gratuity Fund Scheme is funded by the Bank and managed by a separate trust who in turn manages their funds as per guidelines. The present value of the Banks obligation under Gratuity is recognized on actuarial basis as at the year end and the fair value of the Plan assets is reduced from the gross obligation to recognize the obligation on a net basis.

b. Pension: The employee Pension Fund Scheme is funded by the Bank and managed by a separate trust. The present value of the Banks obligations under Pension is recognized on the basis of actuary's report as at the year end and the fair value of the Plan assets is reduced from the gross obligation to recognize the obligation on a net basis.

10.3. The privilege leave is considered as a long term benefit and is recognized based on independent actuarial valuation.

10.4. The cost of providing long term benefits under defined benefit Plans is determined using the projected unit credit method with actuarial valuations being carried out at each Balance Sheet date. Actuarial gains/ losses are immediately recognised in the Profit and Loss Account and are not deferred.

11) Provision for Taxation

a) Income tax expense is the aggregate amount of current tax and deferred tax expense incurred by the Bank. The current tax expense and deferred tax expense are determined in accordance with the provisions of the Income Tax Act, 1961 and as per Accounting Standard 22 – 'Accounting for Taxes on Income' respectively after taking into account taxes paid at the foreign offices, which are based on the tax laws of respective jurisdictions.

b) Deferred Tax adjustments comprises of changes in the deferred tax assets or liabilities during the year. Deferred Tax assets and liabilities arising on account of timing differences and which are capable of reversal in subsequent periods are recognized using the tax rates and laws that have been enacted or substantially enacted as of the balance sheet date. The impact of changes in deferred tax assets and liabilities is recognised in the profit and loss account.

c) Deferred tax assets are recognised and re-assessed at each reporting date, based upon management's judgment as to whether their realisation is considered as reasonably certain or virtual certain as the case may be.

d) Deferred Tax Assets are recognised on carry forward of unabsorbed depreciation and tax losses only if there is virtual certainty supported by convincing evidence that such deferred tax assets can be realised against future profits. Deferred tax assets on the items other than above are recognized on the basis of reasonable certainty

12) Net Profit

12.1 Provisions, Contingent Liabilities and Contingent Assets

I. In conformity with AS 29, "Provisions, Contingent Liabilities & Contingent Assets" issued by the Institute of Chartered Accountants Of India, the bank recognizes provision only when :

a. It has a present obligation as a result of past event.

b. it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and

c. A reliable estimate of the amount of the obligation can be made.

II. No provision is recognized:

a. For any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non occurrence of one or more uncertain future events not wholly within the control of the bank.

b. Where it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation or

c. When a reliable estimate of the amount of obligation cannot be made.

III. Contingent Assets are not recognized in the financial Statements.

12.2 Net Profit

The Net Profit in the Profit & Loss Account is after:

(a) Provision for depreciation on Investments

(b) Provision for Taxation

(c) Provision on Non Performing Advances

(d) Provision on Standard Assets

(e) Provision for Non-Performing Investments

(f) Provision for other usual & necessary items

13) Earnings per share:

The Bank reports basic and diluted Earnings Per Share in accordance with AS - 20 "Earnings Per Share", issued by ICAI. Basic Earnings Per Share is computed by dividing the net profit after tax attributable to equity shareholders by the weighted average number of equity shares outstanding for the Year.

14) Cash Flow Statement:

Cash flow Statement is reported by using indirect method.

15) Segment Reporting:

The Bank recognises the business segment as the primary reporting segment and geographical segment as the secondary reporting segment in accordance with the RBI guidelines & in compliance with AS-17 issued by ICAI.

SCHEDULE 10

NOTES ON ACCOUNTS

1) Investments:

The percentage of investments under "Held to Maturity" category –SLR as on 31.03.2021 was 19.45% of Net Demand and Time Liability of the Bank (Previous year 16.20%), which is within the permissible limit as per RBI guidelines.

2) Inter-Branch Transactions:

The matching and setting off entries under Inter-Branch/office transactions are carried out by the system itself based on Core Banking Solutions (CBS) for the whole of the Bank through Inter Office Adjustment account.

3) Premises:

Premises include certain properties capitalized and carrying book value of ₹. 42.67 Crore (Previous year ₹. 38.60 Crore) as they have been put to use though conveyance of title deeds is still to be completed.

4) Disclosure as per RBI Requirements:

4.1 Capital:

(₹. In Crore)

	Particulars	Basel III	
		31.03.2021	31.03.2020
(i)	Common Equity Tier 1 Capital Ratio (%)		

कनारा बैंक Canara Bank

भारत सरकार का उपक्रम

A Government of India Undertaking

Together We Can

Head Office, 112, J C Road, Bengaluru - 560 002

> Continued

B. Details of non-performing financial assets sold (₹. In Crore)

	Particulars	31.03.2021	31.03.2020
1.	No. of accounts sold	Nil	Nil
2.	Aggregate outstanding	Nil	Nil
3.	Aggregate consideration received	Nil	Nil

4.4.5 Provisions on Standard Asset: (₹. In Crore)

	Particulars	31.03.2021	31.03.2020
	Provisions towards Standard Assets	3108.33	2201.90

4.4.6 Divergence in the asset classification and provisioning:

In terms of the RBI circular no. DBR-BPBC No.32/21/04/018/2018-19 dated 1st April 2019, banks are required to disclose the divergences in asset classification and provisioning consequent to RBI's annual supervisory process in their notes to accounts to the financial statements, wherever either or both of the following conditions are satisfied:

(a) the additional provisioning for NPAs assessed by RBI exceeds 10 per cent of the reported profit before provisions and contingencies for the reference period and

(b) the additional Gross NPAs identified by RBI exceed 15 per cent of the published incremental Gross NPAs for the reference period.

In our Bank divergences are within threshold limit specified above, hence no disclosure on divergence in asset classification and provisioning for NPAs is required with respect to RBI's annual supervisory process for FY 2020

4.4.7 Scheme for sustainable structuring of Stressed assets as on 31.03.2021: (₹. In Crore)

No of Accounts where S4 A has been applied	Aggregate amount outstanding	Amount outstanding	Provision held
	In Part A	In Part B	
Classified as Standard	439.59	227.55	212.04
No of Accounts -04			105.89
Classified as NPA	1490.42	774.21	716.21
No. of Accounts- 05			704.59

4.4.8 Disclosures on Flexible Structuring of Existing Loans: (₹. In Crore)

Period	No of Borrowers taken up for flexible structuring	Amount of loans taken up for flexible structuring		Exposure weighted average duration of loans taken up for flexible structuring	
		Classified as Standard	Classified as NPA	Before applying flexible structuring	After applying flexible structuring
Previous Financial Year	Nil	Nil	Nil	Nil	Nil
Current Financial Year	Nil	Nil	Nil	Nil	Nil

4.4.9 Disclosures on Strategic Debt Restructuring Scheme (accounts which are currently under the stand-still period) (₹. In Crore)

No. of accounts where SDR has been invoked	Amount Outstanding as on the reporting date		Amount Outstanding as on the reporting date with respect to accounts where conversion of debt to equity is pending		Amount Outstanding as on the reporting date with respect to accounts where conversion of debt to equity has taken place	
	Classified as Standard	Classified as NPA	Classified as Standard	Classified as NPA	Classified as Standard	Classified as NPA
Nil	Nil	Nil	Nil	Nil	Nil	Nil

4.4.10 Disclosures on change in Ownership outside SDR Scheme (accounts which are currently under the stand still period) (₹. In Crore)

No of accounts where Banks have decided to effect change in ownership	Amount outstanding as on the reporting date		Amount outstanding as on the reporting date with respect to accounts where conversion of equity shares is pending		Amount outstanding as on the reporting date with respect to accounts where change in ownership is envisaged by issuance of fresh shares or sale of promoters equity	
	Classified as Standard	Classified as NPA	Classified as Standard	Classified as NPA	Classified as Standard	Classified as NPA
Nil	Nil	Nil	Nil	Nil	Nil	Nil

4.4.11 Disclosures on Change in Ownership of Projects under implementation (accounts which are currently under the stand-still period) (₹. In Crore)

No. of Project loan accounts where banks have decided to effect change in ownership	Amount outstanding as on the reporting date	Classified as standard	Classified as standard restructured	Classified as NPA
Nil	Nil	Nil	Nil	Nil

4.4.12 MSME Accounts Restructured :

In accordance with RBI circular no. DBR.No.BP BC/18/21/04/048/2018-19 dated 1st January 2019, DOR.No.BPBC/34/21/04/048/2019-20 dated 11th February 2020 and DOR.No.BPBC/4/21/04/048/2020-21 dated 6th August 2020, on "Relief for MSME restructured accounts either exempted or registered under Goods and Service Tax (GST)" the details of MSME restructured accounts are as below:

(₹. In Crore)

No. of accounts restructured	Amount
1,53,327	4862.11

4.4.13 Disclosure on Prudential Framework for Resolution of Stressed Assets

The impact of RBI vide circular no. RBI/2018-19/2013 DOR.No.BPBC/45/21/04/048/2018-19 dated 07.06.2019 on "Prudential Framework for Resolution of Stressed Assets".

(₹. In Crore)

Particulars	31.03.2021	31.03.2020
i. Interest income as a percentage to Working Funds (%)	6.24	6.99
ii. Non-interest income as a percentage to Working Funds (%)	1.38	1.12
iii. Operating Profit as a percentage to Working Funds (%)	1.81	1.34
iv. Return on Assets (%)	0.23	(0.32)
v. Business (Deposits plus Advances) per employee (₹. In Crore)	18.14	17.63
vi. Profit per employee (₹. In Crore)	0.03	(0.04)

4.6 ASSET LIABILITY MANAGEMENT:

Maturity pattern of certain items of assets and liabilities:

(₹. In Crore)

Particulars	31.03.2021	31.03.2020
No. of Accounts	31	10
Amount	10571.74	3597.25
Fund Based Loans impacted by RBI circular	20992.98	889.15
Non-Fund Based Loans impacted by RBI circular	(26077.84)	(44.72)
Investments impacted by RBI circular	158.88	8350.57
Resolution Plan (RP) implemented within timeline (FB + INV)	(2630.87)	(79.37)
Resolution Plan (RP) not implemented within timeline (Balance as on 31.03.2021)	227.55	212.04
Additional Provision required on RP not implemented as per RBI circular	20	16

4.5 BUSINESS RATIOS:

Particulars of business ratios:

(₹. In Crore)

Particulars	31.03.2021	31.03.2020
i. Interest income as a percentage to Working Funds (%)	6.24	6.99
ii. Non-interest income as a percentage to Working Funds (%)	1.38	1.12
iii. Operating Profit as a percentage to Working Funds (%)	1.81	1.34
iv. Return on Assets (%)	0.23	(0.32)
v. Business (Deposits plus Advances) per employee (₹. In Crore)	18.14	17.63
vi. Profit per employee (₹. In Crore)	0.03	(0.04)

4.6.1 Exposure to Real Estate Sector:

(₹. In Crore)

Category	31.03.2021	31.03.2020
a) Direct Exposure	8211.74	49946.28
b) Residential Mortgages – lending fully secured by Mortgages on residential property that is or will be occupied by the borrower or that is rented	65519.71	39563.95
- Of which, individual Housing Loans eligible for inclusion in priority sector advances	35874.22	17170.16
c) Commercial Real Estate – Lending secured by mortgages on commercial real estates (office buildings, retail space, multi-purpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc). Exposure also include non-fund based (NFB) limits.	16467.74	10268.60
d) Investments in Mortgage Backed Securities (MBS) and other securitized exposures -	125.29	113.73
e. Residential	94.12	94.12
f. Commercial Real Estate	31.17	19.61
g) Indirect Exposure	35965.30	23575.19
h) Fund based and non-fund based exposures on National Housing Bank (NHB) and Housing Finance Companies (HFCs)	35965.30	

Continued

Receiving for Services	17.67 (0.05)	1.23 (NIL)	---	---	18.90 (0.05)
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(Figures in brackets relate to previous year)

5.4.8 Intra-Group Exposures (₹. In Crore)

Particulars	For the Year 2020-21	For the Year 2019-20
Total amount of intra-group exposures	2684.43	3055.98
Total amount of top-20 intra-group exposures	2684.43	3055.98
Percentage of intra-group exposures to total exposure of the bank on borrowers /customers	0.24%	0.38%
Details of breach of limits on intra-group exposures and regulatory action thereon, if any:	NIL	NIL

5.5 Accounting Standard-19 - Leases & Its Accounting

Bank has no non - cancellable Operating Leases during Financial Year. Hence additional disclosure under AS-19 is not applicable.

5.6 Accounting Standard-20 - Earnings Per Share:

Basic and diluted earnings per equity share are computed in accordance with Accounting Standard 20, "Earnings per Share".

The Computation of EPS is given below.

Particulars	2020-21	2019-20
A Net Profit for the year attributable to Equity Shareholders (₹ In Crore)	2557.58	(2235.72)
B Number of Equity Shares (In Crore)	164.67	103.02
C Weighted Average Number of Equity Shares (In Crore)	151.23	84.35
D Basic and Diluted Earnings per Share (A/C) (₹)	16.91	(26.50)
E Nominal Value per Share (₹)	10/-	10/-

5.7 Accounting Standard-22 - Accounting for Taxes on Income:

The Bank has recognized Deferred Tax Assets / Liabilities (DTA / DTL) and has accounted for the Net Deferred Tax as on 31.03.2021. Major components of Deferred Tax Assets and Deferred Tax Liabilities are as under:

(₹. In Crore)

Particulars	Deferred Tax Assets	Deferred Tax Liability
	31.03.2021	31.03.2020
Provision for Leave Encashment	828.81	443.48
Depreciation on Fixed Assets	-	(104.11)
Depreciation on Investments	-	1793.29
Provision made for advances	13408.80	6409.99
On Special Reserve	-	1934.66
Carry Forward Losses	-	-
Others	44.71	66.68
Deferred Tax Asset/ Liability	14282.32	6920.15
		3623.84
		3119.42

Net Deferred Tax Assets as on March 31, 2021: ₹.10658.48Crore (Previous year: Net Deferred Tax Assets ₹. 3800.73 Crore)

5.8 As a part of strategic initiatives for rationalization of International Operations, which is also in consonance with the Government of India directives, the Bank has decided to exit from certain geographies. During the year 2020-21, the Bank has closed its operations in Johannesburg (South Africa). Further, Bank has initiated closure of its operations in Hong Kong.

5.9 Accounting Standard 27 - Financial Reporting of Interests in Joint Ventures

Investment includes ₹. 73.22 Crore(at the exchange rate of the transaction date) in the Commercial Bank of India LLC (incorporated in Russia) wherein the bank owns 40% of the equity.

Commercial Indo Bank LLC - Details of Assets, Liabilities, Income & Expenses (Unaudited)

Particulars	Current year ended 31/03/2021	Current year ended 31/03/2021	Bank's share@ 40%	Previous year ended 31/03/2020	Previous year ended 31/03/2020	Bank's share @ 40%
In '000 US Dollars	₹ in Crore	₹ in Crore	In '000 US Dollars	₹ in Crore	₹ in Crore	₹ in Crore
Aggregate Capital and Reserves	30020.00	219.48	87.79	27,110.00	205.13	82.05
Aggregate Liabilities	93434.00	683.10	273.24	47,908.00	362.50	145.00
Aggregate Assets	93434.00	683.10	273.24	47,908.00	362.50	145.00
Aggregate Income	3688.00	26.89	10.75	5,437.00	39.33	15.73
Aggregate Expenditure	2799.00	20.41	8.16	2,385.00	17.25	6.90
Profit	889.00	6.48	2.59	3,052.00	22.08	8.83

Exchange Rate taken for translation

- Assets and Liability (1 USD = 73.11)

- Income and expenditure (1 USD = 72.9050)

5.10 Accounting Standard 28 - Impairment of Assets:

Assets are reviewed for impairment at the end of the year whenever events or changes in circumstances warrant that the carrying amount of an asset may not be recoverable. Recoverability of an asset to be held and used is measured by a comparison for the carrying amount of an asset to future net discounted cash flows expected to be generated by the asset. If such an asset is considered to be impaired, the impairment to be recognized and is measured by the amount by which the carrying amount of the asset exceeds the recoverable amount of the asset. However, in the opinion of the Bank's Management, there is no indication of material impairment to the assets during the year to which Accounting Standard 28 - "Impairment of Assets" applies.

5.11 Accounting Standard 29 - Provisions, Contingent Liabilities and Contingent Assets: (₹. In Crore)

Particulars	Opening as on 01.04.2020	Addition on account of merger of e_Syndicate Bank	Provision made during the year	Provision reversed / adjusted	Closing as on 31.03.2021
Movement of Provision for Contingent Liabilities	48.80	27.24	2.76	--	78.80

6. Additional Disclosures**6.1 Details of Provisions and Contingencies made during the year:** (₹. In Crore)

Particulars	31.03.2021	31.03.2020
Provision for Depreciation on Investment and NPI	427.16	(278.80)
Provision towards NPA	14167.96	10654.96
Provision towards Standard Asset	0.42	378.61
Provision for Tax(includes Deferred Tax)	1149.65	480.15
Provision for Diminution in Fair Value	(54.18)	75.13
Provision for Asset Doubt Of Recovery	75.00	51.44
Provision for Country Risk Exposure	19.24	0.00
Provision for FTIL and other contingencies	1666.44	234.04
TOTAL	17451.69	11595.53

6.2 A Floating Provision: (₹. In Crore)

Particulars	31.03.2021	31.03.2020
Opening Balance	0.00	NIL

Addition on account of merger of e_Syndicate Bank

Addition during the year

Draw down during the year

Closing Balance

6.2.B Draw down from Reserves:

In terms of RBI circular DBR. No. BPBC 92/21.04.04/2015-16 dated 18.04.2016, no amount has been debited to Other Reserves towards provision for fraud accounts.

6.3 Enhanced Disclosures on Complaints and Grievance Redress:

In terms of RBI circular CEPD.CO.PRD.Cir.No.13/01.013/2020-dated January 27, 2021 on Strengthening of Grievance Redress Mechanism in Banks, Banks has been instructed to disclose in the below mentioned format.

A. Summary information on complaints received by the banks from customers and from the OBOs:

Sl.No.	Particulars	Previous Year	Current Year
Complaints received by the banks from its customers:			
1.	Number of complaints pending at beginning of the year	1742	1725
	Addition on account of merger of e_Syndicate Bank	0	1855
2.	Number of complaints received during the year	53110	101965
3.	Number of complaints disposed during the year	53127	103076
3.1	Of which, number of complaints rejected by the bank	0	1
4.	Number of complaints pending at the end of the year	1725	2468
Maintainable complaints received by the bank from OBOs			
5.	Number of maintainable complaints received by the bank by OBOs	4104	8033
5.1	Of 5, number of complaints resolved in favour of the bank by BOS	3812	8845
5.2	Of 5, number of complaints resolved through conciliation/mediation/ advisories issued by BOS	288	440
5.3	Of 5, number of complaints resolved after passing of Awards by BOS against the bank	4	0
6.	Number of awards unimplemented within the stipulated time (other than those appealed)	0	0

B. Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
Current Year					

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कनारा बँक Canara Bank

भारत सरकार का उपक्रम

A Government of India Undertaking

Together We Can

Head Office, 112, J C Road, Bengaluru - 560 002

Continued **6.20** In accordance with the instructions of RBI Circular dated 07.04.2021 on 'Asset Classification and Income Recognition following the expiry of Covid 19 regulatory package', the Bank shall refund/adjust 'interest on interest' charged to all borrowers, including those who had availed of working capital facilities during moratorium period i.e. 01.03.2020 to 31.08.2020, irrespective of whether moratorium has been fully or partially availed, or not availed. Pursuant to these instructions, the methodology for calculation of the amount to be refunded/adjusted for different facilities shall be finalized by the Indian Bank Association (IBA) in consultation with other industry participants/bodies, which shall be adopted by all the lending institution. Accordingly, IBA vide its letter dated 19.04.2021 has informed methodology finalized for refund/adjustment as per Supreme Court judgement. Accordingly, the Bank has created an estimated liability of ₹.125 crore towards the same and has reduced the same from interest income for the year ended on 31.03.2021. **6.21 Details of resolution plan implemented under Resolution Framework for COVID-19-related Stressors per RBI Circular dated 06.08.2020:**	Type of Borrower	(A) Number of accounts where resolution plan has been implemented under this window	(B) Exposure to accounts mentioned at (A) before implementation of the plan	(C) Of (B), aggregate amount of debt that was converted into other securities	(D) Additional funding sanctioned, if any, including between invocation of the plan and implementation	(E) Increase in provisions on account of the implementation of the Resolution Plan		---------------------	---	---	---	--	--		Personal Loans	5228	636.58	NIL	NIL	63.66		Corporate persons *	5	405.15	NIL	22.69	56.32		Or which, MSME	0	0	NIL	NIL	0		Others	10162	164.86	NIL	12.16	32.97		TOTAL	15395	1206.59	0	34.85	152.95	* As defined in Section 3 (7) of the Insolvency and Bankruptcy Code, 2016 **6.22** During the quarter ended 31.03.2021 and financial year ended 31.03.2021, Bank has sold 24000 units and 192000 units under Priority Sector Lending Certificates (PSLCs) to the tune of Rs 6000 crore and Rs 48000 Crore under Small and Marginal Farmers category and earned commission income of Rs 84.55 crore and Rs 790.52 Crore respectively. **6.23** During the FY 2020-21, the Bank has issued and allotted 19,32,36,714 equity shares of face value of Rs 10 each to qualified institutional players at an issue price of ₹.103.50 per equity shares (which includes ₹.93.50 per equity share towards share premium). **6.24** During the FY 2020-21, Bank has issued Basel III Compliant Additional Tier -I Bond Series III of ₹. 2,936.10 crore (including ₹. 120 crore raised during the quarter ended 31.03.2021) through private placement. **6.25** The Government of India (GoI), Ministry of Finance, Department of Financial Services has issued Gazette Notification no. CG-DL-E-04032020-216535 dated 4th March, 2020, approving the scheme of Amalgamation of Syndicate Bank into Canara Bank in exercise of the powers conferred by section 9 of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980 (of 1980). The amalgamation is accounted under the 'pooling of interest' method as prescribed in AS-14 on Accounting for amalgamation to record amalgamation of Syndicate Bank with Canara Bank with effect from 01.04.2020. Accordingly, the difference of ₹. 224.69 crore between the net assets of amalgamating bank and the amount of shares issued to shareholders of the amalgamating bank has been recognized as Amalgamation Reserve. RBI vide its letter No:DOR.CO.BPNP.1875/21.01.02/2020-21 dated 18.12.2020 clarified that Bank may reckon the Amalgamation Reserve as Common Equity Tier - I (CE1) for capital adequacy purposes. Accordingly, Bank has considered this amount under CE1 for the purpose of calculation of CRAR. **6.26** Pursuant to the amalgamation of Syndicate Bank into Canara Bank, there is change in the accounting policies followed during the current year as compared to those followed in the preceding financial year ended on 31.03.2020. **6.27** In pursuant to Accounting Standard -10 "Property Plant & Equipment", depreciation of ₹.157.51 crore during the year on the revalued portion of the fixed assets has been debited to the Profit & Loss account. Equivalent amount has been transferred from Revaluation Reserve to Revenue Reserve. **6.28** The amalgamation has come into effect from 01.04.2020. The figures for the year ended 31.03.2021 includes operations of erstwhile Syndicate Bank. Hence, the figures for current year are not comparable with immediately preceding financial year. **7.** Figures of the previous year have been regrouped / rearranged / reclassified wherever necessary.					---	--	---		R MAHENDRAN DIVISIONAL MANAGER	K SIVARAMAKRISHNAN DIVISIONAL MANAGER	ARVIND KUMAR ASST. GENERAL MANAGER		S K MAJUMDAR GENERAL MANAGER		V RAMCHANDRA CHIEF GENERAL MANAGER		K SATYANARAYANA RAJU EXECUTIVE DIRECTOR	A. MANIMEKHALAI EXECUTIVE DIRECTOR	DEBASHISH MUKHERJEE EXECUTIVE DIRECTOR			L V. PRABHAKAR MANAGING DIRECTOR & CHIEF EXECUTIVE OFFICER			SUCHINDRA MISRA DIRECTOR	R KESAVAN DIRECTOR	VENKATACHALAM RAMAKRISHNA IYER DIRECTOR				BIMAL P SHARMA DIRECTOR	**AS PER OUR REPORT OF EVEN DATE**				---	--		Fer D K CHHAJER & CO. Chartered Accountants FRN : 304138E	For S N K & CO. Chartered Accountants FRN : 109176W		(JAGANNATH P MOHAPATRO) Partner Membership No. 217012	(ANKIT D. DANAWALA) Partner Membership No. 119972		For N. K. BHARGAVA & CO. Chartered Accountants FRN : 000429N	For RAO & EMMAR Chartered Accountants FRN : 003084S		(N.K.BHARGAVA) Partner Membership No. 080624	(PRAVEEN B J) Partner Membership No. 215713	**PLACE : BENGALURU** **DATE : 18.05.2021** **CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH 2020** (₹ in Crone)					---	-------------------	--------------------		Cash Flow from Operating activities	31.03.2021	31.03.2020		Net profit after Tax	2,557.58	(2,235.72)		Add: Provision for Tax (Incl Provision for Deferred Tax)	1,149.64	480.15		Net Profit Before Tax	3,707.22	(1,755.57)		Adjustments for:				Depreciation	820.17	432.08		Loss on revaluation of Investments	(1.68)	(1.74)		Provision for Diminution in Fair Value and NPAs	14,113.79	10,730.10		Add: Amount Transferred to the Other Reserves	2,515.98	(1,169.55)		Provision for Standard assets including unhedged foreign currency provision	0.42	384.84		Interest on Tier I and Tier II bonds	2,019.04	1,116.44		Provision for contingencies and others	1,761.13	278.27		Profit / loss on sale of Fixed Assets	(28.70)	1.34		Income from Investment in subsidiaries, JVs, etc	(71.54)	(67.87)		Provision for investment depreciation/(appreciation)	426.70	(277.81)		Sub total	21,555.31	11,426.10		Adjustments for:				(Increase)/ Decrease in investments	(10,911.91)	(22,961.73)		(Increase)/ Decrease in advances	(36,588.80)	(15,178.03)		Increase/ (Decrease) in borrowings	(13,373.07)	(630.53)		Increase/ (Decrease) in deposits	105,350.73	26,317.90		(Increase)/ Decrease in other assets	(12,408.91)	(1,564.10)		Increase/ (Decrease) in other liabilities and provisions	2,717.14	(2,758.16)		Less: Income Tax paid	34,785.18	(16,774.65)		Cash Generated from Operating Activities (A)	58,533.23	(5,458.74)		Cash Flow from Investing activities				Income from Investment in subsidiaries and/or JVs	71.54	67.87		Investment in JVs, Subsidiaries, etc	-	(18.36)		Net inflow/ outflow from sale/ purchase of fixed assets	(737.38)	(326.56)		Cash generated from Investing activities (B)	(665.84)	(277.05)		Cash Flow from Financing activities				Fresh issue of Capital	193.24	276.99		Premium Received on Issue of Share	1,797.99	6,294.01		Payment of interest on Tier I and Tier II bonds	(2,019.04)	(1,116.44)		Amount paid to e-SB shareholders (for fraction part)	(4.30)	-		Fresh issue of bonds including sub-ordinated debts	2,936.00	3,000.00		Redemption of bonds including sub-ordinated debts	(2,620.00)	(600.00)		Cash generated from Financing activities (C)	283.89	7,854.56		Net Increase/(Decrease) in cash and cash equivalents (A+B+C)	58,151.28	2,118.78		Opening Cash and Cash equivalents	120,256.75	66,152.69		Closing Cash and Cash Equivalents	178,408.03	68,271.46	**Notes:** - The Cash Flow Statement has been prepared under the Indirect Method and figures has been re-grouped wherever necessary. - Cash and Cash equivalents includes Cash on hand, Balance with RBI & Other Banks and Money at Call and Short Notice. - Figures of the year ended 31.03.2020 are related to Standalone Canara Bank Financials pre amalgamation period, hence not comparable with post amalgamation financials for the year ended 31.03.2021 - The changes in Assets & Liabilities in Cash Flow is after considering the opening Balance Sheet as on 01.04.2020 on account of amalgamation. (₹. In Crone)						---	------------------	------------------	------------------		Components of Cash & Cash Equivalents	31-Mar-21	1-Apr-20	31-Mar-20		Cash & Balance with RBI	43111.62	22570.14	22570.14		Balances with Banks and Money at Call and Short Notice	135296.41	45701.32	45701.32		Add: Addition of Cash & Bank Balance with RBI (e-Syndicate Bank)	-	15370.55	-		Add: Balances with Banks and Money at Call and Short Notice (e-Syndicate Bank)	-	36614.74	-		Total	178408.03	120256.75	68271.46						---	--	---		R MAHENDRAN DIVISIONAL MANAGER	K SIVARAMAKRISHNAN DIVISIONAL MANAGER	ARVIND KUMAR ASST. GENERAL MANAGER		S K MAJUMDAR GENERAL MANAGER		V RAMCHANDRA CHIEF GENERAL MANAGER		K SATYANARAYANA RAJU EXECUTIVE DIRECTOR	A. MANIMEKHALAI EXECUTIVE DIRECTOR	DEBASHISH MUKHERJEE EXECUTIVE DIRECTOR			L V. PRABHAKAR MANAGING DIRECTOR & CHIEF EXECUTIVE OFFICER			SUCHINDRA MISRA DIRECTOR	R KESAVAN DIRECTOR	VENKATACHALAM RAMAKRISHNA IYER DIRECTOR				BIMAL P SHARMA DIRECTOR	**AS PER OUR REPORT OF EVEN DATE**				---	--		For D K CHHAJER & CO. Chartered Accountants FRN : 304138E	For S N K & CO. Chartered Accountants FRN : 109176W		(JAGANNATH P MOHAPATRO) Partner Membership No. 217012	(ANKIT D. DANAWALA) Partner Membership No. 119972		For N. K. BHARGAVA & CO. Chartered Accountants FRN : 000429N	For RAO & EMMAR Chartered Accountants FRN : 003084S		(N.K.BHARGAVA) Partner Membership No. 080624	(PRAVEEN B J) Partner Membership No. 215713	**PLACE : BENGALURU** **DATE : 18.05.2021** **INDEPENDENT AUDITOR'S REPORT** **For N. K. BHARGAVA & CO.** Chartered Accountants FRN : 000429N **For RAO & EMMAR** Chartered Accountants FRN : 003084S **(N.K.BHARGAVA)** Partner Membership No. 080624 **(PRAVEEN B J)** Partner Membership No. 215713 **PLACE : BENGALURU** **DATE : 18.05.2021** **INDEPENDENT AUDITOR'S REPORT** **To,** **To the Members of Canara Bank** **Report on Audit of the Standalone Financial Statements** **Opinion** - We have audited the standalone financial statements of Canara Bank ("the Bank"), which comprise the Balance Sheet as at 31st March 2021, the Statement of Profit and Loss and the Statement of Cash Flows for the year then ended, and notes to standalone financial statements including a summary of significant accounting policies and other explanatory information in which are included the returns for the year ended on that date of 20 branches, Integrated Treasury Wing audited by us and 5890 branches (including 4 foreign branches) audited by statutory branch auditors. The branches audited by us and those audited by other auditors have been selected by the Bank in accordance with the guidelines issued to the Bank by the Reserve Bank of India. Also included in the Balance Sheet, the Statement of Profit and Loss and Statement of Cash Flows are the returns from 4510 branches which have not been subjected to audit. These unaudited branches account for 9.39% of advances, 20.20% of deposits, 7.28% of interest income and 19.10% of interest expenses. - In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial statements give the information required by the Banking Regulation Act, 1949 in the manner so required for bank and are in conformity with the accounting principles generally accepted in India and: - The Balance Sheet, read with the notes thereon is a full and fair Balance Sheet containing all the necessary particulars, is properly drawn up so as to exhibit a true and fair view of the State of Affairs of the Bank as at 31st March 2021; - The Statement of Profit and Loss, read with notes thereon shows a true balance of Profit; and - The Cash Flow Statement gives a true and fair view of the cash flows for the year ended on that date **Key Audit Matters** - We conducted our audit in accordance with the Standards on Auditing (SA's) issued by the Institute of Chartered Accountants of India ("ICAI"). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the standalone financial statements section of our report. We are independent of the Bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the standalone financial statements, and we have fulfilled our other ethical responsibilities in accordance with those requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion. **Key Audit Matters** - Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the standalone financial statements of the current period. These matters were addressed in the context of our audit of the standalone financial statements as a whole, and in forming our opinion there on, and we do not provide a separate opinion on these matters. We have determined the matters described below to be the key audit matters to be communicated in our report:	SI No	Key Audit Matter	Response to Key Audit Matter		-------	--	---		1	Adequacy of provisions in respect of Advances.	Principal Audit Procedures: We assessed the Bank's system in place to identify and provide for non-performing assets. Our audit approach consisted testing of the design and operating effectiveness of the internal controls and substantive testing as follows: • Evaluated the design of internal controls relating to identification and making provision for non-performing assets.		2	Key Information technology (IT) systems including migration (Flex Cube – Oracle based) used in financial reporting process.	Principal Audit Procedures: We conducted an assessment and identified key IT applications, databases and operating systems that are relevant to our audit and have identified CBS, BSPL Reporting Package and Treasury System primarily as relevant for financial reporting. Our audit approach consisted testing of the design and operating effectiveness of the internal controls as follows: • Obtained an understanding of the Bank's IT control environment and IT policies during the audit period.		3	Modified Audit Procedures carried out considering COVID-19 outbreak.	Principal Audit Procedures: Due to the outbreak of 2nd Wave of COVID-19 pandemic that caused lockdown and other travel restrictions imposed by various State Governments / Local Authorities and also in light of increasing COVID cases in respective regions during the period of our audit, we could not travel to the certain Branches/Circle offices / Administrative/Corporate Offices and carry out the audit processes physically at the respective offices. Wherever physical access was not possible, necessary records/ reports/documents/ certificates were made available to us by the Bank through digital medium, emails and remote access to CBS, BSPL and other relevant application software. To this extent, the audit process was carried out based on such documents, reports and records made available to us which were relied upon as audit evidence for conducting the audit and reporting for the current period. Accordingly, we modified our audit procedures as follows:		4	Emphasis of Matter:	Principal Audit Procedures: Due to the outbreak of 2nd Wave of COVID-19 pandemic that caused lockdown and other travel restrictions imposed by various State Governments / Local Authorities and also in light of increasing COVID cases in respective regions during the period of our audit, we could not travel to the certain Branches/Circle offices / Administrative/Corporate Offices and carry out the audit processes physically at the respective offices. Wherever physical access was not possible, necessary records/ reports/documents/ certificates were made available to us by the Bank through digital medium, emails and remote access to CBS, BSPL and other relevant application software. To this extent, the audit process was carried out based on such documents, reports and records made available to us which were relied upon as audit evidence for conducting the audit and reporting for the current period. Accordingly, we modified our audit procedures as follows:		5	Information other than the Financial Statements and Auditor's Report thereon:	Principal Audit Procedures: The Bank's management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India. These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to the Bank's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and						

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Continued

(₹ 000's)

CONSOLIDATED BALANCE SHEET AS AT 31ST MARCH 2021

	Schedule	As at 31.03.2021	As at 31.03.2020
CAPITAL AND LIABILITIES			
CAPITAL	1	1646 73 82	1030 23 34
RESERVES AND SURPLUS	2	60762 84 96	40175 71 83
MINORITY INTEREST	2A	793 37 68	730 10 30
DEPOSITS	3	1010985 02 18	625408 31 60
BORROWINGS	4	50012 80 28	42761 76 71
OTHER LIABILITIES AND PROVISIONS	5	55338 81 03	31334 13 24
TOTAL		1179539 59 95	741440 27 02
ASSETS		-	-
CASH & BALANCES WITH RESERVE BANK OF INDIA	6	43115 94 36	22572 95 88
BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	7	135750 43 48	46016 85 77
INVESTMENTS	8	286191 25 30	192645 37 16
ADVANCES	9	639286 54 46	432403 38 32
FIXED ASSETS	10	11271 16 56	8323 35 02
OTHER ASSETS	11	63924 25 79	39478 34 87
TOTAL		1179539 59 95	741440 27 02
CONTINGENT LIABILITIES	12	507289 38 32	373712 87 89
BILLS FOR COLLECTION		53385 99 26	35939 89 40

* Figures of the year ended 31.03.2020 are related to standalone Canara Bank Financials of pre amalgamation period, hence not comparable with post amalgamation financials for the year ended 31.03.2021.

R MAHENDRAN K SIVARAMAKRISHNAN A RVIND KUMAR S K MAJUMDAR V RAMACHANDRA K SATYANARAYANA RAJU A. MANIMEKHAI DEBASHISH MUKHERJEE L.V. PRABHAKAR
DIVISIONAL MANAGER DIVISIONAL MANAGER ASST. GENERAL MANAGER GENERAL MANAGER CHIEF GENERAL MANAGER EXECUTIVE DIRECTOR EXECUTIVE DIRECTOR EXECUTIVE DIRECTOR MANAGING DIRECTOR & CEO
SUCHINDRA MISRA R KESAVAN VENKATACHALAM RAMAKRISHNA IYER BIMAL P SHARMA DIRECTOR DIRECTOR DIRECTOR

AS PER OUR REPORT OF EVEN DATE

FOR D.K.CHHAJER & CO
Chartered Accountants
FRN : 304138EFOR S N K & CO.
Chartered Accountants
FRN : 109176W(JAGANNATH P MOHAPATRO)
PARTNER
MEMBERSHIP NO. 217012(ANKIT D DANAWALA)
PARTNER
MEMBERSHIP NUMBER 119972

SCHEDULES FORMING PART OF THE CONSOLIDATED BALANCE SHEET AS AT 31ST MARCH 2021

(₹ 000's)

	As at 31.03.2021	As at 31.03.2020
SCHEDULE 1 - CAPITAL		
I. AUTHORIZED CAPITAL (300,00,00,000 Equity Shares of ₹10/- each)	3000 00 00	3000 00 00
II. ISSUED, SUBSCRIBED AND PAID UP-		
i) 1,14,17,09,678 EQUITY SHARES OF ₹10/- EACH PREVIOUS YEAR 80,89,33,351 EQUITY SHARE OF ₹10/- EACH HELD BY CENTRAL GOVERNMENT	1141 70 97	808 93 34
ii) 50,50,28,542 EQUITY SHARES OF ₹10/- EACH PREVIOUS YEAR 22,13,00,000 EQUITY SHARES OF ₹10/- EACH HELD BY OTHERS.	505 02 85	221 30 00
	1646 73 82	1030 23 34

(₹ 000's)

	As at 31.03.2021	As at 31.03.2020
SCHEDULE 2 - RESERVES AND SURPLUS		
I. Statutory Reserves	11758 18 96	8387 12 20
II. Capital Reserves	4184 49 58	2488 67 07
III. Capital Reserves on Consolidation	2 79 19	2 79 19
IV. Share Premium	30156 36 38	18367 39 70
V. Foreign Currency Translation Reserve	72 07 36	132 91 54
VI. Revaluation Reserve	8284 23 70	6332 79 04
VII. Investment Reserve	409 51 75	565 80 00
VIII. Special Reserve in terms of Section 36(1) (viii)		
of the Income Tax Act, 1961	5536 46 92	4000 00 00
IX. Revenue and Other Reserves	358 71 12	-101 76 91
TOTAL	60762 84 96	40175 71 83

(₹ 000's)

	As at 31.03.2021	As at 31.03.2020
SCHEDULE 2A - MINORITIES INTEREST		
I. Minority Interest at the date on which the parent-Subsidiary relationship came into existence	110 15 12	110 15 12
II. Subsequent Increase / (Decrease)	683 22 56	619 95 18
TOTAL	793 37 68	730 10 30

(₹ 000's)

SCHEDULE 3 - DEPOSITS

(₹ 000's)

	As at 31.03.2021	As at 31.03.2020
A.I. DEMAND DEPOSITS		
i. FROM BANKS	539 48 32	317 57 55
ii. FROM OTHERS	48779 43 16	26103 76 01
TOTAL	49318 91 48	26421 33 56
II. SAVINGS BANK DEPOSITS		
281536 45 34	169754 82 67	
TOTAL	281536 45 34	169754 82 67
III. TERM DEPOSITS		
i. FROM BANKS	49641 58 35	23418 15 73
ii. FROM OTHERS	630488 07 01	405813 99 64
TOTAL	680129 65 36	429232 15 37
TOTAL	1010985 02 18	625408 31 60

(₹ 000's)

SCHEDULE 4 - BORROWINGS

(₹ 000's)

	As at 31.03.2021	As at 31.03.2020
I. BORROWINGS IN INDIA		
i. RESERVE BANK OF INDIA	2408 00 00	2291 00 00
ii. OTHER BANKS	84 83 56	2807 06 42
iii. OTHER INSTITUTIONS AND AGENCIES	16369 10 10	11909 68 94
iv. UNSECURED REDEEMABLE BONDS (IPOD AND SUB-ORDINATE DEBT)	23116 10 00	15149 30 00
TOTAL	41978 03 66	32157 05 36
II. BORROWINGS OUTSIDE INDIA		
i. OTHER BANKS	8034 76 62	10604 71 35
ii. UNSECURED REDEEMABLE BONDS (SUB-ORDINATE DEBT)	-	-
TOTAL	8034 76 62	10604 71 35
TOTAL	50012 80 28	42761 76 71

(₹ 000's)

SCHEDULE 5 - OTHER LIABILITIES & PROVISIONS

(₹ 000's)

	As at 31.03.2021	As at 31.03.2020
I. BILLS PAYABLE	2067 24 19	1120 01 36
II. INTER OFFICE ADJUSTMENT (NET)	-2408 03 46	-1862 84 79
III. INTEREST ACCRUED	2620 29 41	2068 25 23
IV. DEFERRED TAX LIABILITY		
V. OTHERS (INCLUDING PROVISIONS)	53059 30 89	30008 71 44
TOTAL	55338 81 03	31334 13 24

(₹ 000's)

SCHEDULE 6-CASH AND BALANCES WITH RESERVE BANK OF INDIA

(₹ 000's)

	As at 31.03.2021	As at 31.03.2020
I. CASH IN HAND (INCLUDING FOREIGN CURRENCY NOTES)	4404 70 42	4601 16 94
II. BALANCES WITH RESERVE BANK OF INDIA - IN CURRENT ACCOUNT	38711 23 94	17971 78 94
Total	38711 23 94	17971 78 94
TOTAL	43115 94 36	22572 95 88

(₹ 000's)

SCHEDULE 7 - BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE

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Continued

Standard (AS) 21 (Consolidated Financial Statements) issued by ICAI.

(c) Long Term Investments in Associates are accounted for under the Equity Method as per Accounting Standard (AS) 23 (Accounting for Investments in Associates in Consolidated Financial Statements) issued by ICAI based on the Audited Financial Statements of the Associates. The investor's share of the result of the operations of the Associates is reflected separately in the Consolidated Profit & Loss Account.

(d) Interests in Joint Ventures are consolidated on 'Proportionate consolidation method' as prescribed in Accounting Standard (AS) 27 (Financial Reporting of Interests in Joint Ventures) issued by ICAI.

2.2 Minority interest in the CFS consists of the share of the minority shareholders in the net equity / profit of the subsidiaries.

2.3 The difference between cost to the Parent of its initial investment in the subsidiaries and the Parent's portion of the equity of the subsidiaries is recognized as goodwill / capital reserve as the case may be.

