Hindustan Oil Exploration Company Limited
'Lakshmi Chambers', 192, St. Mary's Road, Alwarpet, Chennai - 600 018. INDIA.
: 91 (044) 66229000 • Fax: 91 (044) 66229011 / 66229012
E-mail: contact@hoec.com • Website: www.hoec.com CIN: L11100GJ1996PLC029880

August 29, 2026 **By Online**

The Listing Department **National Stock Exchange of India Ltd.,** "Exchange Plaza", Bandra Kurla Complex, Bandra (East), Mumbai – 400 051 Stock Code: HINDOILEXP	**The Corporate Relationship Department** **BSE Limited,** 1st Floor, P. Jeejeebhoy Towers, Dalal Street, Mumbai – 400 001 Stock Code: 500186

Dear Sir/Madam,

Sub: Disclosure under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") - Newspaper Advertisement

Pursuant to Regulation 30 read with Schedule III Part A Para A of SEBI Listing Regulations, we enclose the copies of newspaper advertisement published in Business Line (English), Business Standard (English) and Loksatta (Gujarati), in compliance with Ministry of Corporate Affairs Circular No. 09/2024 dated September 19, 2024, intimating that the 42nd Annual General Meeting of the Company will be held on Friday, September 25, 2026 at 11:00 a.m. through Video Conferencing / Other Audio Visual Means.

The above information is also available on the website of the Company www.hoec.com.

This is for your information and records.

Thanking you,
Yours Sincerely,
For Hindustan Oil Exploration Company Limited

JOSEPHIN DAISY
Digitally signed by JOSEPHIN DAISY
Date: 2026.08.29 17:13:17 +05'30'

G. Josephin Daisy
Company Secretary & Compliance Officer

Encl.: a/a

PUBLIC NOTICE

That **MRS.ARTI JASMIN KOTADIYA** is the absolute owner of **PLOT NO : B/6 (as per latest revenue record Revenue Survey Nos.29/3+30/A/B6)** of the Society known and name as **"VRUNDAVAN BUNGLOWS"** situated at Umra, Majura, land bearing **Revenue Survey Nos.29/1, 29/3 & 30/A** Paikee, T.P.Scheme No.5(Umra- North), **Final Plot No.38** of Village: **Umra,** Taluka: **Majura (Surat City),** District: **Surat.**

That the present owner/s has/have informed me that the following Document as described in Schedule has been lost by owner/s and that never ever it was used as security for obtaining any financial assistant by him/them or anyone else. Any person or persons, society, institution, group, trust, banks, etc. owing any right of ownership or possession or lien or claim of whatsoever nature in respect thereof are hereby informed to raise any such rights or claims, all within a period of **7 (Seven)** days from the date of publication of this notice personally along with all documentary proof in original in below mentioned address upon expiry of which, no rights or claims **(except the charge of Kotak Mahindra Bank Ltd)** of whatsoever nature shall be entertained. After completion of the said tenure, I will issue NOC regarding the same and the said property owner/s will be mortgaging the said property to my client bank and afterwards objection of any kind will not considered as valid and the said subject property will be having first charge of my client bank.

SCHEDULE OF ORIGINAL LOST DOCUMENTS

1) **Original of Sale deed & its original registration fee receipt vide registration No : 10508 dated : 05-11- 2004 & No : 2248 dated : 23-02-2006 & 2)** Power of Attorney executed by **Dineshbhai Mulchandbhai** in favour of **Shailesh alias Dipakkumar Chimanbhai Patel.**

DATED: 29-08-2026
4013, Central Bazar, Opp. Varachha Police Station, Surat. Mobile No.9824721002

Sujit B. Ramoliya
Advocate & Notary

HINDUSTAN OIL EXPLORATION COMPANY LIMITED

(CIN: L11100GJ1996PLC029880)

