



VALENTINE

Date: 19/04/2021

The Manager,
Department of Corporate Services,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai 400 001.

BSE Scrip Code: 535467

The Assistant Vice President,
Listing Department,
National Stock Exchange of India Limited,
Exchange Plaza, 5th Floor,
Plot No. C/1, G Block,
Bandra Kurla Complex, Bandra (East),
Mumbai 400 051.
NSE Scrip Symbol: AIFL

Dear Sir/ Madam,

Subject : Intimation of Public Announcement – Sale / E-Auction Notice under IBC, 2016.
In accordance with Regulation 32A of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016, and order passed by National Company Law Tribunal, Mumbai Bench dated 05th October 2020, the public announcement – Sale / E-Auction Notice is published in Business Standard and Navshakti on 19th April, 2021.

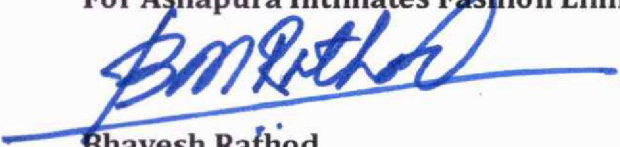
Respective Advertisement is enclosed herewith.

Kindly take the above information on your records.

Thanking You

Yours Faithfully,

For Ashapura Intimates Fashion Limited (in Liquidation)


Bhavesh Rathod

Liquidator

IBBI/IPA- 001/IPP01200/2018-19/11910

Place : Mumbai



Ashapura Intimates Fashion Ltd.

Reg Off. Unit No. 2/3/4 Pacific Plaza, Masjid Galli, Near Tilak Bhavan Dadar (West) Mumbai – 28. ☎ 022 3293143 📠 24331552/53
info@ahsapurafashion.com | www.ashapurafashion.com | www.valentineclothes.com CIN-L17299MH2006PLC163133

Promise to purchase produce from farmers must be kept



CONSUMER PROTECTION

JEHANGIR B GAI

Krishna Barman and some other farmers had stored their stock of jute at Bhartiya Gramin Bhandar in Bhetaguri, and had pledged it for availing a loan of ₹50,000, which was equivalent to 60 per cent of its value. A memo issued by the Jute Corporation of India (JCI) mentioned that this stock would be purchased at amounts ranging from ₹3,800 to ₹4,200 per quintal. JCI would in turn sell the jute procured from the farmers.

The Corporation later refused to purchase the stock at the agreed rate of ₹3,800 to ₹4,200 per quintal, contending that the same jute was being procured at a lower rate of ₹2,200 per quintal in the Cooch Behar region.

Krishna Barman and nine other farmers filed complaints before the District Forum pointing out that even though JCI was established with the objective of ensuring that farmers do not have to resort to distress sale, the Corporation was not honouring its commitment to buy the jute at the agreed rate.

The case was contested on various legal technicalities. JCI questioned the maintainability of the complaint contending that there was no consumer-service provider relationship as there was no commitment to purchase the jute. It claimed that it had merely given a quote regarding the price of jute, which fluctuates from year to year. It stated that the

price had subsequently fallen, and the Minimum Support Price (MSP) was ₹1,600 while the market rate was ₹2,200 per quintal. JCI alleged that the complaint had been filed merely to avoid repayment of the loan taken against the value of the jute.

The Forum observed that the bank which had advanced the loan had not taken any steps to sell it to JCI, which had led to a deterioration in the quality of the jute. Even though the farmers suffered a loss due to the bank's negligence, repayment of the loan was being demanded. So, it held that the farmers were consumers entitled to file a consumer complaint.

The Forum observed that there was deficiency in service on the part of the bank, the storage facility, and JCI. But, it added, there was contributory negligence on the part of the farmers too for failing to sell the jute and repay the loan. The Forum awarded refund of the capital amount of ₹8,44,965 along with interest at 12 per cent, together with compensation of ₹10,000 for deficiency in service, and costs of ₹5,000. It also directed that the jute be sold or auctioned at the best price, and the proceeds be used to clear warehouse rent and repay the loan along with interest.

The West Bengal State Commission upheld the order, and dismissed the appeal. JCI then filed a revision petition. In its order of April 5, 2021, delivered by Justice Deepa Sharma, the National Commission observed that the scope of revision was very much restricted, and it could not go into the factual aspects and merits of the concurrent findings of the District Forum and the State Commission. The National Commission dismissed the revision, holding that JCI was rightly held liable for failing in its obligation to purchase the jute from the farmers.