[3] Foreign Currency Translation / Conversion of Foreign Currencies

3.1 Foreign currency monetary items are initially recorded at a notional rate. Foreign currency monetary items are restated at the rate published by Foreign Exchange Dealers' Association of India (FEDAI) at the end of each quarter. Exchange difference arising on restatement of such items at the quarterly rates is recognised in Profit & Loss Account.

3.2 Transactions and balances of foreign branches are classified as non-integral foreign operations. Such transactions and balances are consolidated by the Bank (Parent) on quarterly basis.

3.3 Assets and Liabilities (both monetary and non-monetary as well as contingent liabilities) are translated at the closing spot rate of exchange announced by Foreign Exchange Dealers' Association of India (FEDAI) as at the end of each quarter and Income and Expenditure items of the foreign branches are translated at the quarterly average rate published by FEDAI in accordance with Accounting Standard (AS) 11 (The effect of Changes in Foreign Exchange rates) issued by the ICAI and as per the guidelines of RBI regarding the compliance of the said standard.

The resultant exchange gain / loss is credited / debited to Foreign Currency Translation Reserve.

3.4 Forward Exchange Contracts

Premium or discount arising at the inception of all forward exchange contracts are amortized as expense or income over the life of the contract. Profit / Loss arising on cancellation of forward exchange contracts, together with unamortized premium or discount, if any, is recognized on the date of termination. Exchange differences on forward contracts are recognized in the Profit & Loss account in the reporting period in which the exchange rates change.

3.5 Contingent liabilities in respect of outstanding forward exchange contracts, guarantees, acceptances, endorsements and other obligations are stated in the balance sheet at the closing rates published by FEDAI.

[4] Investments

4.1 Classification of investments is made as per the guidelines of the RBI. The entire investment portfolio of the Parent is classified under three categories viz. 'Held to Maturity (HTM)', 'Available for Sale (AFS)' and 'Held for Trading (HFT)'. Such classification is decided at the time of acquisition of securities.

Investments are disclosed in the Balance Sheet under six classifications viz: (a) Government securities, (b) Other approved securities, (c) Shares, (d) Debentures & Bonds, (e) Investments in Associates and (f) Others.

4.2 In determining the acquisition cost of investment:

(a) Cost such as brokerage, commission etc., relating to securities at the time of purchase are charged to Profit & Loss Account.

(b) Broken period interest on debt instruments up to the date of acquisition / disposal is treated as revenue.

4.3 The valuation of Investments is done in accordance with the guidelines issued by the RBI as under:

(a) Held to Maturity (HTM)

Investments under Held to Maturity category are carried at acquisition cost, net of amortisation, if any. The excess of acquisition cost, if any, over the face value is amortized over the remaining period of maturity.

Investments in Associates are valued under equity method. Any diminution in the value other than temporary in nature is fully provided for.

Investment in sponsored Regional Rural Banks (RRB) and other Trustee Shares are valued at carrying cost.

Investment in units of Venture Capital Funds (VCFs) made after 23.08.2006 are classified under HTM category for initial period of three years and valued at cost. After period of three years from date of disbursement, it will be shifted to AFS and mark-to-market as per RBI guidelines

(b) Available for Sale (AFS)

Investments classified under this category are marked to market on quarterly basis and valued as per RBI guidelines at the market rates available on the last day of each quarter (Balance Sheet date) from trades / quotes on the stock exchanges, prices / yields declared by the Fixed Income Money Market and Derivatives Association of India (FIMMDA). Unquoted securities are also valued as per the RBI guidelines.

The net depreciation under each category / classification is fully provided for whereas the net appreciation, if any, is ignored. The book value of the individual securities does not undergo any change after these are valued at Mark-to-Market basis.

Units of Venture Capital Funds (VCF) transferred from HTM category after a period of three years [Refer para 4.3 (a) above] are valued at Net Asset Value (NAV) as per the audited financial statements of Venture Capital Funds. In case such audited financial statements are not available continuously for 18 months as on the date of valuation, units are valued at Re. 1 per VCF.

(c) Held for Trading (HFT)

Investments classified under this category are valued at rates based on market quotations, price / yields declared by FIMMDA on a weekly basis.

The net depreciation under each security held is fully provided for whereas the net appreciation, if any, is ignored. The book value of the individual securities does not undergo any change after "marked to market".

4.4 Transfer of scrips from one category to another is carried on the following basis:

(a) HTM to AFS / HFT category at acquisition price / book value. In case the investments under HTM category are placed at premium originally the transfer is made at amortised cost.

(b) AFS / HFT to HTM category at lower of the book value or market value.

(c) AFS to HFT category or vice versa, at the carrying value. The accumulated depreciation, if any, is transferred to the provision for depreciation against HFT securities and vice versa.

4.5 Non Performing Investments Security Receipts issued by Securitisation / Reconstruction Company (SC / RC) in respect of financial assets sold by the Bank to the SC / RC are valued at the lower of the redemption value of the Security Receipt or the Net Book Value of the financial asset. The Investment is carried in the books at the price determined as above until its sale or realisation and on such sale or realisation, loss or gain is dealt with as below:

(a) If sale is at a price below Net Book Value (NBV), the shortfall is recognised as per Reserve Bank of India guidelines.

(b) If the sale is for a value higher than NBV, the excess provision is not reversed but utilized to meet shortfall / loss on account of sale of other financial assets to SC / RC.

4.6 Non-Performing Investments Securities included in any of three categories where interest / principal is in arrears for a specified period, are classified as Non-Performing Investment. Interest Income on such securities is not reckoned and appropriate depreciation / provision in value of investments is made. Depreciation in respect of such Non-Performing Investments is not set off against appreciation in other performing securities.

4.7 Profit on sale of Investments

Profit on sale of Investments in respect of 'Available for Sale' and 'Held for Trading' categories is recognized in Profit & Loss Account.

Profit on sale of Investments in respect of 'Held to Maturity' category is first taken to the Profit & Loss Account and an equivalent amount of Profit is appropriated to the Capital Reserve (net of taxes and amount required to be transferred to Statutory Reserve).

Loss on sale of Investments in all the three categories is recognized in Profit & Loss Account.

4.8 Accounting for Repo / Reverse Repo and Liquidity Adjustment Facility (LAF)

Securities sold/purchased with an agreement to repurchase/resale on the agreed terms under Repo/Reverse Repo including LAF with RBI are recognized as Borrowing/Lending.

Securities sold under Repo are continued to be shown under investments and Securities purchased under Reverse Repo are not included in investments. Costs and revenues are accounted for as interest expenditure / income, as the case may be.

[5] Derivative contracts

The Bank (Parent) deals in Interest Rate Swaps and Currency Derivatives. The Interest Rate Derivatives dealt by the Bank (Parent) are Rupee Interest Rate Swaps, Cross Currency Interest Rate Swaps and Forward Rate Agreements. Currency Derivatives dealt by the Bank (Parent) are Options and Currency Swaps.

Such derivative contracts are valued as under:

(a) Derivative contracts dealt for trading are valued on mark-to-market basis, net depreciation is recognized while net appreciation is ignored.

(b) Derivative contracts undertaken for hedging are:

Derivative contracts designated as hedges are not marked to market unless their underlying asset is marked to market.

(i) Derivative contracts designated as hedges are not marked to market unless their underlying asset is marked to market.

(ii) Income / Expenditure is recognized on accrual basis for Hedging Swaps.

[6] Advances

6.1 Advances are classified as Performing and Non-Performing Assets in accordance with the prudential norms issued by RBI.

6.2 Advances are classified into Standard, Sub-Standard, Doubtful and Loss assets borrower-wise.

6.3 Provisions for Domestic Advances are made for Performing / Non-Performing Advances in accordance with the RBI Guidelines.

6.4 Provisions for performing/ non-performing advances with foreign branches are made as per regulations of host country or according to the norms prescribed by RBI, whichever is more stringent.

6.5 Advances stated in the Balance Sheet are net of provisions made for Non-Performing Assets, claims received from Credit Guarantee Institutions and rediscount.

6.6 Partial recoveries in Non-Performing Advances are apportioned first towards charges and interest, thereafter towards principal with the exception of Non-Performing advances involving compromise settlements / 'Loan Past Due' advances, where the recoveries are first adjusted towards principal.

6.7 In case of financial assets sold to SC / RC, the valuation and income recognition are done as per RBI guidelines.

6.8 In addition to the specific provision on NPAs, general provisions are also made for standard assets as per extant RBI Guidelines.

[7] Fixed Assets

7.1 The premises of the Bank include freehold and leasehold properties. All the Fixed Assets are capitalized based on the date of put to use.

7.2 Land and Premises are stated at revalued cost and other fixed assets are stated at historical cost. The appreciation on revaluation, if any, is credited to the 'Revaluation Reserve' Account. Depreciation / Amortization attributable to the enhanced value have been debited to the Profit & Loss account. Equivalent amount has been transferred from Revaluation Reserve to Revenue Reserve.

[8] Depreciation

8.1 Parent:

8.1.1 Depreciation method is on Straight Line Method, for all Assets based on life span of the assets.

8.1.2 The life span of the assets is defined as per Part C Schedule II of the Companies Act, 2013.

8.1.3 Estimated life span of the assets adopted by the bank for different class of assets is as under:

Sl No	Type of asset	Estimated life span
I	Free hold Buildings	60 Years
II	Lease hold land & Buildings (Up to 25 years lease)	Lower of lease period or 60 Years.
III	Furniture & Fixtures	10 Years
IV	Electric & Electronic Equipment	5 - 10 Years
V	Computers and Servers	3 Years
VI	Motor Vehicles	5 years

The change in rates (based on life span) of depreciation is applied effective from 01-04-2020.

8.1.4 Software/Intangible Assets are amortized over 5 years.

8.1.5 If the item is put to use for 180 days and above in the year of acquisition, 100% depreciation will be charged for the concerned financial year. If the asset is put to use for less than 180 days in the year of acquisition, 50% depreciation is be charged for the concerned financial year.

8.1.6 5% of the Original cost price will be residual value in case of the assets having useful life 8 years and above. ₹. 5/- of the Original cost price is the residual value for other assets.

8.1.7 Premium paid on leasehold properties is charged off over the lease period or life span of relevant asset whichever is earlier. Cost of leasehold land and leasehold improvements are amortised over the period of lease or life span of relevant assets which ever is lower.

8.1.8 In respect of fixed assets held at foreign offices, depreciation is provided as per the regulations / norms of the respective countries

8.1.9 Lease payments including cost escalation for assets taken on operating lease are recognised in the Profit and Loss Account over the lease term in accordance with the AS 19 (Leases) issued by ICAI.

8.2 Subsidiaries:

(a) Fixed Assets of the domestic subsidiaries are depreciated as provided in the Schedule II of the Companies Act, 2013.

(b) Intangible assets comprising of software purchase / developed and licensing cost are depreciated on straight-line method over the useful life of the software upto a maximum of 3 years commencing from the date on which software is first utilized.

(c) In respect of leased assets depreciation is charged either as per the method and rates prescribed under the Companies Act, 2013 or in the ratio of lease rentals accrued during the year to lease rentals for the entire primary / secondary period of the lease, as per agreements, whichever is higher.

[9] Impairment of Assets

An assessment is made at each balance sheet date whether there is any indication that an asset is impaired. If any such indication exists, an estimate of the recoverable amount is made and impairment loss, if any, is provided for.

[10] Revenue Recognition

Income and expenditure are generally accounted on accrual basis, except the following:

(a) Interest on Non-Performing advances and Non-Performing Investments is recognized as per norms laid down by the RBI.

(b) Interest on overdue bills, Exchange, Brokerage and rent on lockers are accounted on realization.

(c) Dividend is accounted when the right to receive the same is established.

(d) As regards Bank's foreign offices, income and expenditure are recognised as per the local laws of the country in which the respective foreign office is located.

(e) In case of suit filed accounts, related legal and other expenses incurred are charged to Profit & Loss Account and on recovery the same are accounted as Income.

[11] Life Insurance Company:

(a) Premium:

Premium is recognised as income when due from policy holders, if there is a reasonable certainty of collectability. For unit linked business, income is recognized when the units are allocated. Premium on lapsed policies is recognized as income when such policies are reinstated. Premiums are recognized net of GST/service tax. Top-up premium is considered as single premium.

(b) Income from Linked Business:

Fund management charges, administrative charges, mortality charges and other charges as per the product feature are recovered from linked funds in accordance with terms and conditions of policies and are recognized when due.

(c) Reinsurance Premium:

Reinsurance premium ceded is accounted in accordance with the treaty or in principle arrangement with the re-insurer.

(d) Benefits paid (including claims):

Claims costs consist of the policy benefit amount and claim settlement costs, where applicable. Death claims and rider claims are accounted for on receipt of intimation.

Survival benefit claims and maturity claims are accounted for when due for payment.

Surrenders and withdrawals (net of charges) under unit linked policies are accounted for when associated units are cancelled. Under traditional policies these are accounted for when the intimation for the surrender is received and accepted.

In case of surrender of linked policy within the lock-in period i.e., 5 years from the date of issue of policy (in case of policies issued after 1st September 2010), the surrender value of such policies is invested in a designated fund called 'UL Discontinued Policy Fund' and is paid to the policyholder on the expiry of the lock-in period along with minimum guaranteed return or actual return, whichever is higher.

In case of insurance products having the feature of waiver of the balance future premiums on the death of the life proposer, the entire future premiums are recognised as liability under the benefits paid on the occurrence of death of the life proposer. When the subsequent modal premium becomes due, the said premiums are funded by reducing the aforesaid liability and the premium income is recognized for the same.

Re-insurance recoveries on claims are accounted for, in the same period as the related claims.

(e) Acquisition Costs:

Acquisition costs are costs which vary with and are primarily related to acquisition of insurance contracts and are expensed off in the period in which they are incurred. Recovery on account of claw back of the first year commission paid, if any, is accounted in the year in which its recovery is due.

(f) Liability for life policies:

The value of liabilities is determined in accordance with Insurance Regulatory and Development Authority (Assets, Liabilities and Solvency Margin of insurers) Regulations, 2000 and other relevant Regulations issued by IRDA as amended from time to time, the Actuarial Practice Standards (APS 2 and APS 7) issued by the Institute of Actuaries of India and generally accepted actuarial principles in India.

[12] Employee Benefits:

(a) Defined Contribution Plans: Defined Contribution Plans such as Provident / Pension fund are recognized as an expense and charged to Profit

> Continued

6.1.2 Parent

- i) Canara Bank

6.1.3 Subsidiaries

1	Canbank Financial Services Ltd.
2	Canbank Venture Capital Fund Ltd.
3	Canbank Factors Ltd.
4	Canara Robeco Asset Management Company Ltd.
5	Canbank Computer Services Ltd.
6	Canara Bank Securities Ltd. (formerly GILT Securities Trading Corp. Ltd)
7	Canara HSBC Oriental Bank of Commerce Life Insurance Company Ltd
8	Canara Bank (Tanzania) Ltd
9	Synd Bank service Ltd

6.1.4 Joint Ventures

- Commercial Indo Bank LLC, Moscow (formerly Commercial Bank of India LLC, Moscow)

6.1.5 Associates

1	Carfin Homes Ltd.
Regional Rural Banks sponsored by the Bank	
1	Karnataka Gramin Bank (Erstwhile Pragathi Krishna Gramin Bank)
2	Kerala Gramin Bank (Erstwhile South Malabar Gramin Bank)
3	Karnatik Vikas Grameena Bank
4	Andhra Pragathi Grameena Bank

HIGHER EDUCATION FUNDING AGENCY (HEFA):

Higher Education Financing Agency (HEFA) is a joint venture of MHRD, Government of India (90.91%) and Canara Bank (9.09%) for financing creation of capital assets in premier educational institutions in India. HEFA is registered under Section 8 (Not-for-profit) under the Companies Act 2013 as a Union Govt company and as Non-deposit taking NBFC with RBI.

The Ministry of Human Resources Development (MHRD), Gol with an object to build world class higher educational institutions and to set up research facilities, intended to provide a platform, through a special purpose vehicle, for improvement of the infrastructure standards of the higher educational institutions like IIT, IIM, AIIMS, IISER, IISc, NIT etc of the country.

Based on this the MHRD proposed to set up Higher Education Financing Agency (HEFA) a Joint Venture Company with an initial authorized capital of ₹.2,000 Cr. MHRD has contributed ₹.1,000 Cr. and Canara Bank has contributed proportionately ₹.100 Cr.

Subsequently, MHRD extended the scope of existing mandate of HEFA equity base and range of institutions to be financed. Accordingly, the authorized capital has been increased to ₹.10,000 Cr wherein Govt. will provide an additional equity of ₹.5,000 Cr. and Canara Bank will contribute ₹.500 Cr. As on 31.03.2021, MHRD has infused Capital of ₹.4,812.50 Cr. and Canara Bank has contributed ₹.481.25 Cr, respectively. As at 31.03.2021, Company has sanctioned Term Loans to the extent of ₹.31,413.80 Cr with a disbursement at ₹.11,308.07 Cr.

The financials of HEFA is not considered in the CFS of the Bank based the following facts:

- a) The intent behind consolidation is to merge the profits, income and wealth of the subsidiary/JV into the holding /Venture company by the virtue of its holding/Venture. The holding /Venture company technically owns the proportionate wealth (including the profit) of its subsidiary/Venture. When we consolidate the Venture company with a Section 8 company, it will however depict a wrong picture of the wealth of the venture company, as the venture company can never claim any right over the profits of a Section 8 Company. Therefore, the question of consolidation does not arise.
- b) AS 21 (Consolidated Financial Statement) would not be applicable in the current case as this does not satisfy the definition of Control.

Conditions to satisfy	Canara Bank's position	Applicability
1. The ownership, directly or indirectly through subsidiary(ies), of more than one-half of the voting power of an enterprise	As per Para 4.1 of the JV Cum Share Holder Agreement Canara Bank is holding only 9.09% which is much below the threshold of one-half of the voting power.	Not Satisfied
2. control of the composition of the board of directors in the case of a company or of the composition of the corresponding governing body in case of any other enterprise so as to obtain economic benefits from its activities	As per Para 9.1.1 of the JV Cum shareholder Agreement, Board of Directors of HEFA consists of 7 directors out of which only two directors of Canara Bank, one of whom will be Managing Director (MD), will represent in the Board. Similarly, as per Para 8.2 of the said agreement, MD shall function under the control, supervision and directions of the Board of Directors.	Since, the Bank is not having controlling stake in composition of Board the condition is not satisfied.
c) AS 27 (Financial Reporting of Interests in Joint Ventures) would not be applicable due to the restriction provided under para 28 (b) of AS 27 which read as under:		

Due to the nature of the JV, even if registered as NBFC with RBI, which is a not for profit company registered U/s 8 of Companies Act, 2013 the JV would not be considered for CFS due to the restriction provided under para 28 (b) of AS 27 which read as " (b) an interest in a jointly controlled entity which operates under severe long-term restrictions that significantly impair its ability to transfer funds to the venturer.

Interest in such a jointly controlled entity should be accounted for as an investment in accordance with Accounting Standard (AS) 13, Accounting for Investments."

The intent of forming of the JV is incorporating a Section 8 Company under the provisions of Companies Act, 2013 (Clause C of page 2 of the JV cum share holder Agreement). Further, Para 4.4 and Para 8.4 of the captioned agreement it clearly mentioned that the profit shall form part of the equity and which demonstrates that there is long term restrictions that significantly impair its ability to transfer funds to the Bank.

Also, para 12 and 13 of AS 27 states as under: "12. In respect of its interests in jointly controlled operations, a venturer should recognise in its separate financial statements and consequently in its consolidated financial statements:

- (a) the assets that it controls and the liabilities that it incurs; and
(b) the expenses that it incurs and its share of the income that it earns from the joint venture.

Because the assets, liabilities, income and expenses are already recognised in the separate financial statements of the venturer, and consequently in its consolidated financial statements, no adjustments or other consolidation procedures are required in respect of these items when the venturer presents consolidated financial statements."

Since the bank accounts in it's income the fees received from the Venture towards the cost of managing the venture with its manpower and other resources and also recognizes the subscribed share capital as investment, the further procedure/adjustment of consolidation is not required.

In view of the above reasons the Bank has not considered the JV in CFS either under AS 21 or AS 27.

6.1.6 Disclosure about transactions with Key Management Personnel is as under:

- (i) Remuneration to Key Management Personnel is as under:

Name	Designation	2020-21	2019-20
Shri L V Prabhakar	Managing Director & Chief Executive Officer	32,64,338.43	5,21,716.00
Shri Matam Venkata Rao	Executive Director (Till 28.02.2021)	27,72,411.94	28,53,332.00
Shri Krishnan S	Executive Director (From 01.04.2020 to 03.09.2020)	13,08,612.34	--
Shri Debasish Mukherjee	Executive Director	29,72,568.02	28,11,214.00
Ms. Manimekhala A	Executive Director	28,87,313.51	27,29,904.84
Shri K Satyanarayana Raju	Executive Director (From 10.03.2021)	1,59,348.13	--
Shri R A Sankara Narayanan	Managing Director & Chief Executive Officer (From 15.04.2019 to 31.01.2020)	--	33,97,944.98
Total		1,33,64,592.37	1,23,14,111.82

In terms of paragraph 5 of AS 18, transactions in the nature of Banker-Customer relationship including those with Key Management Personnel and relatives of Key Management Personnel have not been disclosed.

