CARYSIL
German Engineered

STERNHAGEN
GERMANY

April 05, 2021

To,
BSE Limited
Department of Corporate Services
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai- 400 001
Scrip Code: 524091

To,
National Stock Exchange of India Limited
Exchange Plaza, Plot No. C/1
'G' Block, Bandra – Kurla Complex
Bandra East,
Mumbai 400 051
Trading Symbol: ACRYSIL

Dear Sir/Madam,

Sub: Submission of Newspaper Clipping of Notice of Postal Ballot

This is to inform you that in compliance with Regulation 30 & 47(1) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith the copies of Newspaper Advertisement dated April 03, 2021 published in Mumbai Lakshadeep (with Marathi translation) and Business Standard – All Editions on April 04, 2021 and April 05, 2021 respectively regarding Completion of dispatch of Notice of Postal Ballot.

Please take same on record.

Thanking you,

Yours faithfully,
For **ACRYSIL LIMITED**

Neha

ACRYSIL LIMITED
MUMBAI

NEHA PODDAR
COMPANY SECRETARY & COMPLIANCE OFFICER

Encl.: a/a

Acrysil Limited (ISO 9001 : 2015 ; 14001 : 2015 and 45001 : 2018)

Forbes Asia BEST UNDER A BILLION 2020

Factory & Head Quarter:
Bhavnagar-Rajkot Highway,
Navagam, Vartej-364 060 (INDIA)
Ph :+91-278-2540218, 2540893
Fax : +91-278-2540558
Visit us on: www.carysil.com

Regd. Office:
B-307, Citi Point, 3rd Floor,
J.B. Nagar, Andheri Kurla Road,
Andheri (East)Mumbai-400 059
Ph: +91-22-4015 7817 / 7818 / 7819
Fax: +91-22-2825 8052
CIN: L26914MH1987PLC042283

Branch Office:
B-30,
Okhla Industrial Area, phase-1,
New Delhi- 110020 (INDIA)
Ph. : +91-11-40524889

पेण तालुक्यातील २ हजार विज ग्राहकांची बत्ती गुल

पेण, दि.३ : महाराष्ट्र राज्य विद्युत वितरण कंपनीने थकीत वीज बिलांविरोधात मोहिम आखली असता या मोहिमेस तालुक्यातील नागरिकांकडून संमिश्र प्रतिसाद मिळाला. पेण तालुक्यातील ५८ हजार २२० वीज ग्राहक असून त्यातील मागील सहा महिन्यातील ११ हजार ९९५ वीज बिले वेळेवर न भरल्याने थकित ग्राहक राहिले. त्यांच्याकडून आतापर्यंत १० कोटी ३२ लाख ११ हजार ७७१ थकीत विज बिलांची वसुली झाली असून अजून ८ कोटी २ लाख ४४ हजार ८९२ रुपये वसुली करायची शिल्लक आहे या दरम्यान तालुक्यातील १ हजार ९८९ घरगुती ग्राहकांचे व ३८९ व्यापारी ग्राहकांचे वीज बिल कनेक्शन बिल न भरल्यामुळे कट करण्यात आले असल्याची माहिती महावितरणाच्या विभागांनी दिली आहे.

पेण तालुक्यातील वाणिज्य, घरगुती आणि सार्वजनिक वीज बिलापोटी असलेल्या सुमारे १८ कोटी ३४ लाखाच्या थकीत रकमेपैकी मार्च अखेरीस सक्तीच्या सवलतीत १० कोटी ३२ लाख ११ हजार ७७१ रुपयांची वसुली करण्यात पेण म हावितरणाला यश आले आहे. तर वीज बिल चोरी करणारे ७७ प्रकरणे उघडकीस आली असून त्यांच्याकडून १७ लाख ७७ हजार ६०० रुपयांची कायदेशीर वसुली करण्यात आली आहे. राज्यात कोरोनाच्या कालातील वीज बिले माफ करण्यात यावीत अशी मागणी नागरिकांकडून मोठ्या प्रमाणात होत होती मात्र सरकारने याकडे दुर्लक्ष करीत नागरिकांनी वापरलेली वीज बिले तात्काळ भरावी कोरोनाच्या काळातील पेण तालुक्यांमध्ये महावितरण विभागाची सुमारे १८ कोटी ३४ लाखांची वीज बिले थकीत आहेत यामध्ये शहरी-ग्रामीण ग्रामपंचायतच्या दिवाबत्तीचे घरगुती आणि इतर वीजबिलाचे थकीत वसुली करण्यासाठी महावितरणातील वरिष्ठांच्या आदेशानुसार पेण महावितरणचे अधिक्षक अभियंता दिपक पाटील यांच्या मार्गदर्शनाखाली कनिष्ठ अभियंता उमाकांत सपकाळे, कार्यकारी अभियंता के. सी. भिसे, सहाय्यक अभियंता बी.बी. जाधव, एस.ए. उमप, डी. एस. पाटील, एन.व्ही. थोरात, एस. एन. कुरणावळ, ए.के. साळवी, बी. जे. नाईक, ए. व्ही. वानखेडे, कनिष्ठ अभियंता एस. सी. भोनकर, जे.डी.गायकर आदि कर्मचारी यांनी या मोहिमेत सहभाग घेतला आहे.

सिंधुदुर्ग जिल्ह्यात आज ६७ जण पॉझिटिव्ह ; दोघांचा मृत्यू

सिंधुदुर्ग, दि.३ (हिंदुस्थान समाचार) : सिंधुदुर्गात कोरोना पॉझिटिव्ह रुग्णांची संख्या वाढू लागलीय. आज दुपारी १२ वाजेपर्यंत आलेल्या अहवालानुसार आज १७ जणांना डिस्चार्ज देण्यात आला, त्यामुळे आतापर्यंत कोरोनावर मात केलेल्यांची एकूण संख्या ६ हजार ५४३ झाली आहे. जिल्ह्यात सक्रिय रुग्णांची वाढू लागली असून ती ५८३ वर पोहोचली आहे. आज जिल्ह्यात आज ६७ जणांचे अहवाल पॉझिटिव्ह आले. त्यामुळे कोरोनाबाधित रुग्णांची एकूण संख्या आता ७ हजार ३१७ एवढी झाली आहे. कोव्हीड-१९ मुळे आज दोघांचा मृत्यू झाला असून आतापर्यंत मृत्यू झालेल्यांची एकूण संख्या १८५ झाली आहे. सक्रिय रुग्णांपैकी ९ रुग्णांची संख्या चिंताजनक असल्याची माहिती अतिरिक्त जिल्हा शल्य चिकित्सक यांनी दिली.

जाहिर सूचना

याद्वारे सुचना देण्यात येते कि, खाली नमुद केलेल्या मिळकतीचे टायटल निर्वेध व बोजाविरहित आहे. या संबंधी खातरजमा करणेसाठी ही नोटीस दिली आहे.

मिळकतीचे वर्णन: कल्याण-डोंबिवली महानगर पालिकेच्या हद्दीतील डोंबिवली (पूर्व) - सदनिका क्रमांक ६ ... निर्वेध व बोजाविरहित ...