Registered Office: 'HOEC House', Tandalja Road, Vadodara – 390 020, Gujarat, India
Chennai Office: 'Lakshmi Chambers', 192, St. Mary's Road, Alwarpet, Chennai – 600 018, Tamil Nadu, India. **Phone:** 044-66229000, **Fax:** 044-66229011/12
E-mail: hoecshare@hoec.com, **Website:** www.hoec.com

42ND ANNUAL GENERAL MEETING OF THE COMPANY

Members are requested to note that the 42nd Annual General Meeting (AGM) of the Company will be held on Friday, the 25th day of September 2026 at 11.00 a.m. through Video Conferencing (VC) / Other Audio-Visual Means (OAVM), in compliance with the Circulars issued by the Ministry of Corporate Affairs (MCA) the latest being General Circular No. 03/2025 dated 22/09/2025 and SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 dated October 3, 2024 issued by SEBI (hereinafter collectively referred to as "the Circulars") and all other applicable laws, to transact the businesses that will be set forth in the Notice of the 42nd AGM.

In compliance with the above Circulars, the Notice of the AGM along with the Annual Report of FY 2025-26 will be sent only through electronic mode to those Members whose e-mail IDs are registered with the Company / Depository Participants.

A letter providing the web-link and exact path where complete details of Annual Report of FY 2025-26 is available will be sent to Members who have not registered their e-mail IDs.

Members may note that the Notice and Annual Report of FY 2025-26 will also be made available on the Company's website www.hoec.com, websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively, and on the website of CDSL www.evotingindia.com.

Members who have not registered their e-mail addresses so far are requested to register the same in respect of shares held in dematerialized form with the Depository through their Depository Participants (DP) and in respect of shares held in physical form by writing to the Registrar & Share Transfer Agent (RTA) - MUFG Intime India Private Limited (formerly known as Link Intime India Private Limited), "Geetakunj", 1, Bhakti Nagar Society, Behind ABS Tower, Old Padra Road, Vadodara, Gujarat 390015; Email id: vadodara@in.mpms.mufg.com or by submitting the KYC forms at https://web.in.mpms.mufg.com/KYC-downloads.html

The Company will provide the facility to its Members to exercise their right to vote by electronic means, both through remote e-voting and e-voting at the AGM. The detailed instructions on the process of e-voting will be provided as part of the Notice of the 42nd AGM.

By order of the Board of Directors
For HINDUSTAN OIL EXPLORATION COMPANY LIMITED
Sd/-
G. Josephin Daisy
Company Secretary

Place : Chennai
Date : August 29, 2026

DEV ACCELERATOR LIMITED

accelerating innovation

(Formerly known as Dev Accelerator Private Limited)
CIN : L74999GJ2020PLC115984
Registered Office : C-01, The First Commercial Complex, Behind Keshavbaug Party Plot, Vastrapur, Ahmedabad, Gujarat - 380015, India.

NOTICE OF THE 6TH ANNUAL GENERAL MEETING

Notice is hereby given that the 6th Annual General Meeting ("AGM") of the Members of the Company will be held on **Friday, September 25, 2026 at 01:00 P.M. (IST)** through Video Conferencing ("VC") / Other Audio-Visual Means ("OAVM") to transact the business as set out in the Notice of AGM, which will be circulated to the members within statutory timelines.

In accordance with the provisions of the Companies Act, 2013 ("the Act"), read with the Rules made thereunder and General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, 20/2020 dated May 5, 2020 and subsequent circulars issued in this regard, the latest being 03/2025 dated September 22, 2025, collectively referred to as 'MCA Circulars', and other applicable circulars issued by the Securities and Exchange Board of India (SEBI) including Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 dated October 3, 2024 ('SEBI Circulars'), AGM of the Company is being held through VC / OAVM.

In accordance with the aforesaid Circulars, Notice of AGM along with the Annual Report 2025-26 will be sent only by electronic mode to those Members whose e-mail addresses are registered with the Company / Depositories. Members may note that the Notice of AGM and Annual Report 2025-26 will also be available at the Company's website i.e. www.devx.work , website of Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively and on the website of the National Securities Depository Limited ('NSDL') (agency providing remote e-voting facility and e-voting facility during the AGM) i.e. www.evoting.nsdl.com. Members can attend and participate in the AGM through the VC / OAVM facility only. The instructions for joining the AGM are provided in the Notice of the AGM. Members attending the meeting through VC/OAVM shall be counted for the purpose of reckoning the quorum as per Section 103 of the Companies Act, 2013.