6.1.7 Transactions with Subsidiaries, Associates and Joint Venture are as under:

(Rs in Crore)

Particulars	Subsidiaries	Associates & Joint Ventures	Key Management Personnel (KMP)	Relatives of KMP	Total
Borrowings -					
Outstanding as at the year end	0.00 (0.00)	0.00 (10.00)		--	0.00 (10.00)
Maximum outstanding during the year	0.00 (0.00)	97.56 (10.00)		--	97.56 (10.00)
Deposits-					
Outstanding as at the year end	99.59 (38.63)	19.65 (24.97)		--	119.24 (63.59)
Maximum outstanding during the year	99.93 (40.04)	1177.62 (1094.17)		--	1277.55 (1134.21)
Placement of Deposits -					
Outstanding as at the year end	29.35 (36.33)	31.00 (NIL)		--	60.35 (36.33)
Maximum outstanding during the year	29.35 (36.33)	31.00 (15.13)		--	60.35 (51.46)
Advances-					
Outstanding as at the year end	342.48 (265.43)	2270.44 (2770.48)		--	2612.92 (3055.91)
Maximum outstanding during the year	342.48 (265.43)	3592.30 (3824.61)		--	3934.78 (4110.04)
Purchase / Sale of Fixed Assets (Net) -					
Outstanding as at the year end	NIL (NIL)	NIL (NIL)		--	NIL (NIL)
Maximum outstanding during the year	NIL (NIL)	NIL (NIL)		--	NIL (NIL)
Balance in current account					
Outstanding as at the year end	107.17 (93.74)	71.23 (76.81)		--	178.40 (170.54)
Maximum outstanding during the year	107.17 (94.66)	481.12 (137.80)		--	588.29 (232.66)
Other receivable-					
Outstanding as at the year end	4.65 (0.07)	NIL (NIL)		--	4.65 (0.07)
Maximum outstanding during the year	4.65 (8.07)	NIL (NIL)		--	4.65 (8.07)

Inter Bank Participation Certificate	NIL (NIL)	NIL (NIL)	---	---	NIL (NIL)
Outstanding as at the year end					
Other payable	NIL (NIL)	0.01 (0.02)	---	---	0.01 (0.02)
Maximum outstanding during the year					
Interest paid	7.97 (1.66)	11.80 (13.61)	---	---	19.77 (15.27)
Interest received	17.00 (31.80)	193.85 (215.48)	---	---	210.85 (247.28)
Dividend received	18.68 (22.30)	7.99 (NIL)	---	---	26.67 (22.30)
Premium Paid	461.61 (269.77)	NIL (NIL)	---	---	461.61 (269.77)
Rendering of Service	222.15 (117.90)	4.22 (4.03)	---	---	226.37 (121.93)
Receiving for Services	17.67 (0.05)	1.23 (NIL)	---	---	18.90 (0.05)

(Figures in brackets relate to previous year)

7. Earnings Per Share:

7.1 Basic and Diluted Earnings Per Share

Particulars</th

"FORM NO. INC-26"

[Pursuant to Rule 30 of Companies (Incorporation) Rules, 2014]

Advertisement to be published in newspaper for the change in Registered Office of the Company from one state to another

Before the Central Government
Northern Region Bench, DelhiIn the matter of sub-section 4 of section 13 of the Companies Act 2013 and clause (a) of sub-section (5) of Rule 30 of the Companies (Incorporation) Rules 2014
ANDIn the matter of M/S Nine Power Infra Private Limited Having its Registered Office At 63, 3rd Floor, Kali Sarai, Hauz Khas, New Delhi-110016

(Present Address : -)

Notice is hereby given to General Public that the company proposes to make application to the Central Government under section 13 of the Companies Act 2013 seeking confirmation of alteration of Memorandum of Companies of the company in term of special resolution passed at Extra ordinary General Meeting held on Tuesday, 22nd Day of June 2021 to enable the company to change its Registered Office from "NCT of Delhi" to "State of Maharashtra".

Any person whose interest is likely to be affected by the proposed change, may deliver either on MCA portal (www.mca.gov.in) by filling investor complaint form or cause to be delivered or send by registered post of his/her objection(s) reported by affidavit stating the name of his/her interest and amount of opposition to the Regional Director at the Address B-2 Wing, 2nd Floor, Paravaran Bhawan, CGO Complex, New Delhi - 110003, within 14 Days of date of publication of this notice with a copy to the applicant company at its registered office at the address mentioned below.REGISTERED OFFICE : 63, 3rd FLOOR, KALI SARAI, HAUZ KHAS, NEW DELHI-110016
(Present Address : -)For and on behalf of applicant
Nine Power Infra Private LimitedDate : 26.06.2021
Place : DelhiArun Kumar
(Director)
DIN: 0786714

Sd/-

Place : New Delhi
Date : 29th June, 2021Place : Haryana
DIN: 00829906Place : Jaipur
Dated : 29.06.2021Jatin Aggarwal
Director
DIN: 02876176

Sd/-

Managing Director: (Prithvi Raj Singh)
DIN : 02876176

Sd/-

Place : Jaipur
Dated : 29.06.2021J. P. Kanodia
Managing Director
DIN: 00207554

Sd/-

Place : Jaipur
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Place : Jaipur
Dated : 29.06.2021J. P. Kanodia
Managing Director
DIN: 00207554

FORM A
PUBLIC ANNOUNCEMENT
(Regulation 14 of the Insolvency and Bankruptcy Board of India (Voluntary Liquidation Process Regulations, 2017))

For the attention of the stakeholders of Pharma Chemic Private Limited

1. NAME OF THE CORPORATE PERSON - Pharma Chemic Private Limited
2. DATE OF INCORPORATION OF CORPORATE PERSON - 11.02.1985
3. AUTHORITY UNDER WHICH CORPORATE PERSON IS INCORPORATED/REGISTERED - Ministry of Corporate Affairs
4. CORPORATE IDENTITY NUMBER - U74899DL1985PTC020077
5. ADDRESS OF THE REGISTERED OFFICE AND PRINCIPAL OFFICE (IF ANY) OF CORPORATE PERSON - D-3/3147, Vasant Kunj, New Delhi-110070
6. LIQUIDATION COMMENCEMENT DATE OF CORPORATE PERSON - 26.06.2021
7. NAME, ADDRESS, EMAIL-ADDRESS, TELEPHONE NUMBER AND THE REGISTRATION NUMBER OF THE LIQUIDATOR - Gyaneshwar Sahai, OS-2, 1Ind Floor, The Next Door, Sector-76, Faridabad, Haryana-121004, Gyaneshwar.sahai@gmail.com 9953541408
8. LAST DATE FOR SUBMISSION OF CLAIMS - 27.07.2021
Notice is hereby given that the Pharma Chemic Private Limited has commenced voluntary liquidation on 26th June, 2021.
The stakeholders of Pharma Chemic Private Limited are hereby called upon to submit a proof of their claims on or before 27th July, 2021 to the liquidator at the address mentioned against item no. 7.
The financial creditors shall submit their proof of claims by electronic means only. All other stakeholders may submit the proof of claims in person, by post or by electronic means. Submission of false or misleading proofs of claim shall attract penalties.

Sd/- Gyaneshwar Sahai
Name and signature of the Liquidator
Date: 28.06.2021 Place: Delhi

TCI EXPRESS LIMITED
L62200TGC2008PLC061781
Regd. Office: Flat No. 306-307, 1st-8-273, 3rd Floor, Ashoka Bhupal Chambers S.P. Road, Secunderabad-500 003 (Telangana)
Ph No. 040-27840104, e-mail id: secretarial@tciexpress.in

NOTICE
Notice is hereby given that the Certificate(s) for the under mentioned equity shares of the Company "TCI Express Limited" have been lost/misplaced and the holder(s) of said Equity shares have applied to the Company to issue duplicate share certificate(s). Any person who has a claim in respect of the said shares should lodge the same with the Company at its Registered Office within 21 days from this date else the Company will proceed to issue duplicate Certificate(s) to the aforesaid applicants without any further information.

For & on behalf of the ANCIENT EXPORTS LLP
Sd/-
Place: New Delhi Garvit Singhvi
Dated: 29.06.2021 Designated Partner

Date : 29-06-2021 Place : Ludhiana

MEFCOM CAPITAL MARKETS LIMITED
Regd. Office: 5th Floor, Sanchi Building, 77, Nehru Place, New Delhi - 110 019
CIN: L74899DL1985PLC019749

Extract of Statement of audited Financial Results for the Quarter and Year ended 31st March, 2021

S. No.	PARTICULARS	STANDALONE					(Rs. in Lacs)	
		Quarter ended		Year ended				
		31.03.2021 audited	31.12.2020 unaudited	31.03.2020 audited	31.03.2021 audited	31.03.2020 audited		
1	Total Income	1,055.04	502.53	36.89	2,386.49	122.23		
2	Net Profit/(Loss) for the period after tax	59.59	139.02	(80.52)	246.53	(101.62)		
3	Total Comprehensive Income for the Period	(15.77)	291.17	(186.18)	320.26	(94.71)		
4	Equity Share Capital ("Paid-up") (FV of Rs. 10/- each)	914.02	914.02	914.02	914.02	914.02		
5	Reserves excluding revaluation reserves (as shown in balance sheet of previous year)	-	-	-	590.27	270.01		
6	Earning Per Share - Basic/ Diluted (Rs.10/- per equity share)	0.65	1.52	(0.88)	2.70	(1.11)		
CONSOLIDATED								
1	Total Income	1,349.76	658.58	90.97	3,052.64	262.25		
2	Net Profit/(Loss) for the period after tax	12.39	135.77	(124.93)	200.33	(176.84)		
3	Total Comprehensive Income for the Period	(62.97)	287.92	(230.59)	274.06	(169.93)		

Note:
1. The above is an extract of the detailed format of Quarterly Financial Results filed with the Bombay Stock Exchange under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the website of the Bombay Stock Exchange and listed entity.
For Mefcom Capital Markets Ltd
Sd/-
Vijay Mehta
Managing Director
DIN: 00057151

Place: New Delhi
Date: 29-June-21

Edelweiss EDELWEISS ASSET RECONSTRUCTION COMPANY LIMITED
CIN - U67100MH2007PLC174759
Asset Reconstruction Regd. Office: Edelweiss House, off C.S.T Road, Kalina, Mumbai 400098.
Retail Central Office: at 1st floor, Edelweiss House, off C.S.T Road, Near Mumbai University, Kalina, Mumbai-400098.
Branch Office: at 606, 6th Floor, 26A, Akash Deep Building, Barakhama Road, Connaught Place, New Delhi-110001

E-AUCTION SALE NOTICE

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE SECURED ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO TO RULE 8 (6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("RULES")

The financial facilities of various Selling Institutions mentioned below (hereinafter referred to as "Assignor") have been assigned to Edelweiss Asset Reconstruction Company Limited acting in its capacity as trustees of EARC Trust SC-353 mentioned clearly in column provided. Pursuant to the said assignment, EARC stepped into the shoes of the Assignor and exercises its rights as the secured creditor. That EARC, in its capacity as secured creditor, had taken possession of the below mentioned immovable secured assets under 13(4) of SARFAESI Act and Rules thereunder.

Notice of 30 Days is hereby given to the public in general and in particular to the Borrower, Co-borrower and Guarantor(s) that the below described immovable secured assets mortgaged in favor of the Secured Creditor, the physical possession of which has been taken by the Authorised Officer (AO) of Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis, for recovery of the amounts mentioned herein below due to EARC together with further interest and other expenses/costs thereto deducted for any money received by EARC from Borrower and Guarantor. The Reserve Price and the Earnest Money Deposit are mentioned below for each property.

Details of Secured Asset Put for E-Auction:

Loan A/c No. and Loan Code	Name of Borrower/ Co-Borrower/ Guarantors	Trust Name	Name of Bank & Branch, Ac Number & IFSC Code	Total Outstanding Dues INR as on 28.06.2021	Reserve Price (in INR)	EMD (INR)	Date & Time of Auction
DBC00754N/ DBC00755N/ DBC00758N	Late Mr. Roop Narain Bhatia (Borrower) 2. Mis Libra Traders / Mrs Veena Bhatia (LRs of Late Mr. Roop Narain Bhatia)/ Mr. Pankaj Bhatia (LRs of Late Mr. Roopnarayan Bhatia) (Co Borrower)	EARC TRUST SC - 353 IndusInd Bank Ltd, Nariman Point, (ICICI Bank Ltd, Nariman Point, 00405123431) ICIC0000004	Rs. 1,16,28,227.03 of DBC00754N & Rs. 76,13,212.79/- of DBC00755N, Rs. 58,41,209.80/- DBC00758N Total Due of Three Accounts Rs. 2,50,82,649.62/- (Rupee Two Crore Forty Five Lac Eighty Two Thousand Six Hundred Forty Nine And Sixty Two Paisa Only)	Rs. 2,63,00,000.00/-	Rs. 26,30,000/-	Rs.	30.07.2021 at 10.30 AM

Details of Mortgaged Property: All that piece and parcel of the mortgaged property/ Built Up Freehold Property Bearing No AE - 57, Ground Floor, 1st Floor , 2nd Floor , Area Measuring : 84 Sq Mtrs Situated at : Shalimar Bagh, New Delhi 110088 This Property Description Has Taken As Per Conveyance Deed : 30/1994 Dated 23-Feb-1994 Sub Registrar Office Location: Delhi. Transfer Deed Is Provided Vide Deed No.30/1994, Sale Deed Date (dd-mm-yyyy): 23-feb-1994 Sub Registrar Office Location: Delhi Property Boundaries Under:- On the East By: Plot No.55. On the North By: Road, On the South by: Service Lane

Important Information regarding Auction Process:

- All Demand Drafts (DD) shall be drawn in favor of Trust name as mentioned above and payable at Mumbai.
- Last Date of Submission of EMD Received 1 day prior to the date of auction
- Place for Submission of Bids At Retail Central Office , Mumbai (mentioned above)
- Place of Auction (Web Site for Auction) E-auction (<https://auction.edelweissarc.in>)
- Contact Persons with Phone Nos. Shri Anshuman More, Mobile No.7304948475
- Date & Time of Inspection of the Property As per prior appointment

For detailed terms and conditions of the sale, please refer to the link provided in EARC's website i.e. <https://auction.edelweissarc.in>

Date : 30.06.2021 Authorised Officer

Place : Delhi For Edelweiss Asset Reconstruction Company Limited

Place: Gurugram (Haryana)

Date: 29.06.2021

Place: Gurugram (Haryana)

Name of the Wilful Defaulter/Borrower

1. Shri Raman Gupta (Promoter/Director/Guarantor of Metenere Limited)

2. Shri Subhash Tandon (Director of Metenere Ltd.)

3. M/s Metenere (Global) Ltd. (Corporate Guarantor of Metenere Ltd.)

Add: 138/139, Main Road, Near Patparganj Container Depot, Ghaziabad, New Delhi - 110096

Add: Bungalow No 85, Rivera Elegance, Survey No 548/2, Airport Road, Kandla Airport, Varsamadi, Kachchh, Gujarat - 370110

Add: F - 73, Preet Vihar, Delhi - 110092

Details of the properties charged to IDBI Bank.

1. First paripassu charge by way of hypothecation and/ or pledge of the Borrower's entire current assets, including stocks of raw materials, semi-finished and finished goods, stores & spares not relating to P & M (consumable stores & spares), all other movables of the Borrower, both present and future excluding such movables as may be permitted by the said lenders from time to time.

2. First paripassu charge on fixed assets of the company excluding fixed assets financed by term lenders at Gandhi Dham and Damtal

3. EM of Land and Building at Khasra No. 243 (0.4823 Ha), 244 (0.4393 Ha) & 246 (0.4710 Ha), Village-Bheel Akbarpur, Tehsil Dadri, GT Road, Dist. Gautam Budh Nagar, UP.

4. EM on Khasra No. 239 measuring approx 0.5001 hectare & Khasra No. 242 measuring approx 0.2320 hectare at Village Bheel Akbarpur, GT Road, Dadri - U.P.

5. EM on Khasra No. 226 measuring approx 0.569 hectares & Khasra No. 266 measuring approx 0.547 hectares at Village Bheel Akbarpur, GT Road, Dadri - U.P.

6. EM of land and building at 152 SICOP Industrial Complex, Kathua (J & K) in the name of the company admeasuring 12100 square yards (20 Kanals)

7. EM of land and building located at Damtal village (Village Mohtil) Tehsil Indora Damtal, Distt: Kangra as detailed below:

Land measuring 1-68-69 Ha. Khasra no. 41, Kautauri No. 83, Khasra No. 1111-1141.

Land measuring 12-11-79 Ha, Khasra No. 17 Min, 86 Min, 88,102,56,90,126,129 Min, 190 Min;

Land measuring 0-92-16 Ha, Khasra No. 10 Min, Khatauri No. 20 Min, Khasra No. 1112-1144.

Land measuring 1-16-73 Ha, Khasra No. 41 Min, Khatauri No. 83 Min, Khasra No. 1826/1009.

8. EM of house property, land F-73 Preet Vihar, Delhi 110091 belonging to Smt. Kiran Gupta W/o Sh. Raman Gupta admeasuring 370 sq. yards (Already sold under SARFAESI)

9. Plant & Machinery at Dadri Unit, Noida - UP

It is hereby notified to the public at large that the above mentioned Borrower/promoter/guarantor failed and neglected to pay the installments of principal, interest and other monies to IDBI Bank Ltd. with respect to the financial assistance granted to the Borrower. The Promoter/ Director/ Guarantors are required to pay the outstanding sum of 348.36 crores as on 01.06.2021 together with interest thereon till the date of payment in terms of various loan documents executed by them in favour of IDBI Bank Ltd. Hence, in public interest it is informed and cautioned that no person shall deal with the any of the properties of the Borrower/guarantor including the assets mentioned above as huge dues are to be recoverable from them. Presently, Corporate Insolvency Resolution Process of Metenere Limited is going on before NCLT, Delhi.

Date: 30.06.2021 Authorised Signatory

Place: Delhi IDBI Bank Ltd., (NPA Management Group)

New Delhi

SMC CREDITS LIMITED

24, Ashoka Chambers, 5-B, Rajendra Park, Pusa Road, New Delhi-110060

CIN: L65910DL1992PLC049566, Email Id: smccorp011@gmail.com

EXTRACT OF THE AUDITED FINANCIAL RESULTS FOR YEAR ENDED 31ST MARCH, 2021

Sl. No.	Particulars	(Rs. in Lacs)			
		31.03.2021 (Audited)	31.03.2020 (Audited)	31.03.2021 (Audited)	31.03.2020 (Audited)

यूको बैंक

(भारत सरकार का उपक्रम)

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10, BTM Sarani, Kolkata-700001

BALANCE SHEET AS ON 31st MARCH, 2021 (000's omitted)		
Schedule	As on 31.03.2021	As on 31.03.2020
CAPITAL & LIABILITIES		
Capital	9918 34 06	9918 34 06
Share Application Money	2600 00 00	
Reserves & Surplus	2 1008 07 29	28 35
Deposits	3 205919 39 44	193203 44 35
Borrowings	4 15382 63 23	15695 06 21
Other Liabilities & Provisions	5 9427 66 90	7800 02 16
TOTAL	253336 10 92	235908 15 13
ASSETS		
Cash and Balances with RBI	6 9445 41 44	6776 72 84
Balances with Banks and Money at Call and Short Notice Investments	7 14154 82 95	11029 43 00
Advances	8 93782 94 99	90998 81 30
Fixed Assets	9 111354 54 09	101174 25 29
Other Assets	10 3218 23 24	2840 37 28
	11 21380 14 21	23088 55 42
TOTAL	253336 10 92	235908 15 13
Contingent Liabilities	12 73353 46 52	39082 15 89
Bills for Collection	— 7109 66 94	7822 35 04

The Schedules 1 to 18 form an integral part of the accounts. As per our report of even date

For RAWLA & CO

Chartered Accountants

Registration No. 001661N

(CA YASH PAL RAWLA)

Partner

Membership No. 010475

Kolkata, 27th May, 2021

For R GOPAL & ASSOCIATES

Chartered Accountants

Registration No. 000846C

(CA RAJENDRA PRASAD AGARWAL)

Partner

Membership No. 051979

For S K AGRAWAL AND CO CHARTERED ACCOUNTANTS LLP

Chartered Accountants

Registration No. 306033E/E30272

(CA SANDEEP AGRAWAL)

Partner

Membership No. 058553

For GHOSHAL & GHOSHAL

Chartered Accountants

Registration No. 304013E

(CA MONIKA BISWAS)

Partner

Membership No. 064735

For KHANDELWAL KAKANI & CO

Chartered Accountants

Registration No. 001311C

(CA V K KHANDELWAL)

Partner

Membership No. 070546

SCHEDULE 1 CAPITAL (000's omitted)		
	As on 31.03.2021	As on 31.03.2020
Authorised Capital		
1500,00,00,000 (1000,00,00,000)		
Equity Shares of ₹ 10/- each	15000 00 00	10000 00 00
Subscribed, Issued and Paid up Capital		
9918 34 06	9918 34 06	
₹ 10/- each [includes 936.72,92,970 (936.72,92,970) shares held by Central Govt.]		
TOTAL	9918 34 06	9918 34 06
Share Application Money Received (Pending Allotment)	2600 00 00	

SCHEDULE 8 INVESTMENTS (000's omitted)		
	As on 31.03.2021	As on 31.03.2020
I. Investments in India in		
i) Government Securities	64157 34 54	60518 42 23
ii) Other Approved Securities	2 00 00	
iii) Shares	339 05 59	282 92 33
iv) Debentures and Bonds	26049 11 67	23216 21 65
v) Investment in Associates	108 15 69	108 15 69
vi) Others	936 38 59	3633 37 75
TOTAL	91590 06 08	87761 09 65
II. Investments outside India in		
i) Government Securities (including Local Authorities)	2192 88 91	3237 71 65
ii) Other Investments		
a) Shares		
b) Debentures		
c) Others		
TOTAL	2192 88 91	3237 71 65
GRAND TOTAL (I & II)*	93782 94 99	90998 81 30

** Net of Provision for Depreciation on Investments & Provision for Non Performing Investments

SCHEDULE 14 OTHER INCOME (000's omitted)		
	Year ended 31.03.2021	Year ended 31.03.2020
I. Commission, Exchange and Brokerage (Net)	1833 36 89	152 90 65
ii. Profit on Sale of Investments		183 77 92
Less: Loss on Sale of Investments	37 30 88	1796 06 01
iii. Profit on Sale of Land, Buildings and Other Assets	51 46	23 38
Buildings and Other Assets Less: Loss on Sale of Land, Buildings and Other Assets		
iv. Profit on Exchange Transactions	2147 32	-20 95 86
Less: Loss on Exchange Transactions	213 01 94	244 60 17
v. Income earned by way of Dividends, etc. from Subsidiaries/Companies and/or Joint Ventures abroad in India	156 67	211 45 27
vi. Miscellaneous Income #		
9 28 57	8 97 80	
1571 51 87	1404 59 76	
TOTAL	3720 26 51	2871 21 30

Includes Recovery in Written Off Accounts

986 39 86

1002 97 27

SCHEDULE 2 RESERVES & SURPLUS (000's omitted)		
	As on 31.03.2021	As on 31.03.2020
I. Statutory Reserve:		
Opening Balance	2255 91 17	2255 91 17
Addition / Deduction during the year	4175 85	
	2297 67 02	2255 91 17
II. Capital Reserve :		
a) Capital Gain Balance as per last account	1 17 00	1 17 00
b) Investment : Opening Balance	639 50 46	514 39 01
Transfer from Profit and Loss Account	244 91 08	125 11 45
	884 41 54	639 50 46
c) Revaluation of Fixed Assets : Opening Balance	2348 37 23	2349 75 51
Addition during the year	431 67 47	30 25 14
Deduction during the year	2780 24 70	2380 00 65
	88 80 49	31 63 42
	2691 44 21	2348 37 23
III. Share Premium Opening Balance	15720 36 07	12257 83 35
Addition during the year		3462 52 72
	15720 36 07	15720 36 07
IV. Revenue & Other Reserves a) General Reserve : Opening Balance	292 12 98	485 33 09
Addition during the year	389 38 74	31 01 89
Deduction during the year	681 51 72	516 34 98
	79 69 00	24 22 00
b) Foreign Currency Translation Reserve Opening Balance	566 06 39	476 86 70
Add: Transfer from Exchange Suspense Addition during the year		89 19 69
Deduction during the year	566 06 39	23 01 18
	543 05 21	566 06 39
c) Investment Reserve Opening Balance	5 16 79	5 16 79
Transfer to Profit and Loss Account		
	5 16 79	5 16 79
V. Balance of Profit Opening Balance	-12537 39 74	-9975 45 40
Transfer from Profit and Loss Account	-119 63 53	-2561 94 34
	-12657 03 27	-12537 39 74
TOTAL (I to V)	10088 07 23	9291 28 35

SCHEDULE 9 ADVANCES (000's omitted)		
	As on 31.03.2021	As on 31.03.2020

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7.2 Gain or loss on terminated interest rate swap transactions undertaken for hedging is deferred and recognized over the shorter of the remaining contractual life of the swap or remaining life of the asset or liability.