The writer is a consumer activist

Measures to ensure your finances are Covid-proof

Expand emergency corpus, buy adequate insurance, and minimise leverage

SANJAY KUMAR SINGH & BINDISHA SARANG

In normal times, we are preoccupied with how fast our investment portfolio is growing. During the second wave of the pandemic, we need to take a hard look at the risks that could jeopardise our finances. To enumerate, the primary risks we face today are loss of job, loss of life, high cost of treatment, disruption of income (like rental flows), and so on. Here are measures you can take to minimise their impact:

Create an emergency corpus

An emergency fund that can take care of six months of household expenses (including EMIs and insurance premiums) is usually sufficient. But at present, white-collared workers in many sectors are vulnerable.

"Have an emergency corpus equal to 12-18 months of expenses," says Ankur Kapur, managing partner, Plutus Capital, a Sebi-registered investment advisory firm.

Having an emergency fund will ensure you do not touch your long-term investments, which anyway tend to be heavy on equities. "You would not want to withdraw from them at a time when the equity market is down," says Kapur.

Within this emergency corpus, a part should be earmarked as medical emergency corpus. This should equal around one per cent of your net worth, and should be kept as cash at home, savings account deposit, fixed deposit, and credit card borrowing limit.

According to Suresh Sadagopan, founder, Ladder7 Financial Advisors: "Those who don't have an emergency corpus, but own gold should treat it as their fallback corpus,



SUPER TOP-UPS: HIGH COVERAGE, LOW COST

Premiums are for people who have a base policy of ₹10 lakh

Annual premium for varied sum insured (₹)				
Age (yrs)	10 lakh	40 lakh	65 lakh	90 lakh
25	391	740	791	841
35	391	782	841	898
45	484	1,596	1,747	1,902

■ For ₹10 lakh cover, the premium rates are of Liberty General Insurance's Supra Super Topup (I)

■ For ₹40, 65 and 90 lakh, the rates are of Max Bupa Health Insurance's Health Recharge Plan

■ These are the lowest rates available with PolicyBazaar

until they build one." In an emergency, they may sell the gold or take a gold loan. Those who have a property may also consider taking a loan against property. Such secured loans carry a lower rate of interest than unsecured loans.

Buy health insurance

If your company offers health insurance, treat it as your first line of defence. However, given the risk of job loss, supplement it with a personal cover.

Buy a family floater cover with a sum insured that could range from ₹5-50 lakh, depending on your pocket.

You could also buy a base cover of, say, ₹5-10 lakh and supplement it with a super top-up cover. Premium rates of these policies are quite affordable (see table).

The quality of the cover is as important as the sum insured. It should not have caps on room rent, doctor's fee, specific treatments, etc.

"Buy a cover that also takes care of pre-and post-hospitalisation costs and other essential expenses," says Naval Goel, founder and chief executive officer of PolicyX.com.

Those who are unable to afford a comprehensive health cover may buy a Corona-specific policy for now. "Such a policy will, however, only cover you for this disease. Even a Covid-19 patient could require treatment for other ailments arising from complications," adds Goel. Hence, he says, you should aim to eventually get a comprehensive cover.

As for elderly parents, include them in your company's group medical cover, then try to buy a personal cover for them too. Many insurers now offer policies targeted at senior citizens.

Purchase life cover

During the pandemic, many families have lost their sole breadwinners.

Treat this as a wake-up call to buy sufficient term insurance. "Those in their late 20s or early 30s should get a term cover equal to 20x their annual income, while those in their 50s

may have coverage of around 10x," says Kapur.

Reduce expenses & leverage

Curtailling expenses should be a priority amid the current uncertainty. "You may not have control over the other circumstances surrounding the second wave, but reducing expenses is in your hands," says Sadagopan.

Take a loan only after a lot of deliberation. Even people occupying important positions and drawing high salaries have lost their jobs as their companies downsized. Those among them who had borrowed heavily to buy a house are finding it difficult to pay the EMIs.

Even selling off the house is proving difficult. "Only people who can fall back upon a hefty investment corpus, which can take care of two-three years of EMIs, should consider buying a home," says Kapur.

Diversify your investment portfolio geographically. "All countries have not been affected as badly as India. Investing in international funds will also protect you against weakening of the rupee," says Vishal Dhawan, chief financial planner, Plan Ahead Wealth Advisors. If your income has been affected, do not try to compensate by taking extra risk in the equity markets. "Last year's pattern of a fall followed by a swift recovery may not get repeated," adds Dhawan.