गहाळ झाली असून डोंबिवली पोलीस स्टेशन डोंबिवली (पु) येथील प्रॉपर्टी मिसिंग रजिस्टर्ड नंबर०३४८/२०२१ रोजीच्या अनु. क्रमांकावर दि.०३/०४/२०२१ रोजी तक्रार दाखल करण्यात आली आहे.

आता सदर सदनिकेचे श्री. घनश्याम वसंत कुलकर्णी कायदेशीर मालक आहेत, सदरच्या मिळकतीचे टायटल निर्वेध व बोजाविरहित आहे. त्यासंबंधी कोणाचे हक्क किंवा मालमत्तेवर विक्री, देणगी, वारस, गहाणखत, लीज, लीअन, हवाला, पोटगी, इजमेंट याशिवाय इतर कुठल्याही प्रकारचा हक्क असणा-या सर्व इसमांनी यासंबंधीची लेखी माहिती या जाहीर सुचनेच्या प्रसिध्दीच्या तारखेपासून १४ दिवसांचे आत आमचे वकील सौ. अर्चना श्रेयस जोशी (मो. न. ९८६७४१५३६७) यांना कळवावयास पाहिजे. तसे न केल्यास वरील प्रकारचे कोणतेही हक्क नाहित व असल्यास ते सोडून देण्यात आले आहेत असे समजून सदर सदनिका क्रमांक ६ निर्वेध व बोजाविरहित आहे असे समजण्यात येईल.

दिनांक : ०४/०४/२०२१

ॲड. अर्चना श्रेयस जोशी
प्लॉट नं. १३, गोविंद्-केशव्, सेंट्रल रेल्वे कॉलनी, कल्याण रोड, डोंबिवली (पूर्व).
मो. ९८६७४१५३६७

PUBLIC NOTICE

Notice is hereby given on behalf of my client MR. SUBHASBHAI VASANTBHAI PARMAR, who is lawful owner of Flat No.01, "B"Wing, Ground Floor, of Spring Field CHS Ltd, Situated at Plot No.9, Survey No. 44 & 46, Village Navghar, Vasai Rd (W), Tal – Vasai, Dist – Palghar. The First Original chain Agreement for sale of the said Flat Dt-9-1-1984 executed between the builder M/S. V.S Enterprises and the Purchaser D.S.Dhanawade & 4th Original chain Agreement for sale of the said Flat Dt 21-6-1995 duly registered in the office of Sub-Registrar Vasai-1 on 3-8-1995 vide Document No Photo 3332/95 executed between the Transferors MR. Vijay S. Shingare & Mrs. Vijaya V. Shingare and Transferee Yousuf B. Ratlamwala, are lost. My client intend to sale the said Flat. If any Person/s having any claim, right, title & interest in the said Flat is/are required to notify/ intimate the same in writing along with all supporting valid and certified documents to me on my below mentioned address within 14 days from the date of publication of this notice, otherwise it will be considered that there is no such claim/ objection against the said Flat and such claim/ objection if any shall be considered as waived and/or abandoned and the sale of the said Flat shall be completed.

Sd/-
Adv. A. J. Poonawala
Add: 'B' 102 Champa Sadan, Near Sai Leela Hotel, Navghar, Vasai Rd (W), Tal – Vasai, Dist - Palghar. 401202

Sugo

APPENDIX – 16
(Under the Bye-law No. 34]

NOTICE

Mr Satish V. Singh a Member of the Global Arena Bliss ABC Co-operative Housing Society Ltd. having, address at Global Arena Complex Tivri Phata, Behind Sunteck City, Naigaon (East), Vasai, Palghar-401208 and holding flat No 1308 , Thirteenth Floor, C-Wing, in the building of the society, died on 21/08/2020 without making any nomination. The society hereby invites claims or objections from the heir or heirs or other claimants/objector or objectors to the transfer of the said shares and interest of the deceased member in the capital/property of the society within a period of 14 days from the publication of this notice, with copies of such documents and other proofs in support of his/her/their claims/objections for transfer of shares and interest of the deceased member in the capital/ property of the society. If no claims/ objections are received within the period prescribed above, the society shall be free to deal with the shares and interest of the deceased member in the capital /property of the society in such manner as is provided under the bye-laws of the society. The claims /objections, if any, received by the society for transfer of shares and interest of the deceased member in the capital /property of the society shall be dealt with in the manner provided under the bye-laws of the society. A copy of the registered bye-laws of the society is available for inspection by the claimants/ objectors, in the office of the society/ with the secretary of the society between 10 A. M. to 5 P.M. From the date of publication of the notice till the date of expiry of its period.

Place: Naigaon(East)
Date: 04/04/2021

Sd/-
The Secretary;
Global Arena Bliss ABC Co-op. Housing Society Ltd, Naigaon (East)- 401208;

जाहिर सूचना

येथे सूचना देण्यात येत आहे की, **श्री. रामकृपाल विश्वकर्मा** यांनी फ्लॅट ... यांच्या नावे ... सदर सूचना प्रकाशन तारखेपासून **१५ दिवसात** ... कळवावे.

आज दिनांकित ४ एप्रिल, २०२१

नरेंद्र आर. सिंग
वकील उच्च न्यायालय
सी-१९०१, श्रुतिम हाईट्स, पसिफीक एन्क्लेव, पवई, मुंबई-४०००७६.

PUBLIC NOTICE

TO WHOMSOEVER IT MAY CONCERN

Notice is hereby given on behalf of MR. BALARAM KALIYA PATIL by MR. SADIK HAMID INAMDAR (power of Attorney holder) to the public at large that original agreement dated 18th March 2015 between R.S. HOMES BUILDER AND DEVELOPER therein called vendor and MR. BALARAM KALIYA PATIL through MR. SADIK HAMID INAMDAR (POWER OF ATTORNEY HOLDER) is Purchaser, R.S. HOMES BUILDER AND DEVELOPER is called confirming party in respect of Building name: R.S. Residency, Plot No.177, Sector-23, ULWE, Navi Mumbai, Tal-Panvel, Dist- Raigad Flat No.103, , Flat No.202, Flat No.401, Flat No.402, Flat No.403, Flat No.504, Flat No.104, Flat No.201, Flat No.203, Flat No.204, Flat No.301, Flat No.302, Flat No.303, Flat No.304, Flat No.403, Flat No.404, Flat No.501, Flat No.503, Flat No.601, Flat No.603, Flat No.604, Flat No.701, Flat No.702, Flat No.703, Flat No.704. The said agreements are essential and necessary link in the said chain title for the aforesaid property. Therefore, any person having any claim, right, title and/or interest of demand in or against the said property or against the sale owner by way of sale, mortgage, charge, trust, or lien, possession, gift, maintenance, inheritance, lease, attachment or otherwise howsoever hereby required to make the same known in writing together with supporting documents to the undersigned at their office at flat No. 102, Plot No. 137, Kukshet Sector 14 Nerul (W) Navi Mumbai-400706, within a period of 7 days from the publication notice, hereof failing with the claim of such person will be deemed to have been waived and/or abandoned,

Advocate

Date: 04/04/2021
Place: Mumbai

Rajesh Mishra
(B.A.LLB.)
Advocate High Court

जाहीर सूचना

या नोटिसाद्वारे सर्व जनतेस कळविण्यात येते कि, माझे अशील श्री. डॉल्फि अँन्थोनी डिसोझा हे फ्लॅट क्र.१०१, १ला मजला, ए/४-विंग, खजुरीया नगर वी को-ऑपरेटिव्ह हौसिंग सोसायटी लिमिटेड, खजुरीया टँक रोड, कांदिवली (प.), मुंबई-४०००६७ या जागेचे मालक आहेत आणि दिनांक ०१.०४.२००८ रोजी सदर सोसायटीद्वारे वितरीत अनुक्रमांक १०१ ते १०५ (दोन्ही समाविष्ट) धारक ५ शेअर्स असलेली भागप्रमाणपत्र क्र.०२१ त्यांच्या नावे आहे.