7.3 Income and expenses relating to the trading swaps are recognized on the settlement date.

7.4 Gain or losses on the termination of the trading swaps are recorded as income or expense immediately.

8. IMPAIRMENT OF ASSETS

Items of property, plant and equipment are reviewed for impairment whenever events or changes in circumstances warrant that the carrying amount of an asset may not be recoverable. Recoverability of assets to be held and used is measured by a comparison of the carrying amount of an asset to future net discounted cash flows expected to be generated by the asset. If such assets are considered to be impaired, the impairment, to be recognized, is measured by the amount by which the carrying amount of the asset exceeds the fair value of the asset.

9. NON-BANKING ASSETS

Non-Banking Assets are stated at cost.

10. REVENUE RECOGNITION

10.1 Income is recognized on accrual basis, unless otherwise stated.

10.2 In respect of foreign offices, income is recognized as per local laws/standards of respective country.

10.3 Income from non-performing assets/investments is recognized on realization basis in terms of RBI guidelines.

10.4 Commission on issuance of Letters of Credit/ Bank Guarantees is recognized over the tenure of LC/BG. Dividend is accounted when the right to receive the same is established.

10.5 Locker Rent, Rental Income, Income on Units of Mutual Funds and Service Charges on various Deposit Accounts are recognized on realization basis.

10.6 Interest on Income-tax refund is recognized in the year it was actually received.

10.7 Profit or loss on sale of investments is recognized as per RBI guidelines.

10.8 Recoveries in Written off Advances / Investments are accounted for as 'Miscellaneous Income'.

11. LEASE

In accordance with AS 19 – Leases, lease payments for assets taken on operating lease are recognized in the profit & loss account over the period of lease and in respect of assets taken on finance lease, the asset is recognized in the books taking the lease premium as the cost and the same is amortized over the period of the lease.

12. TAXES ON INCOME

12.1 Current Tax

Current tax is provided using applicable tax rates on the taxable income determined on the basis of applicable tax laws, judicial pronouncements / legal opinions and the past assessments.

12.2 Deferred Tax

a) Deferred Tax is recognized subject to consideration of prudence, on timing difference, representing the difference between the taxable income and accounting income that originated in one period and are capable of reversal in one or more subsequent periods.

b) Deferred tax asset or liability is recognized using the tax rates that have been enacted or substantially enacted by the Balance Sheet date as per Accounting Standard 22 Accounting for Taxes on Income.

c) Deferred tax assets/liabilities are re-assessed at each reporting date, based upon management's judgement as to whether their realisation is considered as reasonably certain.

d) Deferred Tax Assets on carry forward of unabridged depreciation and tax losses are recognized only if there is virtual certainty supported by convincing evidence that such deferred tax assets can be realised against future profits.

13. EARNINGS PER SHARE

The Bank reports basic and diluted earnings per share in accordance with AS 20 – 'Earnings per Share'. Basic earnings per share computed by dividing the net profit after tax and dividend on preferential shares by weighted average number of equity shares outstanding for the year.

13.2 Diluted earnings per share reflect the potential dilution that could occur if securities or other contracts to issue equity shares were exercised or converted during the year. Diluted earnings per share are computed using the weighted average number of equity shares and dilutive potential equity shares outstanding at year end.

14. Derivatives

The Bank rarely deals in derivatives i.e. Forex Forward Contracts, interest rate and currency derivatives. The interest rate derivatives dealt with by the Bank are Rupee Interest Rate Swaps, Foreign Currency Interest Rate Swaps, Forward Rate Agreements and Interest Rate Futures. Currency Derivatives dealt with by the Bank are Options, Currency Swaps and Currency Futures. Based on RBI guidelines, Derivatives are valued as under:

(a) Income/expenditure on hedging derivatives are accounted on accrual basis.

(b) Forex forward contracts are Marketed to market and the resultant gains and losses are recognized in the profit and loss account.

(c) Exchange Traded Contracts entered into for trading purposes are valued at prevailing market rates based on rates given by the Exchange and the resultant gains and losses are recognized in the Profit and Loss Account.

(d) Gains/ losses on termination of the trading swaps are recorded on the termination date as income/ expenditure. Any gain/loss on termination of hedging swaps are deferred and recognised over the shorter of the remaining contractual life of the swap or the remaining life of the designated assets/liabilities.

(e) Premium paid and received on currency options is accounted when due in the profit and loss account.

15. ACCOUNTING FOR PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS

In conformity with Accounting Standard AS 29, "Provisions, Contingent Liabilities and Contingent Assets", the Bank recognizes provisions only when it has a present obligation as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate of the amount of the obligation can be made. Contingent Assets are not recognized in the financial statements.

16. Segment Reporting

The Bank recognizes the Business segment as the Primary reporting segment and Geographical segment as the Secondary reporting segment, in accordance with the RBI guidelines and in compliance with the Accounting Standard 17 issued by ICAI.

SCHEDULE 18 NOTES ON ACCOUNTS

1 Capital

1.1 Capital Adequacy Ratio

(Amount in Rs. Crore)

As on 31.03.21	As on 31.03.20
Base-IIR	Base-IIR

(i) Common Equity Tier 1 capital ratio (%) 15.14 8.98

(ii) Tier 1 capital ratio (%) 15.14 8.98

(iii) Total capital ratio (CRAR) (%) 13.74 11.70

(iv) Percentage of the shareholding of the Government of India (%) 94.44 94.44

(v) Amount of equity capital raised - 4494.54

(vi) Amount of equity capital raised, out of which Premium Non-Distributable Shares (PNDS) - - -

(vii) Amount of Tier 2 capital raised, out of which Debt Capital Instrument - - -

Preference Share Capital Instruments - (Preference Cumulative Preference Shares/PCPS) - - -

Preference Cumulative Preference Shares (PCPS) - - -

Out of total divergence of Rs. 625.00 Cr, Bank has already made provision of Rs. 421.00 Cr through Sep-20 Quarter

Out of remaining Rs. 204.00 Cr in Del-20 Quarter:

4.39 Particulars of Accounts Restructured

3.8 Derivatives

3.1 Forward Rate Agreement/ Interest Rate Swap

(Amount in Rs. Crore)

2020-21	2019-20
₹ 47,79	23,63

(i) The nominal principle of swap agreements - 26.95

(ii) Losses which would be incurred if counter parties failed to fulfill their obligations under the agreements - 0.00

(iii) The nominal principle of exchange traded interest rates outstanding as on 31st March 2019 (Instrument-wise) - 0.00

(iv) The fair value of the swap book - 7.55

(v) The fair value of the swap book - 4.00

3.2 Exchange Traded Interest Rate Derivatives: -

(Amount in Rs. Crore)

2020-21	2019-20
-	-

(i) Nominal principal amount of exchange traded interest rate derivatives undertaken during the year (Instrument-wise) - -

(ii) Nominal principal amount of exchange traded interest rate derivatives outstanding as on 31st March 2019 (Instrument-wise) - -

(iii) Nominal principal amount of exchange traded interest rate derivatives outstanding and not 'highly effective' (Instrument-wise) - -

(iv) Fair Value of exchange traded interest rate derivatives outstanding and not 'highly effective' (Instrument-wise) - -

(v) The fair value of exchange traded interest rate derivatives outstanding and not 'highly effective' (Instrument-wise) - -

3.3 Disclosures on risk exposure in derivatives

4.4(b) Disclosure of Investment in Security Receipts:-

(Amount in Rs. Crore)

Particulars	SRs issued within past 5 years	SRs issued more than 5 years ago but within past 8 years	SRs issued more than 8 years ago
(i) Book Value of SRs backed by the Banks as underlying	533.78	653.78	225.75
(ii) Provision held against (i)	207.80	172.83	98.26
(iii) Book value of SRs backed by NPA/s	0.00	0.00	0.00
(iv) Provision held by other Banks/financial institutions/ non banking financial companies as underlying	0.00	0.00	0.00
(v) Total (i) + (ii) + (iii) + (iv)	533.78	653.78	225.75

Total (i) + (ii) + (iii) + (iv)

5.47 Provisions held on Standard Assets:-

(Amount in Rs. Crore)

Particulars	2020-21	2019-20
Provisions towards Standard Assets	476.14	493.22
In Terms of Supreme Court Standard and necessary guidelines issued by Reserve Bank of India (RBI) the Bank has kept Adhorty Provisions towards P.L.D., L.C.D., as standard account. However, necessary provision as per IACR norms have been made which are detailed as under:	476.14	493.22

(i) Amount not treated as NPA as per IACR norms

(ii) Provisions required to be made as per IACR norms

(iii) Provision actually held as per IACR norms

(iv) Total (i) + (ii) + (iii)

5.08 Business Ratios:-

(Amount in Rs. Crore)

Particulars	2020-21	2019-20
Interest Income as a percentage of Working Funds (%)	5.59	5.98
Non-Interest income as a percentage to Working Funds (%)	1.44	1.13
Operating Profit as a percentage to Working Funds (%)	1.46	1.91
(v) Return on Assets (%)	0.06	-0.06
(vi) Business (Deposits plus advances) per employee (in Rs. Crore)	14.70	13.70
(vii) Profit per employee (in Lakh)	0.76	-0.84

5.09 Key Ratios Management:-

(Amount in Rs. Crore)

Particulars	2020-21	2019-20
Networth as a percentage of Working Funds (%)	5.59	5.98
Networth as a percentage to Working Funds (%)	1.44	1.13
Operating Profit as a percentage to Working Funds (%)	1.46	1.91
(v) Return on Assets (%)	0.06	-0.06
(vi) Business (Deposits plus advances) per employee (in Rs. Crore)	14.70	13.70
(vii) Profit per employee (in Lakh)	0.76	-0.84

5.10 Investment Details:-

a) Investment with LIC of India for Gratuity Fund - 100%

b) Major Categories of Plan assets as percentage of Fair Value in respect of Pension Fund

Nature of Investment %

Fixed income & debt securities 100.00

Equities -

Special Deposits -

Other Assets/ Annuity contract

Total 100.00

5.11 Principal Actuarial Assumptions:

Mortality Rate Table LICI (1994-95)

Superannuation Age 60 Years

Early Retirement & Disablement

1 above age 25

1 below age 29

Discount Rate 6.48% (for Pension)

6.96% (for Gratuity)

Inflation Rate 6.00%

Return on Plan Asset 100.00% (For Pension) 7.50% (For Gratuity)

Remaining Working Life 20 Years on an average (Gratuity)

11 Years on an average (Pension)

Formula Used: Projected Unit Credit Method

5.12 Segment Reporting (AS-17)

Part A: Business Segments

(Amount in Rs. Crore)

Business Segment	Treasury	Corporate/Wholesale Banking	Retail Banking	Other Banking	Total	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year

Revenue 875.87 826.55 462.50 540.21 478.72 413.14

Interest Income 429.73 389.45 264.92 321.07 371.00 345.12

Unallocated Expenses 0.00 0.00 0.00 0.00 0.00 0.00

Operating Profit 943.62 854.03 426.32 501.28 510.72 458.33

Income Tax 54.33 50.87 24.80 34.00 32.50 28.00

Net Profit

WEDNESDAY, JUNE 30, 2021
has been shown in Schedule 12 under Contingent Liability. No provision has been considered necessary by the Management as the matters are pending for disposal before various competent Authorities. It is pertinent to mention that Interest Tax issue pending before Hon'ble High Court of Kolkata amounting to Rs. 3.38 Crore has been decided in favour of the Bank. On receipt of order effect from Income tax Department, bank shall be entitled to receive the entire amount along with interest. Bank has not received any intimation/notice regarding filing of appeal by Income Tax Department in any higher Forum/Supreme Court on this issue.

- 10.3 Floating Provisions
NL
10.4 Draw Down from Reserves – NIL
10.5 Enhanced disclosure on complaints and grievance redress :
10.5.1 Summary information on complaints received by the bank from customers and from the OBOs

Sr. No.	Particulars	Previous Year	Current Year	Amount in Rs. Crores	
				2019-20	2020-21
Complaints received by the bank from its customers					
1.	Number of Complaints pending at the beginning of the year	371	517		
2.	Number of Complaints received during the year	23667	18365		
3.	Number of Complaints disposed during the year	22921	18671		
3.5	Of which, number of Complaints resolved by the bank	00	00		
4.	Number of Complaints pending at the end of the year	517	231		
Maintainable* complaints received by the bank from OBOs					
5.	Number of Complainants pending at the beginning of the year	2183	2543		
5.5	Of 5, number of complaints resolved in favour of the bank by BOs	464	4126		
5.2	Of 5, number of complaints resolved through conciliation/mediation/other modes	36	124		
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	02	02		
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	00	00		

*Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.

Banking Ombudsman Complaints Details : -		FY 2019-20	FY 2020-21
1.	No. of BO Complaints Pending at the Beginning of the Year	164	1845
2.	No. of BO Complaints Received during the Year	2183	2543
3.	No. of BO Complaints Resolved during the Year	502	4276
4.	No. of BO Complaints Pending at the End of the Year	1845	136

10.5.2 Top five* grounds of complaints received by the bank from customers

Top Five Grounds of Complaints by the bank from customers					
Gravels of complaints (i.e. complaints relating to)	Number of Complaints pending at the beginning of the year	Number of Complaints received during the year	Number of Complaints disposed during the year	Of 5, Number of Complaints pending beyond 20 days	Of 5, Number of Complaints pending beyond 20 days
1. Current Year 2020-21	163	7395	-13.89%	57	11
2. Total	1778	-2.85%	20	8	
3. Technology Related (ATM/Core Banking/Internet Banking/ Mobile Banking)	48	1768	-1.34%	18	2
4. Loans & Advances Related	49	1521	1.32%	20	5
5. Customer Service at branch	49	161	1.00%	17	1
Others	165	3641	-3.39%	31	5
Total	917	16365	-29.39%	231	23

10.6 Disclosure of Letter of Comforts
The bank issues Letter of Comforts on behalf of its various constituents against the credit limits sanctioned to them. In the opinion of Management, no significant financial impact and cumulative financial obligations have been assessed under LDCs issued by the bank in the past, during the current year and still outstanding. Brief details of LDCs issued by the bank are as follows:

(Amount in Rs. Crore)			
1. Letter of Comforts issued during the year 2020-21	NIL		
2. Letter of Comforts matured/due during the year 2020-21	NIL		
3. Letter of Comforts outstanding as on 31.03.2021	NIL		

10.7 Provisioning Coverage Ratio	
As on 31.03.2021 (Current Year)	As on 31.03.2020 (Previous Year)

Provisioning Coverage Ratio 85.40 85.46

10.8 Income from Bancassurance

Bank is a Corporate Agent of Life-Insurance Corporation of India and SBI Life Insurance Co. Ltd. for Bancassurance Life and

The Oriental Insurance Co. Future Generali India Insurance Co. Ltd. for Bancassurance Non-Life business. Details of income from Bancassurance is given below:

(Amount in Rs. Crore)

Type of Business	Current Year	Previous Year
Life Business	0.64	2.45
Non Life Business	0.88	6.05

10.9 Concentration of Deposits Advances Exposures

a) Concentration of Deposits

(Amount in Rs. Crore)	
Particulars	as on 31.03.2021
Total deposits of 20 Largest depositors	20285.06
Total Deposits	205910.40
Top 20 Depositors as % Total Deposits	9.89% 10.86%

b) Concentration of Advances

(Amount in Rs. Crore)	
Total advances to twenty largest borrowers	21489.88
Percentage of advances to twenty largest borrowers to total advances of the bank	17% 14.97%
Percentage of advances to twenty largest borrowers/customers to total advances of the bank on customers/branches	13.53% 9.26%

10.10 Concentration of NPA's

a) Concentration of Deposits Advances Exposures

(Amount in Rs. Crore)	
Particulars	as on 31.03.2021
Total Exposure to top four NPA accounts	1980.08
Top 4 NPA accounts as % Total Deposits	22.91% 21.90%

10.11 Sector wise advances

(Amount in Rs. Crore)	
Sector	2020-21
Gross NPAs	as on 31.03.2020
Total deposits of 20 Largest depositors	20285.06
Total Deposits	205910.40
Top 20 Depositors as % Total Deposits	9.89% 10.86%

b) Concentration of Advances

(Amount in Rs. Crore)	
Current Year	2020-21
Total advances to twenty largest borrowers	21489.88
Percentage of advances to twenty largest borrowers to total advances of the bank	17% 14.97%
Percentage of advances to twenty largest borrowers/customers to total advances of the bank on customers/branches	13.53% 9.26%

10.12 Movement of NPAs

(Amount in Rs. Crore)

Movement of NPA's	
Particulars	2020-21
Gross NPA's as on 1st April 2020 (Opening Balance)	1921.95
Additions (FRESH NPLs) during the year	3137.55
PLUS/ Exchange difference	-35.49
Sub-Total (A)	22384.01
Less:	
(i) Upgradations	453.35
(ii) Recoveries (excluding recoveries made from upgraded accounts)	1169.27
(iii) Technical/Prudential Write-offs	1194.57
(iv) Others (including others than those in (ii) above)	22.45
Sub-Total (B)	1102.04
Gross NPA's as on 31st March 2021 (Closing Balance)(A-B)	11351.97
Less:	
(i) Recoveries made from previously technical / prudential write-off accounts during the year	1350.67
Less:	
Closing Balance as on March 31, 2021 (A - B)	26501.85
Total Deposits	18620.88

10.13 Overseas Assets, NPA's and Revenue

(Amount in Rs. Crore)

Details of Technical/Prudential Write-off

FORM NO. URC-2

Advertisement giving notice about registration under Part I of Chapter XXI [Pursuant to section 37(4) 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 herefrom but before the expiry of thirty days hereinafter to the Registrar at Central Registration Centre (CRC) Indian Institute of Corporate Affairs (IICA), Plot No. 6, 7, 8, Sector 5, INT Manesar, District Gurgaon (Haryana), Pin Code-122050 that "WHIZ ADVERT" a Partnership 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:
The principal objects of the company are Building Websites, Software's, SMS Panels, Digital Marketing through Social Media Platforms and Bulk SMS Services etc.

3. A copy of the draft Memorandum and Articles of Association of the proposed Company may be inspected at the registered office at 105 A 1st floor Kanishka Commercial Complex, Plot No. 3 LSC Saini Enclave Delhi-110092

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, INT 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.

NAME OF APPLICANT
Sd/-
1. Mr. Manish Sharma (Partner)
2. Mr. Achal Sharma (Partner)
3. Mr. Sahil Jasuja (Partner)

Date : 29.06.2021 | Place : New Delhi

EXPRESSION OF INTEREST FOR ASSIGNMENT OF NRRA (NOT READILY REALISABLE ASSETS) OF M/S A M VINYL PRIVATE LIMITED (IN LIQUIDATION) LIQUIDATOR: MR. ANUP KUMAR

Registered Office at: 734, Western Wing, Tis Hazari Court, Delhi-110054
Correspondence at: C-708, I Thum Tower-C, Plot No. A-40, Sector-62, Noida-201301, UP
Mis A M Vinyl Private Limited, a Delhi based company in liquidation as per the order dated 06.07.2020 passed by the Hon'ble NCLT, New Delhi, having Registered Office at 523, 3rd Floor, Hemkunt Chambers 89 Nehru Place, South Delhi-110019 is having a recoverable from two sundry debtors, amount Rs. 1.15 Cr. and other amount recoverable under unavoidable transaction as per the provision of IBC, 2016.