The Company is providing remote e-voting facility ("remote e-voting") to all its members to cast their votes on all resolutions as set out in the Notice of AGM. Additionally, the Company is providing the facility of voting through e-voting system during the AGM ("e-voting"). Detailed procedure for remote e-voting / e-voting is provided in the Notice of AGM.

In case Member(s) have not registered their e-mail addresses with the Company / Depository, please follow the instructions to register e-mail address for login details for e-voting:

1. The shares are held in demat mode, please provide DPID-CLID (16 digit DPID + CLID or 16 digit beneficiary ID), Name, client master or copy of Consolidated Account statement, PAN (self attested scanned copy of PAN card), AADHAR (self attested scanned copy of Aadhar Card) to compliance@devx.work . If you are an Individual shareholders holding securities in demat mode, you are requested to refer to the login method explained at step 1 (A) i.e. Login method for e-Voting and joining virtual meeting for Individual shareholders holding securities in demat mode.
2. Alternatively, shareholder / members may send a request to evoting@nsdl.com for procuring user id and password for e-voting by providing above mentioned documents.

Members holding shares in Demat mode can get their E-mail id registered by contacting their respective Depository Participant or Company.

If you have any queries or issues regarding attending AGM & e-Voting from the National Securities Depository Limited e-Voting System, you can write an email to evoting@nsdl.com or contact at toll free no. 022 - 4886 7000

For **Dev Accelerator Limited**
(Formerly known as Dev Accelerator Private Limited)
sd/- **Anjan Trivedi**
Company Secretary & Compliance Officer

Date : 28-08-2026
Place : Ahmedabad

SHARDUL SECURITIES LIMITED

CIN: L50100MH1985PLC036937
Regd. Office: G-12, Tulsiani Chambers, 212, Nariman Point, Mumbai 400021
Tel.: 91 22 46032806 / 22-46032807
Email id: investors@ssl.ind.in; website: www.shardulsecurities.com

INFORMATION REGARDING ANNUAL GENERAL MEETING

1. Notice is hereby given that the 41st Annual General Meeting ("AGM") of Shardul Securities Limited ('the Company") is scheduled to be held on **Friday, 25th September, 2026 at 12:00 p.m. (IST)** through video conference ("VC') or other Audio Visual Means ("OAVM"), in compliance with all the applicable provisions of the Companies Act, 2013 and Rules issued thereunder and the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with the Ministry of Corporate Affairs ("MCA") General Circular Nos. 20/2020 dated 5th May, 2020, 10/2022 dated 28th December, 2022, 09/2023 dated September 25, 2023, 09/2024 dated September 19, 2024 and subsequent circular issued in this regard, the latest being 03/2025 dated September 22, 2025 to transact the business set out in the Notice of the AGM.
2. Dispatch of Notice & Annual Report: In compliance with the relevant circulars, the Notice of the AGM & Annual Report for the financial year 2025-26 will be sent only by email to all the Members of the Company whose email addresses are registered with the Company / MUFG Intime India Pvt. Ltd.("RTA")/ Depository Participant("DPs"). The Physical copy will be provided to the members who have sent request on mt.helpdesk@in.mpms.mufg.com.The aforesaid documents will also be available on the Company's website i.e. www.shardulsecurities.com and on the website of the Stock Exchange, i.e., BSE Limited i.e. www.bseindia.com and on the website of RTA *i.e*. https://instavote.linkintime.co.in.
3. **Manner of registering / updating email addresses:**
   (a) Members who hold shares in physical mode and have not registered / updated their email addresses with the Company, are requested to register / update the details in the prescribed form ISR-1 and other relevant forms with the Registrar & Share Transfer Agent of the Company- MUFG Intime India Pvt. Ltd. ("RTA") at rnt.helpdesk@in.mpms.mufg.com.
   (b) Members holding shares in demat form are requested to update their email address with their respective DPs.
4. **Remote Evoting facility**
   Remote Evoting facility (remote-E-voting) is provided to members to cast their vote on resolutions set out in the notice of AGM. Members have options to either cast their vote using the remote e-voting facility prior to AGM or e-voting at the AGM. Detailed procedure for the E-voting will be provided in the Notice of the AGM to the Shareholders of the Company.
5. Members are requested to carefully read all the Notes set out in the Notice of the AGM and in particular, instructions for joining the AGM through VC / OAVM, manner of casting vote through remote e-voting or through e-voting system during the AGM. The members can contact RTA at. M/s. MUFG Intime India Pvt. Ltd C-101, 247 Park, LBS Marg, Vikhroli West, Mumbai- 400 083 Tel.: 022-4918 6000/ 4918 6175, Email: enotices@in.mpms.mufg.com.