असे की, श्री. डॉल्फी ए. डिसोझा यांनी वर नमुद केलेले फ्लॅट दिनांक १६.०१.२००९ रोजीचे करारनामानुसार मे. दिपक डेव्हलपमेंट कॉर्पोरेशन (बिल्डर) यांच्याकडून खरेदी केले होते.

यापुढे सदर नमुद करण्यात येते की, माझे अशील श्री. डॉल्फी ए. डिसोझा यांच्याकडून दिनांक १६.०१.२००६ रोजीचे मुळ करारनामा आणि उपरोक्त फ्लॅट क्र.१०१ बाबतचे मुळ भागप्रमाणपत्र क्र.०२१ हे हरवले आहे. तद्नुसार श्री. डॉल्फी ए. डिसोझा यांनी दिनांक १२.१२.२०१९ रोजी नोंदणी क्र.३८७५ नुसार कांदिवली पोलीस ठाणे येथे दस्तावेज हरवल्याची तक्रार नोंद केली आहे.

जर कोणा व्यक्तीस उपरोक्त फ्लॅटमध्ये विक्री, बक्षीस, तारण, अधिभार, भाडेपट्टा, मालकी हक्क, वारसा हक्क किंवा अन्य इतर प्रकारे कोणताही दावा, अधिकार, हक्क, हित असल्यास आणि उपरोक्त मुळ विक्री करारनामा जर कोणा व्यक्तीस सापडल्यास त्यांनी आवश्यक दस्तावेजांच्या प्रतींसह खालील स्वाक्षरीकर्त्याकडे सदर सूचना प्रकाशन तारखेपासून १५ दिवसांत कळवावे.

सही/-
वाय.सी. दुबे
(वकिल व नोटरी)
एलआयसी इमारतीच्या मागे, एस.व्ही. रोड, मालाड पश्चिम, मुंबई- ४०००६४
ठिकाण: मुंबई दिनांक: ०४.०४.२०२१

जाहीर सूचना

सर्वसामान्य जनतेस येथे सूचना देण्यात येत आहे की, माझे अशील **आदम ए. पॉल** हे फ्लॅट क्र.बी/२०९, २रा मजला, **सोनल को-ऑपरेटिव्ह हौसिंग सोसायटी लिमिटेड,** प्लॉट क्र.८ व ७, आर.एन.पी. पार्क, भाईंदर पुर्व, तालुका व जिल्हा ठाणे (यापुढे सदर फ्लॅट म्हणून संदर्भ) या जागेचे मालक/निवासी आहेत आणि **सोनल को-ऑपरेटिव्ह हौसिंग सोसायटी लिमिटेडचे** सदस्य असून सदर सोसायटीचे भागप्रमाणपत्र क्र.४३ अंतर्गत अनुक्रमांक २११ ते २१५ (दोन्ही समाविष्ट) धारक रु.५०/- प्रत्येकीचे शेअर्स धारक आहेत. सदर फ्लॅट तसेच सदर शेअर्स व सदर सोसायटीचे भांडवलातील हित माझे अशिलांची आई श्रीमती मारिया असूम्पता पॉल यांच्या नावे होते. सदर माझ्या अशिलांची आई श्रीमती मारिया असूम्पता पॉल यांचे ११.०९.२०१९ रोजी निधन झाले, त्यांच्या पश्चात त्यांनी नोंदविलेले वारसाहक्क कायद्यानुसार कायदेशीर वारसदार व प्रतिनिधी म्हणून त्यांचा मुलगा अर्थात माझे अशील आहेत. माझ्या अशिलांची आई श्रीमती मारिया असूम्पता पॉल यांचे निधन झाल्यानंतर माझ्या अशिलांनी सदर सोसायटीचे भांडवलातील शेअर्स व हित यासह एकत्रित सदर फ्लॅट त्यांच्या नावे हस्तांतरणासाठी सोसायटीकडे अर्ज केलेला आहे आणि दिनांक १४.०३.२०२१ रोजी सदर सोसायटीने फ्लॅट माझे अशिलांच्या नावे हस्तांतरीत केले. सदर माझ्या अशिलांची आई श्रीमती मारिया असूम्पता पॉल यांनी सदर फ्लॅट दिनांक १६.११.१९९१ रोजीचे विक्री करारनामानुसार मे. आकाश डेव्हलपर्स यांच्याकडून खरेदी केला होता.

सदर दिनांक १६.११.१९९१ रोजीचा विक्री करारनामा हरवला आहे आणि माझ्या अशिलांनी त्यांच्या प्रयत्नाने शोध घेतल्यानंतरही सापडलेले नाही आणि त्यांनी याबाबत दिनांक ११.०४.२०१४ रोजी नोंद क्र.१५२३/२०१४ नुसार अंधेरी (पुर्व), मुंबई पोलीस ठाणे येथे एनसी/एफआयआर नोंद केली आहे. आता माझे अशील सदर फ्लॅट श्री. रामकिशोर एस. मंत्री यांच्याकडे विक्री व हस्तांतरीत करू इच्छित आहेत.

जर कोणा व्यक्तीस सदर दिनांक १६.११.१९९१ रोजीचे विक्री करारनामा हरविलेबाबत मयत व्यक्तीचे इतर वारसदार व कायदेशीर प्रतिनिधी यांना कोणताही दावा, अधिकार, हित असल्यास त्यांनी माझे कार्यालय पत्ता: **दुकान क्र.३, तळमजला, न्यु पंचरत्न कोहौसोलि., आर.एन.पी. पार्क, आर.एन.पी. गार्डन समोर, भाईंदर (पुर्व), ठाणे-४०११०५** येथे सदर सूचना प्रकाशन तारखेपासून **१५ दिवसांत** कळवावे. तदनंतर कोणताही दावा विचारात घेतला जाणार नाही.