The Liquidator of the company is hereby inviting the interested persons to whom the liquidator may assign "Not Readily Realisable Assets" (NRRA) of the company on the following terms and conditions:

1. The assignment of transfer of book debts and others transaction amount will be done on 'AS IS WHERE IS' AS IS WHAT IS' and 'WHATEVER THERE IS BASIS'.
2. The assignment of transfer of book debts and others amount recoverable shall be subject to the provisions of Insolvency and Bankruptcy Code, 2016, with reference to Sec 29A in Particular and regulations made there under.

3. The interested person(s) is/are requested to visit to the office of the Liquidator at C-708, I Thum Tower-C, Plot No. A-40, Sector-62, Noida-201301, UP with prior intimation, with their financial offer in writing at the address given below from **30.06.2021 to 07.07.2021** (within the working days & hours i.e. 10:30 AM to 6:00 PM).

4. The interested person(s) can inspect the available documents with the Liquidator in his office at Noida and on evaluation of the same, can submit their EOI to the liquidator.
5. The terms and conditions of the agreement for assignment/transfer of the book debt etc. shall be finalized after consultation with the secured creditors.

Anup Kumar, Liquidator,
For any clarification, please write to

Mis A M Vinyl Private Limited,
Date: 29.06.2021 Email ID: rp.amvinyl@gmail.com | Mob: 0120-6870711 & 8929015290

Place: Delhi IP Regd. No. IBBI/PA-002/PI-NO0333/2017-18/1091

NOTE: Liquidator shall have the right to reject any EOI without giving any reason to the applicant. Further, it is pertinent to mention here that mere submission of EOI and inspection of documents will not be considered as allotment of NRRA. The successful buyer will be decided after the approval of committee of Stakeholders Consultation Committee. The liquidator reserves the rights to cancel or modify the process without assigning any reason and without any liability whatsoever this is not an offer document.

FORM A
PUBLIC ANNOUNCEMENT
(Regulation 14 of the Insolvency and Bankruptcy Board of India (Voluntary Liquidation Process) Regulations, 2017)

FOR THE ATTENTION OF THE STAKEHOLDERS OF LEATHER CLUSTER DEVELOPMENT LIMITED

1. Name of Corporate Person LEATHER CLUSTER DEVELOPMENT LIMITED

2. Date of incorporation of Corporate Person 07/09/2012

3. Authority under which Corporate Person is incorporated/registered RoC-Kanpur

4. Corporate identity number / limited liability identity number of Corporate Person U93030UP2012PLC052414

5. Address of the registered Office and Principal office (if detailed) of Corporate Person 219/3 & 4 'L' Block, Naveen Nagar, Kakadeo, Kanpur UP 208025 IN

6. Liquidation commencement date of Corporate Person On 28th June 2021 a resolution was passed by the members in the 9th annual general meeting for the voluntary liquidation of Leather Cluster Development Ltd.

7. Name, address, email address, telephone number and the registration number of the Liquidator Sumit Shukla, Insolvency Professional
IBBI Reg. No: IBBI/PA-003/P-N0064/2017-18/10550
Regd Add: B-4702, Krishna Apra Gardens, Plot No. 7, Vaibhav Khand, Indrapuram, Ghaziabad-201014
Office Add: 401, Tower C, Ithum, Sector - 82, Noida-201301. Mobile: 9958795633
Email: sumit_shukla@rediffmail.com

8. Last date for submission of claims 28th July 2021

Notice is hereby given that the LEATHER CLUSTER DEVELOPMENT LIMITED has commenced voluntary liquidation on 28th June 2021.

The stakeholders of LEATHER CLUSTER DEVELOPMENT LIMITED are hereby called upon to submit a proof of their claims, on or before 28th July 2021 to the liquidator at the address mentioned against item 7.

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

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

Sd/-
Date: 28.06.2021 Name and Signature of the Liquidator: Sumit Shukla
Place: Noida, U.P. IBBI Reg No: IBBI/PA-003/P-N0064/2017-18/10550

SOLID PROPERTIES PVT LTD
CIN: U74899DL1988PTC033108
810, Surya Kiran Building, 19 KM Marg, New Delhi-110001
Tel No.: 011-23752430**ANNEXURE I**
[Regulation 52 (8), read with Regulation 52 (4), of the SEBI (LODR) Regulations, 2015]

(In Rs.)

Sr. No. PARTICULARS Year Ended Half Year Ended Year Ended

31.03.2021 30.09.2020 31.03.2020

Audited Unaudited Audited

1 Total Income from Operations - - -

2 Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items*) 24,019 - 28,997

3 Net Profit/(Loss) for the period (after Tax, Exceptional and/or Extraordinary items*) 24,019 - 28,997

4 Net Profit/(Loss) for the period (after Tax, Exceptional and/or Extraordinary items*) 23,490 - 21,795

5 Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)) 23,490 - 21,795

6 Paid up Equity Share Capital 1,815,290 1,815,290 1,815,290

7 Reserves (excluding Revaluation Reserve) 481,405,148 481,381,659 481,381,659

8 Net Worth 483,220,438 483,196,949 483,196,949

9 Paid up Debt Capital / Outstanding Debt 50,760,763 403,660,308 355,992,244

10 Outstanding Redeemable Preference Shares* - - -

11 Debt Equity Ratio* 1.06 0.84 0.74

12 Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations)-

1. Basic 0.13 - 0.12

2. Diluted 0.13 - 0.12

13 Capital Redemption Reserve* - - -

14 Debenture Redemption Reserve* - - -

15 Debt Service Coverage Ratio* - - -

16 Interest Service Coverage Ratio* - - -

NOTES:

a) The above is an extract of the detailed format of half yearly/annual financial results filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the half yearly/annual financial results are available on the websites of the Bombay Stock Exchange.

b) For the items referred in sub-clauses(a), (b), (d) and (e) of the Regulation 52 (4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Bombay Stock Exchange.

c) The impact on net profit / loss, total comprehensive income or any other relevant financial item(s) due to change(s) in accounting policies shall be disclosed by means of a footnote.

d) # Exceptional and/or Extraordinary items adjusted in the Statement of Profit and Loss in accordance with Ind AS Rules , whenever applicable.

e) * The pertinent items need to be disclosed if the said disclosure is required as per Regulation 52 (4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.

By the Order of the Board
For Solid Properties Pvt. Ltd.
Sd/-
(Pankaj Goel)
Director
Din: 00283012

Date : 30.06.2021
Place : New Delhi

FINANCIAL EXPRESS**PUBLIC NOTICE**

BEFORE THE CENTRAL GOVERNMENT, REGISTRAR OF COMPANIES, DELHI & HARYANA
In the matter of sub-section (3) of Section 13 of Limited Liability Partnership Act, 2008 and rule 17 of the Limited Liability Partnership Rules, 2009

AND
CEYONE TRAVELS LLP
(LLPIN: AAF-3936)
having its Registered Office at
Unit No-514,City Centre Plot No-5,
Sector-12, Dwarka, New Delhi-110075
.....Petitioner

Notice is hereby given to the general public that **CEYONE TRAVELS LLP** (LLPIN: AAF-3936), proposes to make a petition to Registrar of Companies, Delhi & Haryana under section 13 (3) of the Limited Liability Partnership Act, 2008 seeking permission to change its Registered Office from "National Capital Territory of Delhi" to the "State of Haryana".

Any person whose interest is likely to be affected by the proposed change of the registered office of the LLP may deliver either on **MCA-21 Portal** on (www.mca.gov.in) by filing investor complaint form or cause to be delivered or sent by registered post of his/her objections supported by an affidavit stating the his/her interest and grounds of opposition to the Registrar of Companies, Delhi & Haryana at 4th Floor, IFCI Tower, 61, Nehru Place, New Delhi - 110019 within Twenty One days from the date of publications of this notice with a copy to the petitioner LLP at its Registered Office at the address mentioned below:-

**Unit No-514,City Centre Plot No-5,
Sector-12, Dwarka, New Delhi-110075**

For & On Behalf of the Petitioner
CEYONE TRAVELS LLP

Sd/-
ANIMESH KAPOOR

Designated Partner
DPIN: 01226328

Date : 29.06.2021
Place : New Delhi

DEHLIJAL BOARD: GOVT OF NCT OF DELHI OFFICE OF THE EXECUTIVE ENGINEER (NW) III OVER HEAD TANK ASHOK VIHAR DELHI PRESS NIT NO. 10 (2021-22)				
Item No.	Name of Work	Estimated Cost	Date of release of tender in E-Procurement solution	Last date/time of receipt of tender through e procurement
1.	Replacement of old-deep/ damaged water line by D.I. water line of different dia (100 mm/150 mm dia) Reserve Bank Colony Paschim Vihar under the EEW (NW) III, AC-15	Rs. 70,38,309/-	Tender ID No: 2021_DJB_204938_1 on 26.06.2021 at 12.35 PM	12.07.2021 Up to 3:00 PM

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

Sd/-
(Mukesh Jindal)
Ex. Engineer (NW) III

"STOP CORONA; Wear Mask, Follow Physical Distancing, Maintain Hand Hygiene"

Stop Corona; Wear Mask, Follow Physical Distancing, Maintain Hand Hygiene"
DELHI JAL BOARD: GOVT OF NCT OF DELHI
EXECUTIVE ENGINEER (NORTH EAST)-I
2142, JANTA FLATS G.T.B. ENCLAVE DELHI-110093
PRESS NIT No-12 (2021-22)

(1) Detail of the work:

S. No	Name of Work	Amount put to tender	Date of release of tender in E-procurement solution	Last date/time of receipt of tender through E-procurement
1.	Replacement of old damaged water line in Ram Nagar between Jaswal Marg and Hans Marg in AC-64 NE-1	49,15,524.00	28-06-2021 2021_DJB_204963_1	12-07-2021 2:10 PM

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

Sd/-
EX. ENGINEER (NORTH EAST)-I

THE NAINITAL BANK LTD.
Branch - 02, Opposite New Grain Market, Hissar Road, Ambala City, Ambala - 133001 Ph.-0171-2535060
Demand Notice

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

All the borrowers/guarantors/co-obligants mentioned herein below are notified that loan(s) availed by them from the **Nainital Bank Ltd., 02, Opposite New Grain Market, Hissar Road, Ambala City, Ambala - 133001** branch is/are NPA/s. The demand notice u/s 13(2) of the SARFAESI Act. 2002 sent on dt. **1**

[CIN NO: L65990MH1985PLC038164]

Regd. Office : Empire House, 214, Dr. D.N.Road, Ent. A. K. Nayak Marg, Fort, Mumbai - 400 001.

Tel No: 022-22071501, Fax No: 022-22071514, Email: contact@weizmann.co.in, Website: www.weizmann.co.in

EXTRACT OF AUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2021

(Rs. in Lakh except EPS data)

Particulars	Standalone				Consolidated			
	Quarter Ended		Year Ended		Quarter Ended		Year Ended	
	31.03.2021 Audited	31.12.2020 Unaudited	31.03.2020 Audited	31.03.2020 Audited	31.03.2021 Audited	31.12.2020 Unaudited	31.03.2020 Audited	31.03.2021 Audited
1 Total Income from Operations	3,477.45	2,948.23	2,476.36	9,828.24	9,648.23	3,477.45	2,948.23	2,476.36
2 Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	316.05	301.97	169.48	758.55	602.11	211.78	505.62	183.30
3 Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	316.05	301.97	169.48	758.55	602.11	211.78	505.62	183.30
4 Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	176.09	221.67	135.87	492.26	432.08	71.82	425.32	149.69
5 Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	125.60	206.36	61.73	435.68	692.70	3.35	384.79	183.43
6 Equity Share Capital	1,727.15	1,727.15	1,727.15	1,727.15	1,727.15	1,727.15	1,727.15	1,727.15
7 Reserves (excluding Revaluation Reserve) as shown in Audited Balance Sheet	-	-	-	4,256.74	3,821.06			5,723.11
8 Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations)-	Basic	1.02	1.28	0.79	2.85	2.50	0.42	2.46
	Diluted	1.02	1.28	0.79	2.85	2.50	0.42	2.46

Notes:

- (1) The above is an extract of the detailed format of Audited Financial Results (Standalone and Consolidated) for the quarter and year ended March 31, 2021 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Audited Financial Results are available on the Stock Exchange websites www.bseindia.com, www.nseindia.com and Website of the Company.
(2) The above results were reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on June 29, 2021.
(3) The Company is primarily operating in the business of processing and manufacture of textiles, fabrics. Hence, there is only one business segment as per Ind AS 108-Operating Segments.
(4) As required under Regulation 33 of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, the audit by the Statutory Auditors has been completed for the quarter and year ended March 31, 2021, and the Report has been forwarded to the stock exchanges. The Report does not contain any qualification.
(5) The Board of Directors recommended a dividend of Rs. 0.50ps Per fully paid equity share.
(6) Previous period figures have been regrouped/reclassified wherever necessary.

For WEIZMANN LIMITED

Sd/-
Neelkamal V. Siraj
Vice-Chairman and Managing Director
DIN: 00021986

Date : 29th June, 2021

Place:- Mumbai

punjab national bank ...the name you can BANK upon !

Oriental Bank of Commerce United Bank of India Circle Office, 1-2, Raghunath Nagar, M.G Raod, Agra

Demand Notice

All of you the under mentioned parties are hereby informed that the bank has initiated proceedings against each of you under the SARFAESI Act and the notice u's 13(2) of the Act sent to each of you separately by speed post dated below mentioned date but the notice was redeemed un-served. Hence each of you are hereby called upon to take notice to pay jointly and severely the outstanding amount, as detailed below, within 60 days from the date of this publication failing which bank will proceed against the below mentioned properties us 13(4) of the said Act. Needless to mention that this notice is addressed to you without prejudice to any other remedy available to the bank. The borrowers & guarantors in particular and public in generalis hereby cautioned not to deal with the property mentioned below and any dealing with these properties will be subject to the charge of Punjab National Bank for the amounts and interest thereon.

S. No.	Name of the Account /Borrower/ Guarantors	Demand Notice Date and Over Due	Detail of Secured Security
1.	1. Sh. Mohd Faajan (Borrower & Mortgagor) S/o Sh. Salauddin 2. Sh. Mohd Farman (Borrower & Mortgagor) S/o Sh. Salauddin Branch- Shastripuram	Demand Notice Date 08.06.2021 Due Amount As per Demand notice Rs. 15,80,957/- + interest and other Expenditure w.e.f. 31.03.2021 less recovery if any	EM of Property 32/104 Gudri Mansoor Khan Agra - 282002 Area – 137.95 sq. mt. Owners: Mohd. Faajan & Farman Boundaries: EAST: H. No 7275, WEST: 32/104 D, North: Road & Part 32/104B, South: H.No 3327.
2.	1. Smt. Lata Brahmial D/o Shri Brahma Swaroop Singh 2. Shri Ashok Kumar S/o Hari Singh (Guarantor) Branch- Bhagya Nagar, Agra	Demand Notice Date 18.05.2021 Due Amount As pr Demand notice Rs. 18,59,058/- + interest and other Expenditure w.e.f. 31.03.2021 less recovery if any	EM of Flat. No. 5, 4th Floor, Block No 5, Raj Kamal Apartment Taj Ganj Agra Area- 52.63 sq. mt. Owners: Smt. Lata Singh Boundaries: EAST: Open sky, WEST: corridor, North: open sky, South: flat no. 6.
3.	1. Sh. Munna Khan (Borrower & Mortgagor) S/o Sh. Babu Khan 2. Sh. Saleem Khan (Borrower & Mortgagor) S/o Sh. Munna Khan Branch- Dhanoli	Demand Notice Date 10.06.2021 Due Amount As pr Demand notice Rs. 16,00,992/- + interest and other Expenditure w.e.f. 31.03.2021 less recovery if any	EM of Property of 4A/36, Azampada, Lohamandi Ward, Agra Area – 125.41 sq. mt. Owners: Sh. Munna Khan & Sh. Saleem Khan Boundaries: EAST: 15 ft., wide rasta, WEST: House of Rahima, North: House of Bazira South: House of Noori.
4.	1. Shri Manish Khan (Borrower & Mortgagor) 2. Smt. Aneesa W/o Sh. Manish Khan (Borrower & Mortgagor) 3. Shri Babar Khan S/o Bunde Khan (Guarantor) Branch: Fatehabad Road, Agra	Demand Notice Date 09.06.2021 Due Amount As pr Demand notice Rs. 31,94,105/- + interest and other Expenditure w.e.f. 31.03.2021 less recovery if any	EM of Flat no. B-14 on 2nd floor at Heritage Apartment, Fatehabad Road, Tajganj, Agra Area- 102.19 sq mtr. Owners: Sh. Manish Khan & Smt. Aneesa Boundaries: EAST: Flat no. B-15, WEST: Open to sky, North: Open to sky, South: Flat no. B-23 & Exit
5.	1. Shri Mohit Bansal S/o Shri Mahavir Prasad Agarwal (Mortgagor) 2. Shri Mahavir Prasad Agarwal S/o Late Shri Ram Niwas Agarwal (Mortgagor) Branch: Kamla Nagar, Agra	Demand Notice Date 07.06.2021 Due Amount As pr Demand notice Rs. 22,63,413/- + interest and other Expenditure w.e.f. 31.03.2021 less recovery if any	1. EM of part of Plot no 10 A, north Vijay nagar colony, Agra Area- 74.90 sq. mt. Owners: Mahavir Prasad Agarwal Boundaries: East: Road 30 mt wd., West: Prop no. 10, North: Part of plot, South: Prop no 1. 2. EM of part of Plot no 10 A, north Vijay nagar colony, Agra Area- 68.00 sq. mt., covered Area: 51.00 sq. mt. Owners: Mohit Bansal Boundaries: East: road 30 mt wd, West: prop no 10, North: road, South: part of plot no 10A
6.	1. M/s Chaudhary Potato Suppliers (Through its proprietor) 2. Sh. Yogendra Singh S/o Hardayal Singh (Proprietor & Mortgagor) 3. Yasho Vardhan (Guarantor) Branch: Sadabat	Demand Notice Date 09.06.2021 Due Amount As pr Demand notice Rs. 11,07,134/- + interest and other Expenditure w.e.f. 31.03.2021 less recovery if any	EM of Mohalla Nai Abadi Pragtipuram Mauja Sherpur Khasra no. 313/1077 Tahsil Sadabad Distt. Hathras Area- 83.92 sq. mt. Owners: Sh. Yogendra Singh Boundaries: EAST: Makhan of Netrapal, WEST: Makhan of smt. Laxmi Devi, North: Plot of Ramvir Singh, South: Rasta 2 mtr. wide.
7.	1. Shri Sanjeev Kumar S/o Shri Hari Babu (Borrower/Mortgagor) 2. Sh. Sovran Singh S/o Shri Sewa Ram (Guarantor) Branch: Fatehabad Road, Agra	Demand Notice Date 09.06.2021 Due Amount As pr Demand notice Rs. 3,81,978/- + interest and other Expenditure w.e.f. 31.03.2021 less recovery if any	EM of EWS at House No 392, Sector-1, Pandit Deendayal Upadhyay Puram, Awas Vikas Colony, Loha Mandi Ward, Agra Area- 40.74 sq. mt., Covered Area – 18.47 sq. mt. Owner: Shri Sanjeev Kumar Boundaries: EAST: House No 393, WEST: House No 391, North: Road 6 mtr. wide, South: House No 40.
8.	1. Smt. Neena Singh W/o Sh. Ravi Kant Arora (Borrower & Mortgagor) Branch: Tehsil Sadar, Agra	Demand Notice Date 14.06.2021 Due Amount As pr Demand notice Rs. 7,12,507/- + interest and other Expenditure w.e.f. 31.03.2021 less recovery if any	EM of Flat No 14 C, 1Ind Floor, Gayatri Enclave, Mauja Rajrai, Sadar Tehsil Ward, Agra Area- 83.61sq. mt. Owner: Smt. Neena Arora W/o Sh. Ravi Kant Arora Boundaries: EAST: Open to Sky, WEST: Open to Sky, North: House No 13 C, South: Open to Sky.
9.	1. Sh. Narendra Kumar Dubey S/o Sh. Ghanshyam Das 2. Smt. Asha Dubey W/o Sh. Narendra Kumar 3. Sh. Mukesh Kumar Upadhyay Branch: Balkeshwar Agra (UBI)	Demand Notice Date 05.06.2021 Due Amount As pr Demand notice Rs. 18,35,470.39/- + interest and other Expenditure w.e.f. 01.04.2021 less recovery if any	Em of Residential Prop. Part of Plot No-23, Shri Deep Nagar (Mahaveer Housing) Muaja Bodla Tehsil & Distt. Agra, Having Total Area 83.61 Sqm, Owner- Sh. Narendra Dubey S/o Sh. G D Dubey Boundaries- East : House of Mukesh Kumar & Exit, Gall 7.00 Feet West : House No- D- 20, North : Plot Of Suneeta South : Plot Of Raje Goyal.
10.	1. Sh. Shamshad Ali S/o Abdul Hasan 2. Smt. Afzana Begum W/o Shamsad Ali (Mortgagor) 3. Sh. Muntjir S/o Julfikar (Guarantor) Branch: eUBI Shahganj, Agra	Demand Notice Date 08.06.2021 Due Amount As pr Demand notice Rs. 1,78,862.14/- + interest and other Expenditure w.e.f. 31.03.2021 less recovery if any	EM of Property of Plot No-2 Khasra No 11 & 12, Mauza Sucheta, Tehsil & District-Agra Area- 83.5 sq. mt. Owner: Smt. Afzana Begum Boundaries: EAST: Plot No 1, WEST: Plot No 3, North: Plot of other person, South: Rasta 5.48 mtr. wide & entrance.
11.	1. Shri Navneet Kumar S/o Shri Bharat Lal (Borrower) 2. Smt. Renu Garg W/o Shri Navneet Kumar (Mortgagor) Branch: Kamla Nagar, Agra	Demand Notice Date 08.06.2021 Due Amount As pr Demand notice Rs. 34,20,965.42/- + interest and other Expenditure w.e.f. 31.03.2021 less recovery if any	EM of Flat no 203 (1 st floor) on plot no 100 khasra no 158B, at Neeta Apartment, Jai Ram Bagh Mauja Jagannpurti Agra Area- 81.78 sq mtr (covered), 113.24 sq mtr. (super covered) Owners: Smt. Renu Garg Boundaries: EAST: flat no 204 WEST: prop other North: prop other South: flat no 202.
12.	1. Sh. Rajkumar Changlani (Borrower & Mortgagor) S/o Sh. Ram Chand Changlani 2. Sh. Dinesh Kumar (Borrower & Mortgagor) S/o Sh. Ram Chand 3. Sh. Prem Kumar (Borrower & Mortgagor) S/o Sh. Ram Chand Changlani Branch: Freeganj, Agra	Demand Notice Date 08.06.2021 Due Amount As pr Demand notice Rs. 8,71,882/- + interest and other Expenditure w.e.f. 31.03.2021 less recovery if any	EM of Property of Plot. No 10, Khasra No – 863, Shri Ram vihar, Mauja Patholi, Tehsil Vazila, Agra Area – 84 sq. mt. Owners: Sh. Rajkumar Changlani, Sh. Dinesh Kumar & Sh. Prem Kumar Boundaries: EAST: 9 ft wide passage, WEST: Plot no - 38 & Plot no - 39 North: Plot No- 9, South: Plot No- 11.