FOR SHARDUL SECURITIES LIMITED
Sd/-
Daya Bhalia
Company Secretary & Compliance Officer

Place: Mumbai
Date: 28th August 2026

FORM G
INVITATION FOR EXPRESSION OF INTEREST FOR M/S VOI JEANS RETAIL INDIA PRIVATE LIMITED
OPERATING IN THE BUSINESS OF MEN'S APPAREL MAJORLY AT BENGALURU, ANDHRA PRADESH, ODISHA, TELANGANA, MADHYA PRADESH AND GUJARAT
Under Regulation 36A(1) of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016

RELEVANT PARTICULARS		
1.	Name of the corporate debtor along with PAN & CIN/ LLP No.	**VOI Jeans Retail India Private Limited** **CIN:** U52321KA2011PTC059681 **PAN:** AADCV7223L
2.	Address of the registered office	No. 5AC-722 &724, 3rd Floor HRBR Layout, 1st Block, Bangalore- 560043
3.	URL of website	https://www.voijeans.online/
4.	Details of place where majority of fixed assets are located	• 10 franchisee stores at Bengaluru, Andhra Pradesh, Telangana, Odisha, Madhya Pradesh, Gujarat. • Rented warehouse located at Doddaballpura, Bengaluru
5.	Installed capacity of main products/ services	Not applicable
6.	Quantity and value of main products/ services sold in last financial year	**Financial Year** / **Turnover (Rs. in Crores)**: 2023-24 – 66.33; 2024-25 – 22.97 * Based on the audited financial statements.
7.	Number of employees/ workmen	• 109 employees as on the Insolvency Commencement Date • 75 employees as on 31.07.2026
8.	Further details including last available financial statements (with schedules) of two years, lists of creditors are available at URL:	Information can be sought through communication to the following email: E-mail: cirp-voijeans@beleyur.in
9.	Eligibility for resolution applicants under section 25(2)(h) of the Code is available at URL:	Information can be sought through communication to the following email: E-mail: cirp-voijeans@beleyur.in
10.	Last date for receipt of expression of interest	15-09-2026
11.	Date of issue of provisional list of prospective resolution applicants	21-09-2026
12.	Last date for submission of objections to provisional list	26-09-2026
13.	Date of issue of final list of prospective resolution applicants	01-10-2026
14.	Date of issue of information memorandum, evaluation matrix and request for resolution plans to prospective resolution applicants	05-10-2026
15.	Last date for submission of resolution plans	04-11-2026*
16.	Process email id to submit Expression of Interest	cirp-voijeans@beleyur.in
17.	Details of the corporate debtor's registration status as MSME.	- Registered as Small Enterprise Reg No. UDYAM-KR-03-0187257

*Note: The submission of Resolution Plans as per this Form G is subject to filing of the application with the Hon'ble National Company Law Tribunal ("NCLT"), Bengaluru Bench for the extension of the period of the corporate insolvency resolution process and the same being granted.