सही/-
निर्भय आर. दुबे
वकील
ठिकाण: भाईंदर दिनांक: ०४.०४.२०२१

जाहिर सूचना

येथे सूचना देण्यात येत आहे की, माझे अशील **श्री. ज्ञानदेव सोपान मांडरे** हे फ्लॅट क्र.१९, ... कांदिवली (पश्चिम), मुंबई-४०००६७ ... **१५ दिवसांत** ... कळवावे.

आज दिनांकित ०४ एप्रिल, २०२१

संतोष एम. पितळे
वकील व भारत शासन नोटरी

जाहिर नोटीस

आम जनतेला माहितीकरिता कळविण्यात येते कि ... **रजि. नं. ३९७/२०२१** ... घेतली जाणार नाही याची नोंद घ्यावी. मुदतभाहय हरकती असल्यास त्या आमच्या अशिलावर बंधनकारक राहणार नाहीत याची संबंधितांनी नोंद घ्यावी.

सही-
ॲड. ना. अ. रंगापुर
शॉप नं ४, बिल्डिंग नं. ११, विजय विलास कॉम्प्लेक्स, आनंद नगर, घोडबंदर रोड ठाणे पश्चिम ४००६१५.
दिनांक 04 / 04 / 2021 मो - ९८९२८७३८७६

रोज वाचा दै. 'मुंबई लक्षदीप'

सार्वजनिक सूचना

मी जयंत अमृतलाल पंड्या, माझी मुलगी क्रिशा जयंत पंड्या ३१-०३-२०२१ पासून बेपता असल्याची माहिती देउ इच्छितो. आता आम्हाला माहिती मिळाली की तिचे लग्न नीरज बहादुरभाई वसावा सोबत झाले आहे. म्हणूनच, मी आणि माझे पंड्या कुटुंबीय तिच्याशी कोणताही संबंध ठेवु इच्छित नाही आणि तिला माझ्या मालमत्तेवर कोणतेही हक्क मिळणार नाही.

जयंत अमृतलाल पंड्या, ०३-०४-२०२१

PUBLIC NOTICE
IN THE COURT OF THE CIVIL JUDGE (S.D.) THANE DISTRICT, AT THANE
Civil M. A. 407/2021 Ex.6

Devendra Arvind Apte and 2 others ...Applicants
Versus
Nil ...Respondent

Most Respectfully Submits That:

That **Late Arvind Shankar Apte** is The Father of all the Applicants Died Intestate on **04/11/2003** at **Lok Hospital, Thane.**

The Properties Description is in the names of Deceased are mentioned herewith.

Sr.No.	Asset	Property Description
1.	Self-Use Property	Property bearing Flat No. 101, Area Admeasuring 475 sq. fts. (Built up area), on the 1st Floor, Building no.20, in the Society known as Dev Daya Nagar Phase II CHS Ltd., Constructed on land bearing Survey No.191(part), 194/4(part) and 202/4(part) situated at Pokharan Road No.1, Thane West, Taluka Thane, Dist Thane-400606.

Whereas the above named Applicants has filed M.A Application under Section 372 of the Indian Succession Act 1925 for Grant of Succession Certificate in the court of the Civil Judge (S.D) Thane District at Thane.

You the member of Public are hereby given notice to appear in the court of Civil Judge (S.D) Thane in person or by pleader duly instructed and to file your Say/Objection if any within 30 (Thirty) Day from the date of Publication of this Public Notice Failing which the said application will be presuming that there is no objection from anybody and the Application will be finally decided.

Given under the hand & seal of the court this 03 March, 2021

SD/-
Jr. CLERK

SEAL

By Order
Asst. Superintendent
Civil Judge (S.D) Thane

जाहिर नोटीस

मे.उप निबंधक सहकारी संस्था- मुंबई यांचे कार्यालय
मुंबई विभागीय सहकारी पतसंस्था फेडरेशन लि.-मुंबई
६/६०३- दुर्गा कृपा कोऑप.हौसिंग सोसायटी लि.- हनुमान चौक, नवघर रोड, मुलुंड(पू.)- मुंबई ४०० ०८१.

जय भोलेनाथ को.ऑप.क्रेडिट सोसायटी लिमिटेड
पत्ता : प्लॉट नं.७६, आनंदगढ, पार्क साईट,
विक्रोळी (पश्चिम), मुंबई : ४०० ०७९
अनुक्रमांक १ ते ४८ ... अर्जदार