Place: Agra, Date: 29.06.2021

Authorized Officer

ATS INFRABUILD PRIVATE LIMITED

CIN: U45400DL2007PTC168922

Regd. off: 711/92, Deepali, Nehru Place, New Delhi - 110019, E-mail id: compliances@atsgreens.com; Website: www.atsgreens.com

ANNEXURE I

[Regulation 52 (8), read with Regulation 52 (4), of the SEBI (LODR) Regulations, 2015]

(Amount in Lakhs)

S. No.	Particulars	For the Half year ended		For the Year ended	
		31.03.2021 Audited	31.03.2020 Audited	31.03.2021 Audited	31.03.2020 Audited
1	Total Income from Operations	1,043.90	4,220.98	1,620.03	9,138.84
2	Net Profit / (Loss) for the period (before Tax, Exceptional				

FINANCIAL EXPRESS

COLAMA COMMERCIAL COMPANY LIMITED
Bikaner Building, Mezzanine Floor, Room No - 4/8/1, Lal Bazar street, Kolkata - 700 001
Phone No. +91 93310 32756, email - vinothshah77@gmail.com
CIN : L51109WB1983PLC035719

Extract of Statement of Audited Financial Results
for the quarter and year ended March 31, 2021 (Rs. in Lakhs)

Sl. No.	Particulars	Quarter ended 31-Mar-2021 (Audited)	Year ended 31-Mar-2021 (Audited)	Quarter ended 31-Mar-2020 (Audited)
1	Total income from operations (net)	5.08	13.81	7.61
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	(1.15)	4.13	5.21
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	(1.15)	4.13	5.21
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	(2.23)	3.05	4.90
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(2.23)	3.05	4.90
6	Equity Share Capital	24.75	24.75	24.75
7	Earnings Per Share (of Rs. 10/- each) (Not annualised)	Basic : (0.90) Diluted : (0.90)	1.23 1.23	1.98 1.98

Notes: a) The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the websites of the Stock Exchange and the listed entity www.colamacommercial.in
b) Ind AS compliant Financial results for the quarter and year ended March 31, 2021 were reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on 29.06.2021
c) The figures for the quarter ended March 31, 2021 and March 31, 2020 are the balancing figure between audited figures for the year ended March 31, 2021 and March 31, 2020 and published year to date figures for the nine months ended of the relevant years which were subject to limited review.

For and on behalf of the Board of Director
Rajesh Prajapati
(DIN - 08251452)
Director

Place : Kolkata
Date: 29.06.2021

QUANTUM BUILD-TECH LIMITED
Reg Office: 8-1-405/A/66, Dream Valley, Shaikpet, Hyderabad - 500 008
Tel: 040 23568766, 040 23568990, Website: www.quantumbuild.com
E-mail: info@quantumbuild.com CIN:L72200TG1998PLC030071

EXTRACT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2021

(Rs. in Lakhs)

Particulars	QUARTER ENDED		YEAR ENDED
	31-03-2021 (Audited)	31-03-2020 (Audited)	
Total Income from Operations (Net)	0.00	(27.03)	0.00
Net Profit / (Loss) for the period (before tax, Exceptional and/or Extraordinary items#)	(14.58)	(41.82)	(53.26)
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items#)	5.24	(1301.81)	(33.44)
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items #)	5.24	(1301.81)	(33.44)
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and other comprehensive income (after tax)]	5.24	(1301.81)	(33.44)
Equity Share Capital	2506.56	2506.56	2506.56
Earnings per share (of Rs.10/-each) (for continuing and discontinued operations)			
1. Basic and Diluted (Rs)	0.02	(5.19)	(0.13)

- Exceptional and/or Extraordinary items adjusted in the statement of Profit and Loss in accordance with Ind AS Rules / AS Rules, whichever is applicable

Notes : The above is an extract of the detailed format of Audited Financial Results for the Quarter and Year ended March 31, 2021 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of Audited Financial Results for the Quarter and Year ended March 31, 2021 are available on the website of BSE (www.bseindia.com) and the Company's website (www.quantumbuild.com)

By Order of the Board
For Quantum Build-Tech Limited
Sd/-
G.Satyaranayana
Managing Director
DIN: 02051710

Place : Hyderabad
Date : 29-06-2021

Suvilas Realities Private Limited

CIN:U70100KA2013PTC068447

Regd Off: NO.52, Donnabas Towers, 1 Floor, Railway Parallel Road,

Next to Bethesda School, Kumara Park West, Bangalore - 560 020.

Statement of Audited financial results for the year ended on March 31, 2021

(Amount in Rs. Millions)

Sl. No.	Particulars	As on March 31, 2021	As on March 31, 2020
1	Total Income from Operations	-	-
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items#)	-483.890	-1,230,390
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items#)	-483.890	-1,230,390
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items #)	-433.908	-824,355
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	-	-
6	Paid up Equity Share Capital	100,000	100,000
7	Reserves (excluding Revaluation Reserve)	-1,196,994	-763,087
8	Net worth	-1,096,994	-663,087
9	Paid up Debt Capital / Outstanding Debt	956,327,489	741,151,293
10	Outstanding Redeemable Preference Shares*	-	-
11	Debt Equity Ratio*	9563.27	7,411.51
12	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) -		
1. Basic:	-43.39	-40.60	
2. Diluted:	-43.39	-40.60	
13	Capital Redemption Reserve*	-	-
14	Debenture Redemption Reserve*	-	-
15	Debt Service Coverage Ratio*	-0.0005	-0.0017
16	Interest Service Coverage Ratio*	-0.0027	-0.0172

For Suvilas Realities Private Limited

Sunil Chodury

Managing Director

DIN: 05126962

Date: 28.06.2021

Place: Bengaluru

CHENNAI MEENAKSHI MULTISPECIALITY HOSPITAL LIMITED

(Formerly Known as Devaki Hospital Limited)

CIN: L85110TN1990PLC019545

Regd. Office: New No.70 (Old No.149), Luz Church Road, Mylapore, Chennai - 600 004,

Ph: 044-24938938, Fax: 044-24938282, Email: cmnhospitals@gmail.com,

Web: www.cmnh.in

EXTRACT OF AUDITED FINANCIAL RESULTS (STANDALONE) FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2021

(Rupees in Lakhs)

Particulars	Quarter Ended 31.03.2021 Audited	Year Ended 31.03.2020 Audited	Quarter Ended 31.03.2020 Audited
Total Income from Operations (Net)	602.47	2000.09	670.59
Net Profit / (Loss) from Ordinary Activities after Tax	(0.93)	(124.98)	(25.18)
Total Comprehensive Income	3.08	(120.97)	(23.11)
Equity Share Capital (Face Value of Rs.10/- per Share)	746.89	746.89	746.89
Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of Previous Year)*			
Earnings Per Share before extraordinary items (7468920 equity share of Rs.10/- each) (not annualised)	(0.01)	(1.67)	(0.34)
Basic (in Rs.)	(0.01)	(1.67)	(0.34)
Diluted (in Rs.)	(0.01)	(1.67)	(0.34)
Earnings Per Share after extraordinary items (7468920 equity share of Rs.10/- each) (not annualised)	(0.01)	(1.67)	(0.34)
Basic (in Rs.)	(0.01)	(1.67)	(0.34)
Diluted (in Rs.)	(0.01)	(1.67)	(0.34)

*Reserves (excluding revaluation reserve) as on 31st March, 2021 and 31st March, 2020 are (-) Rs.1223.92 Lakhs and (-) Rs.1102.95 Lakhs respectively.

Notes:

1. The above results have been reviewed and recommended for adoption by the Audit Committee and approved by the Board of Directors at their meeting held on 28.06.2021.

2. The figures for the quarter ended 31st March, 2021 and 31st March, 2020 are the balancing figures between the audited figures in respect of the full financial year and the published year to date figures upto the 3rd quarter of the relevant financial year.

3. The above is an extract of the detailed format of Financial Results for the Quarter / Year Ended on 31.03.2021 filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarter / Year Ended Financial Results are available on the Stock Exchange Website (www.bseindia.com) and on the Company's website (www.cmnh.in).

For and on behalf of Board of Directors of CHENNAI MEENAKSHI MULTISPECIALITY HOSPITAL LIMITED

R. GOMATHI
MANAGING DIRECTOR

Place : Chennai
Dated : 28th June, 2021

JORABAT SHILLONG EXPRESSWAY LIMITED

Registered Office: The IL&FS Financial Centre, Plot C - 22, G - Block,
Bandra Kurla Complex, Bandra (East), Mumbai-400051
Website: http://www.itnlindia.com/JSEL-SPV.aspx | CIN: U45203MH2010PLC204456

Statement of Audited Financial Results for year ended March 31, 2021

(Rs. in Lakhs)

Particulars	March 31, 2021 (Audited)	March 31, 2020 (Audited)
1 Total Income from Operations	11,627	5,718
2 Net Profit / (Loss) for the year (before tax, Exceptional and/or Extraordinary items)	9,660	4,820
3 Net Profit / (Loss) for the year before tax (after Exceptional and/or Extraordinary items)	9,660	4,820
4 Net Profit / (Loss) for the year after tax (after Exceptional and/or Extraordinary items)	9,660	4,820
5 Total Comprehensive Income for the year (Comprising Profit / (Loss) for the year (after tax) and Other Comprehensive Income (after tax))	9,660	4,820
6 Paid-up equity share capital (face value - ₹ 10 per share)	8,400	8,400
7 Reserves (excluding revaluation Reserve)	(32,472)	(32,472)
8 Net worth	(14,412)	(24,072)
9 Paid-up Debt Capital	1,33,169	1,33,169
10 Outstanding Redeemable Preference Shares (Refer note 14)	-	-
11 Debt/Equity Ratio (number of times)	(9.24)	(5.53)
12 Earnings per share (of ₹ 10/- each) :		
(a) Basic	11.50	5.74*
(b) Diluted	11.50	5.74*</

SHRI KALYAN HOLDINGS LIMITED
CIN: L67120RJ1993PLC061489
Regd office: B-19, Lal Bahadur Nagar, Malviya Nagar, Jaipur-302017 (Rajasthan)
Tel. No & Fax: : 0141-4034062, 0141-2554270 • Website: www.shrikalyan.co.in • E-Mail: shrikalyan25@hotmail.com

Extract of Audited Financial Results for Quarter and year ended March 31, 2021

(Rs. in lakhs)

S. No.	Particulars	Quarter Ended		Year Ended	
		31.03.2021 (Audited)	31.03.2020 (Audited)	31.03.2021 (Audited)	31.03.2020 (Audited)
1	Total income from operations (net)	50.10	58.99	218.60	263.85
2	Net Profit / (Loss) for the period (before tax, exceptional and/or Extraordinary items)	(9.11)	(54.08)	(12.16)	(51.58)
3	Net Profit / (Loss) for the period before tax (after exceptional and/or Extraordinary items)	(9.11)	(54.08)	(12.16)	(51.58)
4	Net Profit / (Loss) for the period after tax (after exceptional and/or Extraordinary items)	(7.89)	(36.02)	(8.96)	(34.15)
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(7.89)	(36.02)	(8.96)	(34.15)
6	Equity Share Capital	997.45	997.45	997.45	997.45
7	Reserves (excluding Revaluation Reserve as shown in the Audited Balance Sheet of previous year)	-	-	-	-
8	Earnings Per Share (Face Value Rs. 10/- each) in rupees	(0.01)	(0.37)	(0.01)	(0.34)
	Basic :	(0.01)	(0.37)	(0.01)	(0.34)
	Diluted:	-	-	-	-

Note: (a) The above is an extract of the detailed format of Audited Financial Results for the quarter and year ended on 31st March, 2021, filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the websites of the Stock Exchange (www.bseindia.com) and the Company (www.shrikalyan.co.in). (b) The above Audited Financial Results for the quarter and year ended on 31st March, 2021, were reviewed and recommended by the Audit Committee and thereafter approved by the Board of Directors at their respective meetings held on 29th June 2021.

For Shri Kalyan Holdings Limited

Sd/- Rajendra Kumar Jain

Chairman and Whole-Time Director (DIN:00168151)

Place: Jaipur

Date : 29.06.2021

"IMPORTANT"

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PMC FINCORP LIMITED

CIN: L27109UP1985PLC006998

Regd Office: B-10 VIP Colony, Civil Lines Rampur UP-244901

Corp Office: 14/5, Old Rajinder Nagar, New Delhi-110060

Ph: 011-4236846 Email: pritimercantile@gmail.com website: www.pmcfinance.in

Extract of Audited Financial Results for the Year ended 31st March, 2021

(` in Lacs)

PARTICULARS	Quarter Ended		Year ended	
	31.03.2021 Audited	31.03.2020 Audited	31.03.2021 Audited	31.03.2020 Audited
Total Income from Operation (Net)	90.61	523.63	543.26	977.40
Net Profit/(Loss) from the ordinary activities after tax	(148.20)	3.73	181.52	143.55
Net Profit/(Loss) for the period after tax (after Extraordinary items)	(148.20)	3.73	181.52	143.55
Total Comprehensive Income for the period (Comprising Profit/Loss and other Comprehensive Income)	(150.20)	(5.45)	180.77	204.10
Equity Share Capital	5090.61	5090.61	5090.61	5090.61
Reserves (excluding Revaluation Reserves as shown in the Balance sheet of previous year)	2083.05	1903.36	2083.05	1903.36
Earning Per Share (Face Value Rs. 10/- each)	(0.03)	0.00	0.04	0.04
Basic:	(0.03)	0.00	0.04	0.04
Diluted:	(0.03)	0.00	0.04	0.04
Earning Per Share (after extraordinary items) (Rs. 1/- each)	(0.03)	0.00	0.04	0.04
Basic:	(0.03)	0.00	0.04	0.04
Diluted:	(0.03)	0.00	0.04	0.04

Note: The above is an extract of the detailed format of Quarter and Year ended 31.03.2021 Audited Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing and other Disclosure Requirements) Regulation, 2015. The full format of the Quarter and Year ended Financial Results are available with Stock Exchange website www.bseindia.com and on the Company's website www.pmcfinance.in. The Detailed Audited Financial Results for the Quarter and Year ended 31.03.2021 have been reviewed by the Audit Committee and approved by the Board of Directors in their respective meeting held on 29.06.2021. The Statutory Auditors have audited the above Financial Results. The figures of the previous period/year have been regrouped/recast, wherever considered necessary, to confirm to current year classification.

For PMC FINCORP LIMITED
Sd/-
REKHA MODI
Director

Place : New Delhi

Date : 29.06.2021

BASANT INDIA LIMITED

CIN: L51909DL1985PLC021396

Reg. Office: 912, Indra Prakash Building, 21 Barakhamba Road, New Delhi 110001

Tel: 011 23716531 | E-mail:basant.india@gmail.com | Website: www.basantindia.in

STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2021

(Figure in Lakh)

Particulars	For the Quarter Ended		For the year ended	
	31.03.2021 Audited	31.12.2020 Unaudited	31.03.2020 Audited	31.03.2020 Audited
1 Income from Operations				
a Revenue from Operations	-	-	-	-
b Other Income	14.36	14.67	22.44	63.84
Total Income	14.36	14.67	22.44	63.84
2 Expenses				
a Cost of materials consumed				
b Purchase of Stock-in-trade				
c Change in inventories of finished goods, work-in-progress and stock-in-trade				
d Employee benefit expense	6.68	2.93	0.30	10.20
e Finance cost		9.77	40.16	37.80
f Depreciation and amortisation expense				
g Other expenses	5.76	0.97	6.14	7.55
Total Expenses	12.44	13.67	46.50	55.55
3 Profit before exceptional and extraordinary items and tax	1.92	1.00	(24.16)	8.29
4 Exceptional items			-	
5 Profit before tax	1.92	1.00	(24.16)	8.29
6 Tax expense:				
Current tax		(0.50)	(0.26)	(2.16)
Deferred tax				(3.23)
7 Net Profit / Loss after tax	1.42	0.74	(26.24)	6.13
8 Other Comprehensive Income				
a(i) Item that will not be reclassified to Profit or Loss			-	
a(ii) Income tax relating to items that will not be reclassified profit or loss			-	
b(i) Items that will be reclassified to profit or loss			-	
b(ii) Income tax relating to items that will be reclassified to profit or loss			-	
Total Comprehensive Income				
9 Details of Equity Share Capital				
Paid-up equity share capital	1,031.50	1,031.50	1,031.50	1,031.50
Face value of equity share capital	10.00	10.00	10.00	10.00
10 Reserve (excluding revaluation Reserves)	(679.02)	(680.39)	(699.80)	(689.02)
11 (i) Earning per share (Before extraordinary items) of Rs. 10/- each (not annualized)				
Basic	0.01	0.01	(0.25)	0.06
Diluted	0.01	0.01	(0.25)	0.06
(ii) Earning per share (After extraordinary items) of Rs. 10/- each (not annualized)				
Basic	0.01	0.01	(0.25)	0.06
Diluted	0.01	0.01	(0.25)	0.06

Notes:-

- The above unaudited financial results for the quarter and year ended on 31.03.2021 have been reviewed by the Audit committee and have been approved by the Board at their meeting held on 29.06.2021.
- There are no Separate Reportable Segment in terms of Accounting Standard AS-17 "Segment Reporting" issued by the Institute of Chartered Accountants of India.
- Previous period figure has been regrouped/rearranged wherever necessary.