Sd/-
Devika Sathyanarayana
Resolution Professional
For VOI Jeans Retail India Private Limited (Under CIRP)
IBBI Registration No: IBBI/IPA-002/IP-N00651/2020-2021/13221
AFA Details: AA2/13221/01/311226/203965 valid upto 31.12.2026
Regd. Address: B 106, Sai Siri Heritage Apartments, B Block, Uttarahalli Road, Kengeri Bengaluru 560 060

Place: Bengaluru
Date: 29.08.2026

Muthoot Homefin (India) Ltd.

Muthoot Homefin
Corporate Office : Unit No. 19-NE, 19th Floor, The Ruby, Senapati Bapat Marg, Near Ruparel College, Dadar (West), Mumbai, Maharashtra- 400 028

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

Whereas, the undersigned being the Authorized Officer of **Muthoot Homefin (India) Ltd. (MHIL)** under the Securitisation 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, Demand Notice(s) issued by the Authorised Officer of the company to the Borrower(s)/Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower(s)/ Co-Borrower(s)/ Guarantor(s) and the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with Rule 8 of the of the Security Interest (Enforcement) Rules, 2002. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Muthoot Homefin (India) Ltd. for an amount as mentioned herein under with interest 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

Sr. No.	Name of the Borrower(s)/ Co-Borrower(s)/ Loan Account No./Branch	Brief details of secured assets	Date of Demand Notice & Total Outstanding Dues (Rs.)	Possession Taken Date
1.	Sanjay Gotiram Singh/ Kranti Sanjaybhai Singh/ 067-06700192/ Jamnagar	An Immovable Property of Land Bearing Revenue Survey No. No.31/ Paiki- 2 Paiki, Converted In To Non- Agricultural Land For The Residential Purpose The Sanctioned Plots Paiki Plot No.31 To 38 Amalgamated And Assign Plot No. 31 Then Divided In To Sub- Plots No. 31/1 And 31/21 Paiki Sub-plot No.31/17 Admeasuring 42.00 Sq.mtr., 452.08 Sq. Ft. Area Known As Murlidhar Park-1, Situated At Mouje: Dared, In Ta: Dist: Jamnagar. Boundaries:- North:- Sub-Plot No. 31/18. South:- Sub- Plot No. 31/16 East:- Plot No.39. West:- 7.50 Sq.mtr., Wide Road.	22-May-2026/ Rs. 5,62,376/- Rupees Five Lakh Sixty Two Thousand Three Hundred Seventy Six Only.	25-Aug-2026

Date: August 29, 2026 Place: Jamnagar. **Sd/- Authorized Officer, Muthoot Homefin (India) Limited**

Muthoot Homefin (India) Ltd.

Muthoot Homefin
Corporate Office : Unit No. 19-NE, 19th Floor, The Ruby, Senapati Bapat Marg, Near Ruparel College, Dadar (West), Mumbai, Maharashtra- 400 028

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

Whereas, the undersigned being the Authorized Officer of **Muthoot Homefin (India) Ltd. (MHIL)** under the Securitisation 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, Demand Notice(s) issued by the Authorised Officer of the company to the Borrower(s)/Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower(s)/ Co-Borrower(s)/ Guarantor(s) and the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with Rule 8 of the of the Security Interest (Enforcement) Rules, 2002. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Muthoot Homefin (India) Ltd. for an amount as mentioned herein under with interest 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