अ. नं.	जाब देणाऱ्यांचे नांव	अर्ज दाखल दि.	दावा क्रमांक	दावा रक्कम रू.	जाब देणार क्रं.
१	श्री. हारून फजल रहमान शेख	२२.०१.२०२१	३०१	१,४८,५८०.००	२
२	श्री. अशोककुमार शिवराम उपाध्याय	२२.०१.२०२१	३०२	१,६९,६७६.००	१
३	श्री. ओमप्रकाश चद्रदीप पाठक	२२.०१.२०२१	३०२	१,६९,६७६.००	२
४	श्री. अमित गणेश चौबे	२२.०१.२०२१	३०२	१,६९,६७६.००	३
५	श्री. नंदजी नर्वदेश्वर पांडेय	२२.०१.२०२१	३०२	१,६९,६७६.००	४
६	श्री. रमेशचद्र केवलाप्रसाद मि	२२.०१.२०२१	३०३	२,०६,९५६.००	३
७	श्री. दत्तात्रेय बबन शिनोलीकर	२२.०१.२०२१	३०४	६८,८८५.००	१
८	श्री. हेमंतकुमार अमरबहादुर सिंह	२२.०१.२०२१	३०५	१,४४,७७९.००	१
९	श्री. लल्लन त्रिवेणी यादव	२२.०१.२०२१	३०५	१,४४,७७९.००	२
१०	श्री. मनोजकुमार रामलाल पासी	२२.०१.२०२१	३०६	२,६४,४६६.००	१
११	श्री. मुकेश भगेलू पटेल	२२.०१.२०२१	३०७	२,११,००३.००	१
१२	श्री. नन्दलाल इद्रसेन पंडित	२२.०१.२०२१	३०७	२,११,००३.००	२
१३	श्री. जवाहर मोतीलाल साह	२२.०१.२०२१	३०७	२,११,००३.००	३
१४	श्री. मो. कुरबान मो.रफिक शेख	२२.०१.२०२१	३०८	१,१०,६७०.००	२
१५	श्री. मुशर्रफ नफीसुद्दीन सिद्दीकी	२२.०१.२०२१	३०९	१,४९,१५६.००	१
१६	श्री. अख्तरअली अकबर खान	२२.०१.२०२१	३०९	१,४९,१५६.००	२
१७	श्री. राजेशकुमार राम यादव	२२.०१.२०२१	३१३	२,४७,१९३.००	१
१८	श्री. यादवेंद्रप्रसाद रामसेवक मि	२२.०१.२०२१	३१३	२,४७,१९३.००	२
१९	श्री. राजू मुन्नीलाल वर्मा	२२.०१.२०२१	३१४	१,६५,८३३.००	१
२०	श्री. उमेश सौदागर साह	२२.०१.२०२१	३१४	१,६५,८३३.००	३
२१	श्री. दिनेशकुमार माताबदल पाठक	२२.०१.२०२१	३१४	१,६५,८३३.००	४
२२	श्री. मोहनप्रसाद महाबीर सोनी	२२.०१.२०२१	३१६	१,७८,२९३.००	२
२३	श्री. नरेश डोमन रवानी	२२.०१.२०२१	३१६	१,७८,२९३.००	३
२४	श्री. बबलू श्यामलाल गुप्ता	२२.०१.२०२१	३१७	१,९२,९४१.००	२
२५	श्री. अरूणकुमार जीतबहादुर सिंह	२२.०१.२०२१	३१७	१,९२,९४१.००	४
२६	श्री. संजय परशुराम पालव	२२.०१.२०२१	३१८	१,४६,६०१.००	१
२७	श्री. सोहनलाल धर्मराज यादव	२२.०१.२०२१	३१८	१,४६,६०१.००	४
२८	श्री. शाहिद इकबाल अब्दुल अजीज अंसारी	२२.०१.२०२१	३१९	१,८९,६५०.००	१
२९	श्री. अंबिकाप्रसाद ओमकारनाथ तिवारी	२२.०१.२०२१	३१९	१,८९,६५०.००	२
३०	श्रीमती सुदामादेवी शिवकुमार मौर्य	२२.०१.२०२१	३२१	१,२४,७८१.००	१
३१	श्री. रमाकांत रामचंद्र यादव	२२.०१.२०२१	३२१	१,२४,७८१.००	३
३२	श्री. सुरेशचद्र रामजस यादव	२२.०१.२०२१	३२२	१,२९,९२३.००	१
३३	श्री. केशवप्रसाद रामनारायण यादव	२२.०१.२०२१	३२२	१,२९,९२३.००	२
३४	श्री. फूलचन्द रामकरन यादव	२२.०१.२०२१	३२२	१,२९,९२३.००	३
३५	श्री. राजकुमार डेगन यादव	२२.०१.२०२१	३२३	२,८८,५००.००	२
३६	श्री. बेलू चित्ते यादव	२२.०१.२०२१	३२३	२,८८,५००.००	४
३७	श्री. बिनोदकुमार नथुनी सिंह	२२.०१.२०२१	३२४	२,१२,६५०.००	१
३८	श्री. हिमांचलकुमार शिवकुमार पांडेय	२२.०१.२०२१	३२४	२,१२,६५०.००	२
३९	श्री. विजयकुमार छोटेलाल शर्मा	२२.०१.२०२१	३२५	१,२०,२२५.००	१
४०	श्री. धर्मराज लाजर नाडार	२२.०१.२०२१	३२६	२,१९,३९४.००	१
४१	श्री. हसन अमिर शेख	२२.०१.२०२१	३२६	२,१९,३९४.००	३
४२	श्री. सुमान्तर सुबाईयह पंडी	२२.०१.२०२१	३२६	२,१९,३९४.००	४
४३	स्व. विनोद श्रवन गुप्ता वारिस श्रीमती लक्ष्मीदेवी विनोद गुप्ता	२२.०१.२०२१	३२७	२,७१,३६२.००	१
४४	श्री. गंगाप्रसाद वंशनारायण यादव	२२.०१.२०२१	३२७	२,७१,३६२.००	२
४५	श्री. संजयकुमार रामरक्ष यादव	२२.०१.२०२१	३२७	२,७१,३६२.००	३
४६	श्री. लालचंद राजू साह	२२.०१.२०२१	३२७	२,७१,३६२.००	४
४७	श्री. विष्णु शांताराम राणे	२२.०१.२०२१	३२८	१,०७,७६६.००	१
४८	श्री. प्रमोद कुमार रामसुन्दर पाल	२२.०१.२०२१	३२८	१,०७,७६६.००	३

सदर दाव्याचे कामी अर्जदार यांनी दाखल केलेल्या अर्जातील प्रतिवादींना रजिस्टर पोस्टाने समन्स पाठविण्यात आलेले आहे. परंतु प्रतिवादी यांना समन्स रूजू न झाल्याने/त्यांचा नवीन पत्ता उपलब्ध नसल्याने जाहीर समन्स देत आहोत.

उपनिर्दिष्ट अर्जासंबंधी आपले म्हणणे मांडण्यासाठी स्वत: जातीने दिनांक ०८.०४.२०२१ रोजी सकाळी ११.०० वाजता दाव्यासंबंधी कागदपत्रांसह आपण या न्यायालयात हजर रहावे.

या नोटीशीद्वारे उपरोक्त प्रतिवादी यांना असेही कळविण्यात येते की, वरील तारखेस आपण वेळेवर हजर न राहिल्यास आपल्या गैरहजेरीत अर्जाची सुनावणी घेण्यात येईल, याची कृपया नोंद घ्यावी. त्या प्रमाणे वरील तारखेस तत्पूर्वी आपला संपूर्ण पत्ता कळविण्यात कसूर केल्यास आपला बचाव रद्द समजण्यात येईल.

म्हणून आज दिनांक ०१.०४.२०२१ रोजी माझे सही व कार्यालयाचे मुद्रेसह दिली आहे.

शिक्का

सही /-
उप निबंधक
सहकारी संस्था (परसेवा)
मुंबई विभागीय सहकारी पतसंस्था फेडरेशन लि. मुंबई

जाहिर नोटीस

तमाम जनतेस या नोटीसीने कळवण्यात येते कि माझे अशिल माउली को. ऑप. हौ. सोसायटी लि., भाईंदर (पूर्व) या सोसायटीतील सदनिका क्र. ऐ. १०१ जे श्री सागर जाधव यांचे नावे आहे, त्याची थकबाकी रुपये ६१,७८२/- दिनांक २५-०२-२०२१ पर्यंत बाकी आहे सदर संबंधीताना कळवण्यात येते कि हि नोटीस प्रसिद्ध होताच १५ दिवसाच्या आत सोसायटीची थकबाकी भरणा करावी, अन्यथा माझे अशिल रक्कम वसूली करिता उपनिबंधक सहकारी संस्था ता. ठाणे यांचे कार्यालयात अर्ज दाखल करतील.

दि. ०३-०४-२०२१ दत्तप्रसाद राईलकर
वकील
जी-८, हंसा को- ऑप. ही. सोसा. लि. गोडदेव गाव, भाईंदर (पूर्व), ता. जि. ठाणे

BEFORE THE STATE CONSUMER DISPUTES REDRESSAL COMMISSION FOR MAHARASHTRA AT MUMBAI
Old Secretariats Building, Extension Building, Ground Floor, Opp. Jehangir Arts Gallery, M.G. Road, Kalaghoda, Mumbai 400 032.
Complaint No.2017/1047

Mrs. Kishori Chandrakant Choudhary, Thane............ Complainant
V/S
1. Mr. Shekhar Hari Patil, Charai, Thane (W)-400601 .... Opponent 1
2. Mr. Anant V. Shetye, Thakkrpada Kalyan (W)-421301 .... Opponent 2
3. Mr. Vijay Dattatray Jadhav, Founder/Owner, M/s. Vaastu Vishard Enterprises, 2, Prakash Gaikwad bldg., Siddharthnagar, Majiwada, Thane (W) - 400601 Opponent 3
4. M/s. Star Enterprises, Sanskruti Prasad, Grd. flr., Opp. Hotel ShivaPrasad, Ram Maruti Rd., Thane (W)-400601 .... Opponent 4
5. Smt. Sarladevi Pandurang Sawle, Thane 400601 .... Opponent 5
6. Mr. Subhash Pandurang Sawle, Thane-400601 .... Opponent 6
7. Mr. Umesh Pandurang Sawle, Thane-400601 .... Opponent 7
8. Mrs. Madhuri C. Mohite, GIDC, Ankleshwar, Gujarat-393001 ..... Opponent 8

Public Notice

TAKE NOTICE THAT the Complainant above named has/have filed Complaint No.17/1047,before the State Consumer Disputes Redressal Commission Maharashtra at Mumbai.