Don't delay estate planning

List your assets and liabilities on a piece of paper. Inform your spouse and grown-up children about the investments and insurance policies you own.

"Often, when the head of the family passes away suddenly, the remaining family members are rendered destitute because they are not aware of where the investments are parked," says Ankur Maheshwari, CEO of Equirus Wealth Management.

Make sure your investments, bank accounts, and insurance covers have a nominee. Create a Will so that the transfer of assets to your spouse and children is smooth. If you have minor children, appoint a guardian and apprise her of your plans for your children (say, foreign education).

CIN: L65190GJ1994PLC021012

Regd. Office: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodra-390007, India

Corporate Office: ICICI Bank Towers, Bandra- Kuria Complex, Bandra (E), Mumbai – 400 051

PUBLIC NOTICE FOR SALE/ASSIGNMENT OF FINANCIAL ASSET (NON-PERFORMING ACCOUNT)

ICICI Bank Limited ("The Bank") intends to sell the following Non-Performing Assets/Financial Assets, only on 100% cash basis. The Bank has received an offer ("Reserve Price") from an interested party on cash basis and this notice is issued to invite Expression of Interest ("EOI") and subsequent offer from eligible ARCs/Banks/NBFCs/FIs under Swiss Challenge Method.

Customer Name ("Borrower"/ "Company")	Nature of financial assistance provided to the Borrower	Total outstanding at 31-March-2021	Reserve Price
Jayaswal Neco Industries Limited	Working Capital – Fund Based	₹61.87crores	₹40.00 crores

TERMS & CONDITIONS OF AUCTION FOR ASSIGNMENT OF FINANCIAL ASSET

- Reserve Price of financial asset has been fixed at ₹40.00 crores (Rupees Forty crores only).
- Offers/bids for assignment of financial asset are solicited only on CASH basis in form of Demand Draft (DD) or Pay Order (PO) or funds transfer through NEFT or RTGS to a designated account of ICICI Bank.
- All Banks/NBFCs/ARCs/FIs (referred individually as "Party" collectively to as "Parties") are invited/ eligible for participating in auction.
- Eligible Parties who would like to participate in the auction are requested to intimate their willingness to participate by submitting, in writing, their Expression of Interest (EOI) by email at the address given in notice below.
- The Expression of Interest needs to be submitted on the purchasing Party's letter head signed by its authorised signatory along with the RBI registration certificate. The Expression of Interest needs to state:
 - That the Party intends to participate in the auction and that it would like to proceed with due-diligence
 - That the Party is eligible and has the capacity to conclude the purchase of the financial asset in accordance with the applicable laws and regulations of India
 - That the Party has the financial capacity to undertake the purchase of the financial asset, should its bid be accepted
 - That by undertaking this transaction, the Party will have no conflict of interest with and is not related, directly or indirectly to the Bank.
- Parties will be required to execute Non-Disclosure Agreement ("NDA") before being provided access to data and relevant documents to conduct due diligence. Immediately upon execution of NDA, Preliminary Information Memorandum (PIM) of the financial asset and any other relevant information shall be furnished to the Parties to conduct their due diligence.
- Parties will have to furnish Earnest Money Deposit ("EMD") of ₹6.00 crores (i.e., 15% of the Reserve Price) in the form of DD/PO in favour of ICICI Bank Limited upon execution of Non-Disclosure Agreement. Access to data and relevant documents will be provided upon receipt of EMD.
- Bank shall reserve the right to ask for Balance sheet / KYC or any other document(s) from the Parties at its discretion. Bank reserves the right to declare a party as ineligible in case of KYC or any other issue.
- Sale/Assignment to be done on "as is where is & what is where is" basis and "without recourse" basis.
- Subsequent to sale, ICICI Bank shall not have any liability against Parties and would not assume any legal or operational cost.
- Detailed terms & conditions and the process for sale of financial asset shall be mentioned in the Offer Document.
- The Banks reserves the right to add, delete or modify the terms of sale at any stage without assigning any reason. The Bank reserves the right to reject and/ or cancel or defer the sale of non-performing assets at any stage without assigning any reason.
- The Bank reserves the right to reject any or all the bids without furnishing any reasons thereof.