Sr. No.	Name of the Borrower(s)/ Co-Borrower(s)/ Loan Account No./Branch	Brief details of secured assets	Date of Demand Notice & Total Outstanding Dues (Rs.)	Possession Taken Date
1.	Ramvjiy Bhutai Yadav/ Mamatadevi Vijay Yadav/ 004-00401832/ Surat	All The Piece & Parcel of Immovable Property Bearing Flat No. 501 on The 5th Floor Admeasuring 638 Sq. Feet Super Built Up Area, & 35.58 Sq. Mts. Built Up Area, Along With 7.48 Sq. Mts. Undivided Share In The Land of "Vinayak Residency of Shivam Residency", Situated At Revenue Survey No. 102/1, 102/2, Block No. 104,105 Paiki Plot No. 53 To 55, of Moje Village Kadodara, Tal: Palsana, Dist: Surat. Bouneded With North- Adj Open Plot 106 To 183 South- Society Road, East- Plot No. 90, 91, West- Internal Road.	22-May-2026/ Rs. 7,42,780/- Rupees Seven Lakh Fourty Two Thousand Seven Hundred Eighty Only.	25-Aug-2026
2.	Tulshiram Nakchedbhai Harijan/ Prabhavati Tulshiram Harijan/ 004-00000608/ Surat	All The Piece & Parcel of Immovable Property Bearing Flat No. 405 on The 4th Floor Admeasuring 320 Sq. Feet i.e. 29.74 Sq. Mts. Super Built Up Area, & 215 Sq. Feet i.e. 19.98 Sq. Mts. Built Up Area, Along With Undivided Share In The Land of "Nilkanth Residency of Sonipark Housing Society- 2", Situate At Block No. 2 Paiki Plot No. 158, 159, & 160 Admeasuring 209.10 Sq. Mts., of Moje Village Tatithaiya, Ta: Palsana, Dist: Surat. Boundries- North- Open Plot No. 157 South- Jagdamba Palace East- Society Internal Road West- Open Plot No. 161	22-May-2026/ Rs. 3,13,051/- Rupees Three Lakh Thirteen Thousand Fifty One Only.	25-Aug-2026

Date: August 29, 2026
Place: Surat.
Sd/- Authorized Officer, Muthoot Homefin (India) Limited

INTEGRA SWITCHGEAR LIMITED

CIN: - L29130GJ1992PLC018684
Regd. Office: 3rd Floor, Fortune Tower, Sayajigunj, Vadodara 390020 Gujarat, India Ph: +91 265 2361973
Email: companysecretary@integraholdings.in Website: www.integraindia.com

NOTICE

Notice is hereby given to draw kind attention of the shareholders of the Company that Ministry of Corporate Affairs (MCA) vide its General Circular No. 20/2020 dated 5th May, 2020 read with the subsequent circulars issued from time to time, the latest one being General Circular No. 03/2025 dated 22.09.2025 (MCA Circulars), & SEBI vide its latest Circular No HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated 30.01.2026, MCA and SEBI have further extended the requirement of holding Annual General Meeting through video conferencing (VC) or other audio visual means (OVAM), to send financial statements including Board reports, Auditors report or other documents required to be attached therewith along with Notice of Annual General Meeting to the Members only through email registered with the Company and relaxed the requirement of furnishing hard copy of Annual report to the Members.

We urge the shareholders of the Companyto register their email address, PAN / bank detailswith the Company by sending email to **companysecretary@integraholdings.in/ info@integraholdings.in** and / or Company's Registrar and Transfer Agent ADROIT CORPORATE SERVICES PRIVATE LIMITED on info@adroitcorporate.com Public advertisement is also available on website of the Company –**www.integraindia.com.**

Place: Vadodara
Date: 28-08-2026
FOR INTEGRA SWITCHGEAR LIMITED
Rehanabibi Kudalkar, Company Secretary

Muthoot Homefin (India) Ltd.

Muthoot Homefin
Corporate Office : Unit No. 19-NE, 19th Floor, The Ruby, Senapati Bapat Marg, Near Ruparel College, Dadar (West), Mumbai, Maharashtra- 400 028

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

Whereas, the undersigned being the Authorized Officer of **Muthoot Homefin (India) Ltd. (MHIL)** under the Securitisation 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, Demand Notice(s) issued by the Authorised Officer of the company to the Borrower(s)/Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower(s)/ Co-Borrower(s)/ Guarantor(s) and the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with Rule 8 of the of the Security Interest (Enforcement) Rules, 2002. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Muthoot Homefin (India) Ltd. for an amount as mentioned herein under with interest 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