WHEREAS the above mentioned Complaint was listed before the Commission for the hearing/submission. However as the notice by regular service was not served upon the Opponent No.3 & 4, the Hon'ble Commission ordered to issue notice by substituted notice i.e., Publication of Notice in Newspaper.

Therefore Notice is given to the Opponent No.3 & 4, that if you wish to contest the Complaint you are directed to appear in person or duly instructed pleader on 03/05/2021 at 10.30 a.m. Before the Commission.

TAKE FURTHER NOTICE THAT in default of your appearance on the date & time mentioned as above the Complaint may be decided in your absence. No further Notice will be given in relation thereto.

Place : Mumbai.
Date : 01 February, 2021.

Seal

Sd/-
Registrar
State Consumer Disputes Redressal Commission Maharashtra, Mumbai

सार्वजनिक न्यास नोंदणी कार्यालय,
बृहन्मुंबई विभाग, मुंबई.

चौकशीची जाहीर नोटीस

अर्ज क्रमांक **ACC/X/455/2021**
सार्वजनिक न्यासाचे नाव **Care 4 Mumbai** बाबत.
Mrs. Priya M. Varghese ...अर्जदार

सर्व संबंधित लोकांस जाहीर नोटिसीद्वारे कळविण्यात येते की, **सहायक धर्मादाय आयुक्त, बृहन्मुंबई विभाग, मुंबई** हे वर नमुद केलेल्या अर्ज वाबंबधी महाराष्ट्र सार्वजनिक विश्वस्त व्यवस्था अधिनियम, १९५० चे कलम १९ अन्वये खालील मुद्यांवर चौकशी करणार आहेत:-

१) वर नमुद केलेली न्यास अस्तित्वात आहे काय? आणि सदरचा न्यास ही सार्वजनिक स्वरुपाची आहे काय?

२) खाली निर्दिष्ट केलेली मिळकत सदर न्यासाच्या मालकीची आहे काय?

अ. जंगम मालमत्ता (वर्णन) : रु.१०,०००/- (अक्षरी रु. दहा हजार एक केवळ)

ब. स्थावर मालमत्ता (वर्णन) : लागू नाही

सदरच्या चौकशी प्रकरणामध्ये कोणास काही हरकत घ्यावयाची असेल अगर पुरावा देणेचा असेल त्यांनी त्यांची लेखी कैफियत ही नोटीस प्रसिद्ध झाल्यातारखेपासून तीस दिवसांचे आत या कार्यालयाचे वरील पत्त्यावर मिळेल अशा रीतीने पाठवावी. त्यानंतर आलेल्या कैफियतीचा विचार केला जाणार नाही. तसेच वरील मुदतीत कैफियत न आल्यास कोणास काही सांगावयाचे नाही असे समजून चौकशी पुरी केली जाईल व अर्जाचे निकालाबाबत योग्य ते आदेश दिले जातील.

ही नोटीस माझे सहीनिशी व मा. सहायक धर्मादाय आयुक्त, महाराष्ट्र राज्य, मुंबई यांचे शिक्क्यानिशी आज दिनांक १६.०३.२०२१ रोजी दिली.

शिक्का

सही/-
अधीक्षक (न्याय शाखा)
सार्वजनिक न्यास नोंदणी कार्यालय,
बृहन्मुंबई विभाग, मुंबई

जाहीर सूचना

केंद्र शासन, कंपनी निबंधक, मुंबई यांच्या समक्ष

मर्यादित दायित्व भागीदारी कायदा २००८ चे कलम १३ चे उपकलम (३) आणि मर्यादित दायित्व भागीदारी अधिनियम २००९ चे नियम १७ प्रकरणात.

मर्यादित दायित्व भागीदारी कायदा २००८, कलम १३(३) प्रकरणात आणि **अर्जुन स्टार एलएलपी** यांचे नोंदणीकृत कार्यालय: भारत डायमंड बोर्स, ६वा मजला, कॅबीन क्र.बीडब्ल्यु६०११, बी-टॉवर, जी ब्लॉक, वांद्रे-कुर्ला कॉम्प्लेक्स, वांद्रे (पुर्व), मुंबई-४०००५१, महाराष्ट्र, याचिकाकर्ता यांचे प्रकरणात.

सर्वसामान्य जनतेस येथे सूचना देण्यात येत आहे की, नोंदणीकृत कार्यालय **महाराष्ट्र राज्यातून गुजरात राज्यात** स्थलांतरीत करण्याकरिता मर्यादित दायित्व भागीदारी कायदा, २००८ चे कलम १३(३) अन्वये कंपनी निबंधक, मुंबई यांच्याकडे अर्ज करण्याचे एलएलपीने नियोजित केले आहे.

कोणा व्यक्तिच्या हितास एलएलपीचे नोंदणीकृत कार्यालयाच्या नियोजित बदलामुळे काही बाधा येत असल्यास त्यांनी त्यांच्या हिताचे स्वरुप व विरोधाचे कारण नमुद केलेल्या प्रतिज्ञापत्राद्वारे त्यांचे आक्षेप रजि. पोस्टाने सदर सूचना प्रकाशन तारखेपासून २१ (एकवीस) दिवसांच्या आत कंपनी निबंधक, मुंबई यांच्याकडे पाठवावी तसेच एक प्रत अर्जदार एलएलपीला त्यांच्या वर नमुद नोंदणीकृत कार्यालयात पाठवावी.

च्या वतीने व करिता
अर्जुन स्टार एलएलपी

वसंतलाल दुधालाल शाह
पदसिद्ध भागीदार
डीपीआयएन:०८८८६६६३

चंद्रा प्रकाश मेनारीया
पदसिद्ध भागीदार
डीपीआयएन:०८८८६५६२

दिनांक: ०४.०४.२०२१
ठिकाण: मुंबई

ACRYSIL LIMITED

नोंदणीकृत कार्यालय: बी-३०७, सिटी पॉईंट, जे.बी. नगर, अंधेरी-कुर्ला रोड, अंधेरी (पुर्व), मुंबई-४०००५९. **दूर.:**०२२-४०१५७८१७/१८, **वेबसाईट:**www.acrysilcorporateinfo.com, **ई-मेल:**cs.al@acrysil.com, **सीआयएन:** एल२६९१४एमएच१९८७पीएलसी०४२२८३

टपाल मतदान सूचना

अॅक्रिसिल लिमिटेड (कंपनी) च्या सदस्यांना येथे सूचना देण्यात येत आहे की, कंपनी कायदा २०१३ चे कलम १०८ व ११० नुसार ... टपाल मतदानाने ठराव मंजूर करण्याकरिता सदस्यांची मान्यता घेण्यात येत आहे.