Particular	Date / Timeline
Paper publication for sale/assignment under Swiss Challenge	April 19, 2021
Last date for receipt of Expression of Interest and signing of Non-Disclosure Agreement by interested parties.	April 24, 2021 for Expression of Interest April 26, 2021 for Non-Disclosure Agreement
Access to data and other relevant documents	April 21, 2021 to May 05, 2021 (both dates inclusive)
Submission of final bids	May 06, 2021
Declaration of winner under Swiss Challenge	May 06, 2021

- Documentation for sale/assignment of Financial Asset and receipt of funds by the Bank should be completed within 30 days of declaration of winner under Swiss Challenge method.
 - On account of ongoing Covid-19 pandemic, data and other relevant documents may be shared through email.
 - As per RBI guidelines, any ARC/NBFC/Bank/FI which already holds substantial stake (30% or more) of the total debt of the Borrower will be provided the first right of refusal to match the highest bid.
 - In case of default, all amounts deposited till then shall be forfeited including EMD. The particulars in respect of the aforesaid auction/financial asset specified herein above, have been stated to the best of the information and knowledge of the undersigned, who shall however not be responsible for any error, misstatement or omission in the said particulars.
- For any further clarifications with regards to due diligence, terms and conditions of the auction or submission of Expression of Interest/ offers, kindly contact the following:
- Rohan Kumar (E-mail: rohan.kumar@icicibank.com; Ph: +91-9619408757)
 - Brijesh Singh (E-Mail: brijesh.singh@icicibank.com; Ph: +91-9860194774)
- This notice is subject to any prevailing laws, rules and regulations of India.

SD/-
Date : April 19, 2021
Place : Mumbai
Authorised Signatory
For ICICI Bank Limited

THE FERTILISERS AND CHEMICALS TRAVANCORE LIMITED
(A Government of India Enterprise)
CORPORATE MATERIALS, FACT-PO ADMIN. BUILDING, UDYOGAMANDAL-683 501, KOCHI (KERALA), INDIA.

Phone: 0484-2568319 / 2568636
E-mail:jaya@facttd.com / noble@facttd.com website: http://www.fact.co.in

E-TENDER FOR SUPPLY OF MS STRUCTURAL STEEL

Tender Ref. No. MM/120/E23249 DATED 16.04.2021

Tenders (Online bidding) are invited from experienced and financially sound parties for supply of MS Structural Steel through <https://e-procure.gov.in> portal. Interested parties may visit our website (www.fact.co.in) or Central Public Procurement Portal (<https://e-procure.gov.in>) for tender details and further updates on the tender including extension of due date, if any.

Due date / time for submission of bids: 03/05/2021, 2.00 PM

Sd/-
Senior Manager (Materials)c ESS-I

GATEWAY DISTRI PARKS LIMITED, Chennai

will sell Evaporative Air Cooler, STC Root Frame Tip Frame, Monochloroacetic acid, Bleached Hardwood Craft Pulp, Fishmeal, 2 Level Hydraulic Dependent and Finished Bovine Leather piece through

E-auction dated 30-04-2021

Contact :

MatexNet Pvt. Ltd.
☎ 7305081268 / 7305081273
centraloperations@matexnet.com

Changes if any shall be uploaded as corrigendum only through our website.
Visit: www.matexnetb2b.com

DHAMPUR SUGAR MILLS LIMITED

Corp. Office: 241, Okhla Industrial Estate Phase-III, New Delhi- 110020

Regd. Office: Dhampur, Dist. Bijnor- 246761, U.P.
CIN: L15249UP1933PLC000511
Tel: 011- 30659400, Fax: 011-26935697
E-mail: investordesk@dhampur.com
Website: www.dhampur.com

Intimation of Board Meeting under Regulation 29 of the Listing Regulations.

This is to inform you that a meeting of the Board of Directors of the Company has been called on Saturday, the 24th day of April, 2021 at 241 Okhla Industrial Estate, Phase III, New Delhi - 110020 to consider and approve Standalone Financial Results and Consolidated Financial Results of the Company for the quarter and year ended 31st March, 2021.