Sr. No.	Name of the Borrower(s)/ Co-Borrower(s)/ Loan Account No./Branch	Brief details of secured assets	Date of Demand Notice & Total Outstanding Dues (Rs.)	Possession Taken Date
1.	Kuldeep Ramlal Sharma/ Kusumben Kuldeep Sharma/ AHD-HL-002983 & AHD-NHL-002983/ Ahmedabad	All The Piece And Parcel of Immovable Property Being A Flat No. C/803, on 8" Floor, In Block No. 'C", Having Carpet Area Admeasuring 51.07 Sq. Meters, Togetherwith Undivided Land Admeasuring 22.67 Sq. Meters, In The Scheme Naroda Icon", Constructed on The Land Bearing Block No. 10, Town Planning Scheme No. 70, Final Plot No. 6, Situate, Being And Lying At Mouje Muthiya, Taluka Asarwa, In The Registration District of Ahmedabad And Sub District Ahmedabad- 6 (Naroda). Boundary: East: Flat No. C/802 West: Society Margin North: Flat No. C/804 South: Block No. B	22-May-2026/ Rs. 15,08,900/- & Rs. 11,19,350/- Rupees Fifteen Lakh Eight Thousand Nine Hundred Only. & Rupees Eleven Lakh Nineteen Thousand Three Hundred Fifty Only.	25-Aug-2026

Date: August 29, 2026 Place: Ahmedabad **Sd/- Authorized Officer, Muthoot Homefin (India) Limited**

HINDUJA HOUSING FINANCE

Corporate Office : No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai-600015
Branch Office : 3rd, Floor, IFFCO Bhavan, B/h. Maruti Complex, B/h. Pintoo Garment, Nr. Shivranjani Cross Road, Satellite, Ahmedabad-380015.
Sachin Bhalekar M. 8779984037, Saurabhkumar Napit Mo.87990 29384 , Vikas Savariya Mo. 7984982904, E-mail auction@hindujahousingfinance.com

NOTICE OF SALE THROUGH PRIVATE TREATY
SALE OF IMMOVABLE ASSETS MORTGAGED TO HHFL UNDER THE SARFAESI ACT, 2002 READ WITH PROVISO TO RULE 8(8) AND 9(1)

The undersigned, as Authorized Officer of HHFL, has taken possession of the schedule property under Section 14(1) of the SARFAESI Act. Public at large is hereby informed that the secured property described in the Schedule is available for sale through Private Treaty/Public E-Auction, on terms agreeable to HHFL, for realization of its dues on an "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis. Standard Terms & Conditions 1.Sale will be conducted strictly on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis. 2. Purchaser must deposit 10% of the offered amount along with the application and KYC documents. This will be adjusted against the 25% deposit required upon acceptance. No interest shall be payable on the EMD.3.On acceptance of the offer by HHFL, purchaser must deposit 25% of the sale consideration (inclusive of the initial 10%) by the next working day. 4.Balance 75% of the sale consideration must be paid within 15 days of confirmation of sale. 5. Failure to remit amounts within stipulated timelines will result in automatic forfeiture of all deposits made, including the initial 10% and the property may be resold without further notice. 6. If HHFL does not accept the offer, the initial 10% deposit will be refunded without interest. 7.For bids exceeding RS. 50,00,000/- the successful purchaser must remit 1% TDS under Section 194-IA of the Income Tax Act. 8. The property is sold with all existing and future encumbrances, whether known or unknown to HHFL. HHFL shall not be responsible for any third-party claims, rights, or statutory dues. 9. Purchaser must conduct independent due diligence on all aspects of the property. No claims will be entertained later. 10.HHFL reserves the right to reject any offer or cancel the auction without assigning reasons. 11.Auction/bidding shall only be through "online electronic mode" through the website www.bankeauctions.com Or Auction provided by the service provider M/s C1 India Pvt. Ltd., 12.The bidders may participate from their place of choice through online portal. Secured Creditor/service provider shall not be held responsible for the any internet connectivity issue 13.M/s C1 India Pvt. Ltd., having its corporate office at Plot No. 68, 3rd Floor, Sector - 44, Gurgaon, Haryana-122003 (Contact Person Mr.BHAVIK R PANDYA, Mobile No. 8866682937, Email: https://www.bankeauctions.com, & Support (Helpline) Mobile No. +91-7291981124/25/26, Support Email -Support@bankeauction.com. 14. For participating in the e-auction sale, the intending bidders should register their name at https://www.bankeauctions.com wellin advance and shall get the user ID and password. Intending bidders are advised to change only the password immediately upon receiving it from the serviceprovider. 15. For participating in e-auction, intending bidders have to deposit a refundable Earnest Money Deposit (EMD) i.e. 10% OF RESERVE PRICE (asmentioned above) shall be payable by interested bidders through Demand Draft/NEFT/RTGS in favour of "Hinduja Housing Finance Limited". 16. Interestedparties may contact the Authorized Officer for details and submit Offer, EMD along with KYC documents on or before **14-09-2026** at **5.00 p.m.** 17. Successfulauction Purchaser shall bear all stamp duty, registration fees, taxes and other statutory expenses related to the mortgaged property. 18. The Borrowers'/Mortgagors' right of redemption under Section 13(8) of the SARFAESI Act stands extinguished upon the date of publication of this notice as per the latest judicialmandates. 19.Sale shall be conducted in accordance with the provisions of the SARFAESIAct and Rules. 20. Bid Increase Amount: **10,000/-**