बाब क्र.	अजेंडा	ठराव प्रकार
१	अॅक्रिसिल लिमिटेड-एम्प्लॉई स्टॉक ऑप्शन प्लान २०२१ मान्य करणे आणि कंपनीचे कर्मचाऱ्यांना एम्प्लॉई स्टॉक ऑप्शन मंजूर करणे.	विशेष ठराव
२	उपकंपनीचे कर्मचाऱ्यांना एम्प्लॉई स्टॉक ऑप्शन मंजूर करणे.	विशेष ठराव

... ई-मेल cs.al@acrysil.com ... www.evotingindia.com ... helpdesk.evoting@cdslindia.com ... www.acrysilcorporateinfo.com, www.bseindia.com व www.nseindia.com ...

मंडळाच्या आदेशान्वये
अॅक्रिसिल लिमिटेडकरिता
सही/-
नेहा पोद्दार
कंपनी सचिव व सक्षम अधिकारी

ठिकाण: मुंबई
दिनांक: ३ एप्रिल, २०२१

Burden of proof lies with manufacturer

CONSUMER PROTECTION

JEHANGIR B. GAI

On June 26, 2002, Deepak Singh purchased an Esteem VXL petrol car for ₹5,99,068 from Batra Auto Company, an authorised dealer of Maruti Suzuki India. The vehicle started giving problems right from the time of purchase.

The complaints were acknowledged and these were to be attended at the time of the first service. The problems included noisy door suspension, defective music system, and noise from the shock absorbers. However, only the engine oil filter assembly was changed. None of the other defects was removed.

When the vehicle was taken for second service, all the existing defects as well as new ones, such as disconnecting noises from the brake, and the fuel gauge not working, were pointed out and listed in the job card. This time the rear suspension was replaced, but this did not make any difference. All the other problems continued to persist.

A car was taken to the workshop several times, yet its problems persisted. So, Maruti needed to establish why the problems couldn't be rectified

Even at the time of the third service, the workshop could not rid the car of its defects. On taking up the matter with Maruti, Singh was advised to take the car to the Customer Care Manager for removal of defects. When the vehicle was returned, he was told that the problems had been resolved after changing the spring rear coil and shock absorbers. But Singh did not find any difference in the working of the vehicle. Maruti accepted that the complaint about the noise was still persisting, but now attributed this to the alloy wheels. Singh did not find this plausible, and when he expressed dissatisfaction, he was once again asked to bring the car for removal of the problems. When all his efforts proved futile, Singh filed a complaint before the district consumer forum.

The complaint was contested. Maruti claimed that the vehicle did not suffer from any manufacturing defect as it had undergone stringent quality control tests before dispatch to the dealer, who too had carried out a pre-delivery inspection. Maruti argued that all the free services had been given, so Singh was not entitled to demand repairs or replacement of the vehicle.

The Forum ordered Maruti to pay ₹3 lakh as compensation for deficiency in service, and ₹50,000 as harassment and litigation expenses. Maruti challenged the order, but its appeal was dismissed.

Finally, Maruti filed a revision before the National Commission, contending that the order was incorrect as no evidence had been produced to establish that there was any manufacturing defect. The National Commission observed that even though the vehicle had been taken to the workshop on a number of occasions, the problems persisted despite replacement of parts. So, the burden of proof was on Maruti to establish why the problems could not be rectified.

The Commission also pointed out that any part fitted in a workshop cannot be equated with the fitment at the assembly stage during the manufacturing of the vehicle. The Commission concluded that Singh could not get the enjoyment and satisfaction of having a new car as the vehicle had to be taken to the workshop repeatedly for repairs, which could not resolve the issues in the vehicle.

By its order of March 26, 2021, delivered by Justice Deepa Sharma, the National Commission dismissed the revision, upheld the Forum's order, and re-confirmed the finding of deficiency in service.

The writer is a consumer activist

Select sovereign schemes on post-tax return

Liquidity and the ability to lock in return should be other key considerations

SANJAY KUMAR SINGH

The slashing of interest rates on small-savings instruments, and then the overnight reversal of the decision, has left investors bewildered. It has also led many to believe that the respite may only be temporary.

ATTRACTIVE FIXED-INCOME OPTIONS

Small-savings instrument	Rate of interest (%)	Post-tax rate* (%)
Sukanya Samriddhi Yojana	7.6	7.6
Senior Citizens Savings Scheme	7.4	5.1
Public Provident Fund	7.1	7.1
Kisan Vikas Patra	6.9	4.7
National Savings Certificate	6.8	4.7
Other products		
Pradhan Mantri Vaya Vandana Yojana	7.4	5.1
RBI Floating Rate Savings Bonds, 2020	7.15	4.9

Rate of interest on small saving instruments is applicable for April–June 2021
*Post-tax return has been calculated for investors with an effective tax rate of 31.2%

Cuts are likely: Most experts, too, believe it is only a matter of time before small-savings instruments' above-market returns are pruned. Says Ankur Maheshwari, chief executive officer, Equirus Wealth Management: "The government wants lower interest rates within the economy. The existing rates have been retained for only a quarter, so they may be reconsidered once that period is over, or a little later."

The Shyamala Gopinath Committee had earlier created a framework for deciding small-savings rates. According to it, the average yield on government securities (G-Secs) of a similar maturity should be calculated over the previous year, and then a 25-basis point spread should be offered above it. "Since a mechanism for aligning small-savings rates with market rates already exists, it is only a matter of time before it is fully implemented," says Vishal Dhawan, chief financial planner, Plan Ahead Wealth Advisors.

Factor in real returns: Experts say that even if rates are cut, things will actually not be so bad if investors consider the real rate of return, instead of just the nominal rate. Consumer Price Index-based inflation has averaged 3.9 per cent between October and March. "An above 6 per cent rate would still be attractive and investors should comfortable holding some of these instruments. It is no different than getting a return of, say, 12 per cent when inflation is at 10 per cent," says Ankur Kapur, managing partner, Plutus Capital, a Sebi-registered investment advisory firm.

Investors, however, need to diversify beyond a pure fixed-income portfolio. "Decide on an asset allocation you are comfortable with and stick to it for the long term," says Kapur.

Go for the best rates: Maheshwari says that with the government intent on keeping interest rates at current levels or pushing them lower, it makes sense to invest in the instruments offering the most attractive rates.

Any decision regarding where to invest should be based on prevailing rates. Says Dhawan: "Do not act based on guesswork regarding what the rates could be three-six months later. If you find a product attractive currently, invest in it." While small-savings rates are higher than prevailing market rates, Dhawan points out that rates have also been hardening both in India and globally. So, predicting either the timing or the quantum of rate cuts is impossible.