For Dhampur Sugar Mills Limited Sd/-
Aparna Goel
Company Secretary
M. No. 22787

Place: New Delhi
Date: 17.04.2021

Foseco India Limited

Regd. Office : Gat Nos. 922 & 923, Sanaswadi, Taluka Shirur, District Pune - 412 208.
Tele : +91 (0) 2137 668100, Fax : +91 (0) 2137 668160,
Website : www.fosecoindia.com
Email Id : investor.grievance@vesuvius.com
CIN : L24294PN1958PLC011052

NOTICE

Notice is hereby given pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a Meeting of the Board of Directors of the Company will be held on Thursday, May 6, 2021, inter alia, to consider, approve and take on record the Unaudited Financial Results of the Company for the quarter ended 31 March 2021.

For further details, please visit the website of the Company viz., www.fosecoindia.com and the Stock Exchanges namely, the BSE Limited www.bseindia.com and the National Stock Exchange of India Limited www.nseindia.com.

For Foseco India Limited
Place : Pune
Date: April 16, 2021
Mahendra Kumar Dutia
Controller of Accounts and Company Secretary

PUBLIC ANNOUNCEMENT - SALE / E-AUCTION NOTICE UNDER IBC, 2016

ASHAPURA INTIMATES FASHION LIMITED (IN LIQUIDATION)

Reg Office: Shop No 3-4 Ground Floor, Pacific Plaza, Plot No 507, TPS IV, Off B. S. Road, Mahim Division, Dadar-West, Mumbai 400028
CIN: U45209PN200697C128328

Pursuant to Regulation 32A of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016, Public Announcement is hereby made inviting for the Expression of Interest from prospective bidders for the purpose of submission of bid in respect of e-auction sale of Ashapura Intimates Fashion Pvt. Ltd - In Liquidation. The qualified bidders who meet the Eligibility Criteria can participate in the E-Auction by bidding for not less than the Reserve Price as mentioned below and subject to the terms of the E-auction Process Information Document.

The Corporate Debtor namely Ashapura Intimates Fashion Limited is under Liquidation process by Hon'ble NCLT, Mumbai Bench under IBC vide order dated 5th October, 2020 in CP (IB) No. 4488/MB/2018.

Liquidators Name and registration no.			
Mr. Bhavesh Rathod IBBI/PA-001/IP-PO1200/2018-19/11910			
Mobile and email id			
9326026814			

(Amount in Rupees)			
Sr. No.	Description of Inventories	Reserve Price	EMD
2	Inventories (various kinds of textile products including wearing apparels for men and women) on As is Where is basis (Bid incremental value Rs. 1,00,000)	8,55,00,000	85,50,000
3	Motors Vehicle (Audi Q5 car 2014 model) Vehicle No. – MH04 GL4141 Owner – 1st owner (Bid incremental value Rs. 1,00,000)	17,00,000	1,70,000

Date and Time of E-auction	
12 th May, 2021	
Last date for submission of EMD	
11 th May, 2021	
Inspection date and time	
From 19 th April, 2021 to 6 th May, 2021 (between 10 am to 5 am)	

It is informed that the E-auction shall be scheduled on **12-05-2021 between 2.00 PM to 5.00 PM** as per the above table with an unlimited extension of 5 minutes All communications to be addressed to liquidation.ashapura@gmail.com and on **9552266385**. Please drop a mail at liquidation.ashapura@gmail.com for further terms and conditions and information.

Interested applicants may refer to complete **E-auction process information document** containing details of terms and conditions of online e-auction, e-auction bid form, eligibility criteria, declaration by bidders, bank details to submit EMD, etc. The EMD shall be payable by the interested bidders through NEFT/RTGS/Bank Transfer only on or before 11th May, 2021 up to 5 pm in Central Bank of India account maintained in the name of Ashapura Intimates Fashion Limited in Liquidation.

The Sale will be done through public e-auction at <https://ncltauction.auctiontiger.net> on 12th May, 2021 with unlimited extension of 5 minutes each and increase in bid amount in multiples of Rs. 1,00,000". The E-Auction will be conducted on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHAT EVER THERE IS BASIS" and "WITHOUT RECOURSE BASIS" through approved E Auction service provider e-procurement Technologies Ltd (Auctiontiger)

The Liquidator has the absolute right to accept or reject any or all offers or adjourn/cancel/postpone the e-auction or withdraw any property or portion thereof from the auction proceeding at any stage without assigning any reason thereof.

Sd/-
Bhavesh Rathod
Liquidator of Ashapura Intimates Fashion Ltd
Regd.No. IBBI/PA-001/IP-PO1200/2018-19/11910

Place : Mumbai
Date : 19th April, 2021.

Business Standard

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RNI NO: 66308/1996

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No Air Surcharge

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