For and Behalf of the board of directors
Basant India Limited

Sushil Aggarwal
Managing Director
DIN - 00144756

Date: 29/06/2021

Place: New Delhi

SINCE 1971

TITAN SECURITIES LIMITED

Regd. Office: A-2/3, IIIrd FLOOR LUSA TOWER, AZADPUR, DELHI-110033

Phone No. 011-27674181 | Fax No. 91-11-4761811 | Email ID: titansecurities@yahoo.com | CIN : L67190DL1993PLC052050

STATEMENT OF STANDALONE AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2021

(Rs. IN LAKHS) except for EPS

FINANCIAL EXPRESS

NEWAGE MARKETING LIMITED							
Regd. Office: 59/17, Ground Floor, Bahubali Apartments New Rohtak Road New Delhi-110005 Email Id: rkred@yahoo.co.in; Tel No.: +91 11-28711851 CIN: L51909DL1984PLC91859, Website: www.newagemarketing.in							
Statement of Audited Financial Results for the Quarter and year ended March 31, 2021 (Amount in Rs.)							
Particular	Quarter Ended 31.03.2021 (Audited)	Year Ended 31.03.2020 (Audited)	Quarter Ended 31.03.2021 (Audited)	Year Ended 31.03.2020 (Audited)	Quarter Ended 31.03.2021 (Audited)	Year Ended 31.03.2020 (Audited)	Quarter Ended 31.03.2021 (Audited)
Total income from operations (net)	20508300	-	26663300	-	2.71	14.17	8.61
Net Profit/(Loss) from ordinary activities after tax	(1304290)	(135159)	1061988	(332799)	(45.91)	(20.16)	(70.06)
Net Profit/(Loss) for the period after tax (after Extraordinary items)	(1304290)	(135159)	1061988	(332799)	(45.85)	(20.81)	(70.00)
Paid-up Equity Share Capital	8,358,310	8,358,310	8,358,310	8,358,310	425.91	425.91	425.91
Earnings Per Share (before extraordinary items) (of Rs. 10/- each): Basic & Diluted (in Rupees)	(1.56)	(0.16)	1.27	(0.40)	(1.08)	(0.49)	(1.64)
Earnings Per Share (after extraordinary items) (of Rs. 10/- each): Basic & Diluted (in Rupees)	(1.56)	(0.16)	1.27	(0.40)	(1.08)	(0.49)	(1.64)
Note: The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results is available on the Stock Exchange websites: www.mseibm.in The aforesaid financial result have been approved by the Board of Directors in its Board meeting held on 29.06.2021.	For Newage Marketing Limited Sd/- Place: Delhi Date: 29.06.2021						
Kamlesh Kumar Company Secretary & Compliance Officer							

SKYLINE INDIA LIMITED							
Reg. Office: 1E4, Jhandewalan Extension, New Delhi- 110055 CIN: U51909DL1994PLC075875 Email: skylineindia96@gmail.com, Phone +91-11-23541110, Website: www.skylineindia.co.in							
Statement of Audited Financial Results for the Quarter and year ended March 31, 2021 (Amount in Rs.)							
Particular	Quarter Ended 31.03.2021 (Audited)	Year Ended 31.03.2020 (Audited)	Quarter Ended 31.03.2021 (Audited)	Year Ended 31.03.2020 (Audited)	Quarter Ended 31.03.2021 (Audited)	Year Ended 31.03.2020 (Audited)	Quarter Ended 31.03.2021 (Audited)
Total income from operations (net)	-	-	2.71	14.17	8.61	40.05	-
Net Profit/(Loss) from ordinary activities after tax	(45.91)	(20.16)	(70.06)	(22.25)	-	-	-
Net Profit/(Loss) for the period after tax (after Extraordinary items)	(45.85)	(20.81)	(70.00)	(22.89)	-	-	-
Paid-up Equity Share Capital	425.91	425.91	425.91	425.91	-	-	-
Earnings Per Share (before Extraordinary items) (of Rs. 10/- each): Basic & Diluted (in Rupees)	(1.56)	(0.16)	1.27	(0.40)	(1.08)	(0.49)	(1.64)
Earnings Per Share (after Extraordinary items) (of Rs. 10/- each): Basic & Diluted (in Rupees)	(1.56)	(0.16)	1.27	(0.40)	(1.08)	(0.49)	(1.64)
Note: The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results is available on the Stock Exchange websites: www.mseibm.in The aforesaid financial result have been approved by the Board of Directors in its Board meeting held on 29.06.2021.	For SKYLINE INDIA LIMITED Sd/- Place: New Delhi Date: 29.06.2021						
Dinesh Kumar Shinde Company Secretary & Compliance Officer							

TRANSPORT CORPORATION OF INDIA LIMITED							
L70109TG1995PLC019116 Regd. Office: Flat No. 306-307, 1-8-273, 3rd Floor, Ashoka Bhupal Chambers S.P. Road, Secunderabad-500 003 (Telangana) Ph No. 040-27840104, e-mail id: archana.pandey@tcl.com							
NOTICE Notice is hereby given that the Certificate(s) for the under mentioned equity shares of the Company "Transport Corporation of India Limited" have been lost/misplaced and the holder(s) of said Equity shares have applied to the Company to issue duplicate share certificate(s). Any person who has a claim in respect of the said shares should lodge the same with the Company at its Registered Office within 21 days from this date else the Company will proceed to issue duplicate Certificate(s) to the aforesaid applicants without any further information.							
S.I. Name of the Holder Folio No. Certificate No. Distinctive Nos. From To No. of Shares 1. BALRAM GARG 0001559 16							
Date : 29-06-2021 Place : Ludhiana							

NORTHERN RAILWAY							
TENDER NOTICE							
Chief Engineer/TMC, Northern Railway, Headquarter office, Baroda House, New Delhi-110001, for and on behalf of the President of India, invites 01 Nos. tenders through E-Procurement system for supply of the following items.							
S. No. E-Tender No. Description of Item Qty. Due Date & Time							
1	A31P90TMC2021	Tungsten Carbide Tamping Tool for MFJ	03 Sets	22.07.2021 at 11:30 hrs.			
Note: 1. The complete information of above E-Procurement tenders are available on website "www.reps.gov.in". The firms, who desire to participate against E-Tenders, are advised to electronically register themselves on the above website for which they would be required to have a class-III digital certificate from certifying agencies authorized under IT Act 2000, by Govt. of India. Manual offers against E-Tenders will not be accepted.							
Tender Notice No.: 219-S/1/TMC/09/2021-22 Dated 28.06.2021 1435/21							
SERVING CUSTOMERS WITH A SMILE							

SHIVALIK BIMETAL CONTROLS LIMITED							
Regd. Office: 16-18, New Electronics Complex Chambaghat, District Solan, (Himachal Pradesh) - 173213 CIN : L27101HP1984PLC005862							
EXTRACT OF AUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2021 (in lakhs, except EPS)							
Sl. No. Particulars Standalone Consolidated							

1	Total Income from operations	6,802.74	20,776.77	4,749.26	6,802.74	20,776.77	4,749.26
2	Net Profit for the period (before Tax, Exceptional and / or Extraordinary items)	1,176.89	3,265.59	346.23	1,261.01	3,432.50	279.07
3	Net Profit for the period before Tax (after Exceptional and / or Extraordinary items)	1,176.89	3,265.59	346.23	1,261.01	3,432.50	279.07
4	Net Profit for the period after Tax (after Exceptional and / or Extraordinary items)	856.98	2,415.18	276.14	932.87	2,548.93	211.62
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	847.51	2,406.68	278.56	923.90	2,540.93	211.24
6	Equity share capital (Face Value of the Share ₹ 2/- Each)	768.06	768.06	768.06	768.06	768.06	768.06
7	Other Equity (excluding Revaluation Reserves) as per audited balance sheet of previous year	-	13,055.40	-	-	13,181.95	-
8	Earnings Per Share (Face value of the share ₹ 2/- each) (not annualised)	2.21	6.27	0.72	2.40	6.62	0.55
a)Basic		2.21	6.27	0.72	2.40	6.62	0.55
b)Diluted		2.21	6.27	0.72	2.40	6.62	

UFLEX LIMITED

'A part of your daily life' CIN : L74899DL1988PLC032166
Regd. Off.: 305, 3rd Floor, Bhanot Corner, Pamposh Enclave, Greater Kailash-I, New Delhi-110 048
Phone : +91-11-2640917, 26440925, Fax : +91-11-26216922, Website : www.uflexltd.com, Email : secretarial@uflexltd.com

EXTRACT OF CONSOLIDATED & STANDALONE AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31.03.2021

(₹ in Lacs)

Sl. No.	Particulars	Consolidated				
		Quarter Ended 31.03.2021 (Audited)	Quarter Ended 31.12.2020 (Unaudited)	Quarter Ended 31.03.2020 (Audited)	Year Ended 31.03.2021 (Audited)	Year Ended 31.03.2020 (Audited)
1.	Total Income	257177	211109	177300	891486	743163
2.	Net Profit / (Loss) before Tax for the Period	33630	24361	12106	114219	48086
3.	Net Profit / (Loss) after Tax for the Period	26495	16019	10090	84368	37088
4.	Net Profit / (Loss) after Non-Controlling interest for the period	26471	15992	10058	84290	36982
5.	Total Comprehensive Income for the period	20761	24029	6314	87396	40941
Total Comprehensive Income for the period attributable to						
	Owners of the Holding Company	20737	24002	6282	87318	40835
	Non-Controlling Interest	24	27	32	78	106
6.	Equity Share Capital	7221	7221	7221	7221	7221
7.	Other Equity, excluding Non - Controlling interest as shown in the Balance Sheet of previous year	547629	461756	461756	547629	461756
8.	(EPS) (in ₹) (not annualized) Basic Diluted	36.66 36.66	22.15 22.15	13.93 13.93	116.73 116.73	51.21 51.21

(₹ in Lacs)

Union Bank of India

Noida Sector 51 Branch, (Erstwhile Corporation Bank) B-1/14 & 1/15, Sector 51, Noida (UP)-201301

POSSESSION NOTICE (for Immovable Property)

WHEREAS the Authorised Officer of Union Bank of India, Noida Sector 51 Branch, 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 had issued Demand Notices on 15.04.2021, calling upon the Borrower(s) name, Mr Ravi Kumar S/o Lt Kashi Nath Singh and Mrs Manju Kumari W/o Mr Ravi Kumar, to repay the amount mentioned in the Notice being Rs.23,01,134.54 (Rupees Twenty Three Lakhs One Thousand One Hundred Thirty Four and Fifty Four Paisa only) together with interest within 60 days from the date of receipt of the said Notices.

The Borrower(s) having failed to repay the amount, Notice is hereby given to the Borrower(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 under Sub-Section (4) of Section 13 of the Act read with Rule 8 of the said Security Interest (Enforcement) Rules, 2002 on this the 28th Day of June 2021.

The Borrower(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 the Union Bank of India for an amount of Rs.23,01,134.54 (Rupees Twenty Three Lakhs One Thousand One Hundred Thirty Four and Fifty Four Paisa only) in the said accounts together with costs and interest as aforesaid.

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

DESCRIPTION OF IMMOVABLE PROPERTY

Flat No 09-102, known as flat No- I-102, Ground Floor, Block I, "Neel Padam Kunji Complex", Abhilash Apartment, in khasra No 97 M, situated in the area of village Hasapur Bhopur, Vaishali, Ghazabadi (UP) Super area of flat is 840 sqft

AUTHORIZED OFFICER

UNION BANK OF INDIA

DATE: 28.06.2021, PLACE: Noida

ARCOTECH LIMITED

CIN: L34300HR1981PLC012151

Regd. Off.: 181, Sector-3, Industrial Growth Centre, Bawali, Distt. Rewari, Haryana 123501
Website: www.arcotech.in, email: contact@arcotech.in, Tel: 0128-4264160

Extracts of Statement of Audited Financial Results (Standalone) for the Quarter and Year ended 31st March, 2021 (Rs. In lacs, except per share data)

S. No.	Particulars	Quarter ended 31.03.2021 (Audited)	Quarter ended 31.12.2020 (Unaudited)	Quarter ended 31.03.2020 (Audited)	Year ended 31.03.2021 (Audited)	Quarter ended 31.12.2020 (Unaudited)	Year ended 31.03.2020 (Audited)	Year ended 31.03.2021 (Audited)
1.	Total income from operations (net)				2659.54		1,864.16	194.04
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)				(993.55)		(1,144.71)	(940.81)
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)				(993.55)		(1,144.71)	(940.81)
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)				(667.91)		(827.92)	(319.87)
5.	Total Comprehensive income for the period [Comprising Profit/(Loss) for the period(after tax) and other comprehensive income (after tax)]				(659.23)		(827.76)	(320.54)
6.	Equity Share Capital				2100		2100	2100
7.	Other equity				-		-	-
8.	Earnings Per Share (of Rs. 2/- each) Basic (Rs.) Diluted (Rs.)				(0.64) (0.64)		(0.79) (0.79)	(0.30) (0.30)

Note:

1. The above Financial results were reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on June 29, 2021.
2. The above is an extract of the detailed format of Quarterly and Yearly Financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. The full formats of the Quarterly and Yearly Financial results are available on the website of the Stock Exchanges at www.bseindia.com and also on the Company's website at www.arcotech.in

By the order of Board of Directors
For Arcotech Limited
Sd/-
RN Pattanayak
Whole Time Director
Din: 01189370

SABOO BROTHERS LIMITED

Reg. Off.: 332, B- Block, Anand Plaza University Road Udaipur RJ 313001

Extract of Financial Results for the Quater ended March 31, 2021

Particulars	Standalone			(Rs. In Lacs)
	Quarter ended March 31, 2021	Quarter ended December 31, 2020	Year ended March 31, 2020	
Total income from operations (net)	16.16	11.13	33.12	
Net Profit / (Loss) from ordinary activities after tax	4.74	6.20	15.77	
Net Profit / (Loss) for the period after tax (after Extraordinary items)	4.74	6.20	15.77	
Paid up Equity Share Capital (Face Value Rs. 10/- per Equity Share) Reserves (Excluding Revaluation Reserve as shown in the Balance Sheet of previous year)	609.62	609.62	609.62	
Earnings Per Share (before extraordinary items) (of Rs. 10/- each)				
Basic :	0.08	0.10	0.26	
Diluted:	0.08	0.10	0.26	
Earnings Per Share (after extraordinary items) (of Rs. 10/- each)				
Basic :	0.08	0.10	0.26	
Diluted:	0.08	0.10	0.26	

Note : The above is an extract of the detailed format of Quarterly/Annual Financial Results with the Stock Exchange under Regulation 33 of the SEBI (Listing and other Disclosure Requirements) Regulation, 2015. The full format of the Quarterly/Annual Financial results are available on the Stock Exchange website .URL of the filings)

For and on behalf of the Board of Directors

SABOO BROTHERS LIMITED

sd/-
ROOP LAL BALAI

Whole Time Director (DIN: 08451425)

Place : Udaipur

Date: June 29, 2021

Date: 29.06.2021

SKYWEB INFOTECH LIMITED

Registered Office: K-20, Second Floor, Lajpat Nagar - II, New Delhi - 110024

Corporate Office: Plot No. 2A, First Floor, Sector-126, Noida, Uttar Pradesh - 201301

CIN: L72200DL1985PLC019763 | Website: skywebindia.in | E-mail: info@skywebindia.in

EXTRACT OF AUDITED STANDALONE & CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2021

S. No.	Particulars	Figures in lakhs except EPS			
		Standalone	Consolidated	Quarter ended 31.03.2021 (Audited)	Quarter ended 31.03.2021 (Audited)
1.	Total income from operations (net)	463.57	463.57	-	463.57
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	2.37	(3.03)	(6.10)	2.37 (3.03) (6.10)
3.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2.37	(3.03)	(6.10)	2.37 (3.03) (6.10)
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2.37	(3.03)	(6.10)	2.37 (3.03) (6.10)
5.	Total Comprehensive Income for the period (Profit/Loss for the period (after tax) and Other Comprehensive Income (after tax))	2.37	(3.03)	(6.10)	4.25 4.90 (1.58)
6.	Equity Share Capital (Face Value of Rs. 10/- each)	100.00	100.00	100.00	100.00 100.00 100.00
7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year		190.49		258.75
8.	Earnings Per Share (for continuing and discontinued operations) (a) Basic (b) Diluted	0.24 0.24	(0.30) (0.30)	(0.61) (0.61)	0.43 0.43 0.49 (0.16)

NOTES:

YAMINI INVESTMENTS COMPANY LIMITED

CIN : L67120MH1983PLC029133

Regd. Office: B-102, Crystal Plaza, New Link Road, Opp. Infinity mall, Andheri (W), Mumbai - 400 053.

Email ID: yamininvestments@gmail.com; Website: www.yamininvestments.com

EXTRACT OF STANDALONE AUDITED FINANCIAL RESULT FOR THE QUARTER & YEAR ENDED 31ST MARCH, 2021

Amount in Lakhs

Sr. No.	Particulars	Standalone		
		Quarter ended 31.03.2021 (Audited)	Year ended 31.03.2020 (Audited)	Year ended 31.03.2021 (Audited)
1	Total income from operations	246.75	227.69	246.75
2	Total Expenses	383.69	362.16	409.72
3	Net Profit/ (Loss) before tax and exceptional items	6.87	9.22	26.24
4	Net Profit/ (Loss) before tax after exceptional items	6.87	9.22	26.24
5	Net Profit/ (Loss) after Tax and Exceptional Items	5.09	11.44	19.42
6	Total Comprehensive Income	0.00	0.00	0.00
7	Paid-up Equity Share Capital	5257.26	5257.26	5257.26
8	Earning Per Share Basic	0.0010	0.0020	0.0036
	Diluted	0.0010	0.0020	0.0036

Notes : The above is an extract of the detailed format of Quarterly & Yearly Audited Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing and Other Disclosure requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the websites of the Stock Exchange(s) and the listed entity.

For Yamini Investment Company Limited

Sd/-
Vandana Agarwal
Whole Time Director
Din: 02347593

Place: Mumbai

Date: 29.06.2021

PUBLIC NOTICE**TCI EXPRESS LIMITED**

L62200TG2008PLC061781

Regd. Office: Flat No. 306-307, 1-6-273, 3rd Floor, Ashoka Bhupal Chambers S. P. Road, Secunderabad - 500 003 (Telangana) Ph No. 040-27840104, E-mail id: secretarial@tciexpress.in

Notice is hereby given that the Certificate(s) for the under mentioned equity shares of the company "TCI Express Limited" have been lost/misplaced and the holder(s) of the said Equity shares have applied to the Company to issue duplicate share certificate(s). Any person who has a claim in respect of the said Shares should lodge the same with the Company at its Registered Office within 21 days from this date else the Company will proceed to issue duplicate Certificate(s) to the aforesaid applicants without any further intimation.

S.I. Name of the Holder Folio no. Certificate No. Distinctive Nos. From To No. of Shares
1. ANJANI KUMAR KANSIL TEL0019729 19729 35730978 35731047 170

Date: 30.06.2021 Place: New Delhi.

**POSSESSION NOTICE**

(for Immovable property only)

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 (Second) Act, 2002 and in exercise of power conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice, to the Borrower/Guarantor/Mortgagors to repay the amount mentioned in the notice, with Interest within 60 days from the date of receipt of the said notice. The Borrower having failed to repay the amount, notice hereby given to the borrower and the public in general, that the undersigned has taken possession of the property describe herein below in exercise of powers conferred on him/her under sub section (4) of Section 13 of the said Act read with Rule 8 of the Security Interest (Enforcement) Rules 2002 this 24th day of June of the year 2021. The Borrower/Guarantor/Mortgagors in particular and public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of Bank of Baroda for the amount/liability and interest thereon at the contractual rate plus cost, charges and expenses till date of payment. The borrower's attention is invited to sub-section (8) of Section 13 in respect of time available to redeem the secured assets.

S.I. No.	Name & Address of the Borrower /Guarantor/ Date of Demand/ Possession Notice	Description of Immovable Property	Outstanding Amount (₹)
1.	Borrower Mr. Shahid Ali S/o Mr. Mohammad Ali R/o Baba Furniture at 15, Brahmputri Colony, Opp. MLA Guest House, Faizabad Road, Lucknow. Guarantor Mr. Mohammad Ali S/o Nazar Mohammad R/o SS-93, Kailash Kunj Colony, Faizabad Road, Lucknow. Demand Notice : 14.01.2021 Possession Notice : 24.06.2021	All that part and parcel of the property consisting of land and building situated at SS-93, Kailash Kunj Colony, Faizabad Road, Lucknow; area within the Registration Sub-District Lucknow and District Lucknow. Owner: Mr. Mohammad Ali S/o Nazar Mohammad. Area to the extent of 36.75 Sqm. Boundaries: North: Comm. Comp, South: Road, East : Plot No.-92, West : Plot No.-94	Rs. 16,88,756/- interest & other expenses

Date: 24-06-2021; Place: Lucknow

Authorised Officer Bank of Baroda

VIKALP SECURITIES LIMITED

Regd. Office: 25/38, KARACHI KHANA, KANPUR, UTTAR PRADESH-208001

CIN - L65993UP1986PLC007727, Contact No: 0512-2372665

Email id : vikalpsecuritieslimited@gmail.com

Website : www.vikalpsecurities.com

EXTRACT OF STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED ON 31st MARCH, 2021

Rs. In Lacs except EPS

Sr. No.	Particulars	Quarter Ended		Year Ended	Year Ended
		31.03.2021 (Audited)	31.12.2020 (Unaudited)	31.03.2020 (Audited)	31.03.2021 (Audited)
1.	Total Income from Operations	0.00	0.00	0.00	0.00
2.	Net Profit/(Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	0.83	0.08	-2.90	-0.69
3.	Net Profit/(Loss) for the period before Tax (after Exceptional and / or Extraordinary items)	0.83	0.08	-2.90	-0.69
4.	Net Profit/(Loss) for the period after Tax (after Exceptional and and / or Extraordinary items)	0.83	0.08	-2.50	-0.69
5.	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after Tax) and other Comprehensive Income (after Tax))	0.92	0.08	-2.26	0.75
6.	Equity share capital (Face value of Rs.10/- each)	305.19	305.19	305.19	305.19
7.	Reserves (Excluding Revaluation Reserves) as shown in the Audited Balance sheet of the Previous year	0.00	0.00	125.25	124.49
8.	Basic and diluted EPS (Not Annulized) (Rs.)				
	Basic	0.03	0.00	-0.01	-0.02
	Diluted	0.03	0.00	-0.01	-0.02

Note : The above is an extract of the detailed format of quarter and year ended audited Financial Results of 31st March, 2021 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarter and year ended Financial Results of 31st March, 2021 are available on the website of Bombay Stock Exchange Limited www.bseindia.com and on the website of the Company www.vikalpsecurities.com.

For Vikalp Securities Limited

Sd/-
Arun Kejriwal
Managing Director
DIN : 00687890

Date : 29th June, 2021

Place : Kanpur

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ASHOK GUPTA

Managing Director
(DIN 00135288)

Place : Kanpur

Date : 29th June 2021

For and on behalf of the Board of Directors

ansal buildwell LTD.

(AN ISO 9001: 2008 CERTIFIED COMPANY)

CIN No.: L45201DL1983PLC017225



Regd. Office : 118, Upper First Floor, Prakash Deep Building, 7, Tolstoy Marg, New Delhi-110 001 Ph. : +91-11-23350501, 23353052, Fax : +91-11-2310639, 23359550

E-mail : info@ansalbl.com, Website : www.ansalbl.com**STATEMENT OF STANDALONE AND CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED 31 MARCH, 2021**

(INR in lakhs)

S No.	Particulars	Standalone			Consolidated		
		Quarter Ended		Year Ended	Quarter Ended		Year ended
		March 31, 2021 (Audited)	December 31, 2020 (Unaudited)	March 31, 2020 (Audited)	March 31, 2021 (Audited)	December 31, 2020 (Unaudited)	March 31, 2021 (Audited)
1	Total Income from Operations	3,800.16	1,500.71	1,145.75	7,517.83	6,195.98	3,800.16
2	Net Profit / (Loss) For the period before tax and exceptional items	675.37	2 00.73	(357.41)	728.64	115.55	673.16
3	Net Profit / (Loss) For the period before tax and after exceptional items	675.37	200.73	(357.41)	728.64	115.55	673.16
4	Net Profit / (Loss) For the period after tax and after exceptional items	659.37	205.76	(110.00)	706.75	82.47	657.16
5	Total Comprehensive Income for the period (after tax)	666.47	188.59	(125.11)	698.46	65.39	631.77
6	Equity Share Capital	738.38	738.38	738.38	738.38	738.38	738.38
7	Earnings Per Share (Equity share of Rs. 10/- each)	8.93	2.79	(1.49)	9.57	1.12	8.46
	Basic :	8.93	2.79	(1.49)	9.57	1.12	8.46
	Diluted:	8.93	2.79	(1.49)	9.57	1.12	