Factor in liquidity: Begin by comparing post-tax return (*see table*). Only returns from Public Provident Fund (PPF) and Sukanya Samriddhi Yojana (SSY) are tax-free. Next, consider liquidity—whether you can afford to keep your money locked in for the long periods required by many of the instruments that offer higher returns.

Some of the products that offer the best rates—SSY and Senior Citizens Savings Scheme (SCSS)—are open only to specific groups like parents of a girl child below 10 and senior citizens, respectively.

Only some of the small-savings instruments allow you to lock in the current interest rates for a considerable period. SCSS, National Savings Certificate (NSC), Kisan Vikas Patra (KVP) and the time deposits allow it; rates of the rest are subject to periodic revision. Finally, remember there is an investment cap on many of these products.

Next, let us discuss some of the small-savings options that are attractive for higher-income earners.

PPF: Its attractiveness has gone up, especially with interest income from Employee Provident Fund on contributions above ₹2.5 lakh being made taxable. "The 7.1 per cent tax-free interest rate makes it very attractive. Your investment is also eligible for Section 80C deduction," says Raghvendra Nath, managing director, Ladderup Wealth.

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Senior citizens should also consider the Pradhan Mantri Vaya Vandana Yojana, which pays 7.4 per cent currently (taxable), subject to revision every year. Seniors can lock in rates for 10 years.

Burden of proof lies with manufacturer

CONSUMER PROTECTION

JEHANGIR B. GAI

On June 26, 2002, Deepak Singh purchased an Esteem VXL petrol car for ₹5,99,068 from Batra Auto Company, an authorised dealer of Maruti Suzuki India. The vehicle started giving problems right from the time of purchase.

The complaints were acknowledged and these were to be attended at the time of the first service. The problems included noisy door suspension, defective music system, and noise from the shock absorbers. However, only the engine oil filter assembly was changed. None of the other defects was removed.

When the vehicle was taken for second service, all the existing defects as well as new ones, such as disconnecting noises from the brake, and the fuel gauge not working, were pointed out and listed in the job card. This time the rear suspension was replaced, but this did not make any difference. All the other problems continued to persist.

A car was taken to the workshop several times, yet its problems persisted. So, Maruti needed to establish why the problems couldn't be rectified

Even at the time of the third service, the workshop could not rid the car of its defects. On taking up the matter with Maruti, Singh was advised to take the car to the Customer Care Manager for removal of defects. When the vehicle was returned, he was told that the problems had been resolved after changing the spring rear coil and shock absorbers. But Singh did not find any difference in the working of the vehicle. Maruti accepted that the complaint about the noise was still persisting, but now attributed this to the alloy wheels. Singh did not find this plausible, and when he expressed dissatisfaction, he was once again asked to bring the car for removal of the problems. When all his efforts proved futile, Singh filed a complaint before the district consumer forum.

The complaint was contested. Maruti claimed that the vehicle did not suffer from any manufacturing defect as it had undergone stringent quality control tests before dispatch to the dealer, who too had carried out a pre-delivery inspection. Maruti argued that all the free services had been given, so Singh was not entitled to demand repairs or replacement of the vehicle.

The Forum ordered Maruti to pay ₹3 lakh as compensation for deficiency in service, and ₹50,000 as harassment and litigation expenses. Maruti challenged the order, but its appeal was dismissed.

Finally, Maruti filed a revision before the National Commission, contending that the order was incorrect as no evidence had been produced to establish that there was any manufacturing defect. The National Commission observed that even though the vehicle had been taken to the workshop on a number of occasions, the problems persisted despite replacement of parts. So, the burden of proof was on Maruti to establish why the problems could not be rectified.

The Commission also pointed out that any part fitted in a workshop cannot be equated with the fitment at the assembly stage during the manufacturing of the vehicle. The Commission concluded that Singh could not get the enjoyment and satisfaction of having a new car as the vehicle had to be taken to the workshop repeatedly for repairs, which could not resolve the issues in the vehicle.

By its order of March 26, 2021, delivered by Justice Deepa Sharma, the National Commission dismissed the revision, upheld the Forum's order, and re-confirmed the finding of deficiency in service.

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Liquidity and the ability to lock in return should be other key considerations

SANJAY KUMAR SINGH

The slashing of interest rates on small-savings instruments, and then the overnight reversal of the decision, has left investors bewildered. It has also led many to believe that the respite may only be temporary.

Cuts are likely: Most experts, too, believe it is only a matter of time before small-savings instruments' above-market returns are pruned. Says Ankur Maheshwari, chief executive officer, Equirus Wealth Management: "The government wants lower interest rates within the economy. The existing rates have been retained for only a quarter, so they may be reconsidered once that period is over, or a little later."

The Shyamala Gopinath Committee had earlier created a framework for deciding small-savings rates. According to it, the average yield on government securities (G-Secs) of a similar maturity should be calculated over the previous year, and then a 25-basis point spread should be offered above it. "Since a mechanism for aligning small-savings rates with market rates already exists, it is only a matter of time before it is fully implemented," says Vishal Dhawan, chief financial planner, Plan Ahead Wealth Advisors.

Factor in real returns: Experts say that even if rates are cut, things will actually not be so bad if investors consider the real rate of return, instead of just the nominal rate. Consumer Price Index-based inflation has averaged 3.9 per cent between October and March. "An above 6 per cent rate would still be attractive and investors should comfortable holding some of these instruments. It is no different than getting a return of, say, 12 per cent when inflation is at 10 per cent," says Ankur Kapur, managing partner, Plutus Capital, a Sebi-registered investment advisory firm.

Investors, however, need to diversify beyond a pure fixed-income portfolio. "Decide on an asset allocation you are comfortable with and stick to it for the long term," says Kapur.

Go for the best rates: Maheshwari says that with the government intent on keeping interest rates at current levels or pushing them lower, it makes sense to invest in the instruments offering the most attractive rates.

Any decision regarding where to invest should be based on prevailing rates. Says Dhawan: "Do not act based on guesswork regarding what the rates could be three-six months later. If you find a product attractive currently, invest in it." While small-savings rates are higher than prevailing market rates, Dhawan points out that rates have also been hardening both in India and globally. So, predicting either the timing or the quantum of rate cuts is impossible.

Factor in liquidity: Begin by comparing post-tax return (*see table*). Only returns from Public Provident Fund (PPF) and Sukanya Samriddhi Yojana (SSY) are tax-free. Next, consider liquidity—whether you can afford to keep your money locked in for the long periods required by many of the instruments that offer higher returns.

Some of the products that offer the best rates—SSY and Senior Citizens Savings Scheme (SCSS) —are open only to specific groups like parents of a girl child below 10 and senior citizens, respectively.

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ATTRACTIVE FIXED-INCOME OPTIONS

Small-savings instrument	Rate of interest (%)	Post-tax rate* (%)
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Public Provident Fund	7.1	7.1
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