Sr. No.	Name of Borrower(s)/ Co-Borrower(s)/ Guarantor(s) Loan A/C. No.	Outstanding Amount	Reserve Price	EMD Amount	Date/Time of E-Auction & Place
1	**BORROWER: Mr. RAJESH PATEL CO-BORROWER: Mrs. SUNITA PATEL** **A/c. No. GJ/SRT/ADJN/A000000066**	**Rs. 6,61,951/- (Six Lacs Sixty One Thousand Nine Hundred Fifty One) as on 19-08-2026**	**Rs. 2,75,000/- (Two Lacs Seventy Five Thousand**	**Rs.27,500/-**	**Dt. 15-09-2026 Time : 15:00 hrs. - 17.00 hrs.** **Hinduja Housing Finance Limited, Branch Office : B Block 610 ICC Building, Nr. Civil Hospital, Udhana Darvaja, Surat -395001**
Description of the Property (Secured Asset): All parts and parcels of non-agriculture immovable Residential Flat No. 111 on the 1st Floor admeasuring 545 sq. feet Super Built up area, & 300 sq. feet i.e. 27.88 sq. mts. Built up area, Along with 6.30 sq. mts. undivided share in the land of "Vinayak Residency, Building No. A of Bansipark", Situate at Block No. 91 Paiki Plot No. 18 to 22, of Moje Village Bagumara, Ta: Palsana, Dist: Surat, To be Purchase by (1) Sunita Rajesh Patel & (2) Rajesh Ambika Patel with boundaries as under: East:- Staire, West:- Flat No A/110, North:- Flat No A/106 and South:- Building No B					
2	**BORROWER: Mr. SITABEN GUPTA CO-BORROWER: Mr. SHIVAM GUPTA** **A/c. No. GJ/SRT/SCHN/A000000049**	**Rs. 10,71,555/- (Ten Lacs Seventy One Thousand Five Hundred Fifty Five) as on 19-08-2026**	**Rs. 4,40,000/- (Four Lacs Forty Thousand)**	**Rs.44,000/-**	**Dt. 15-09-2026 Time : 15:00 hrs. - 17.00 hrs.** **Hinduja Housing Finance Limited, Branch Office : B Block 610 ICC Building, Nr. Civil Hospital, Udhana Darvaja, Surat -395001**
Description of the Property (Secured Asset): All parts and parcels of non-agriculture immovable Residential Plot No. 98 As Per K.J.P. admeasuring 41.36 sq. mts., & As Per Site admeasuring 41.25 sq. mts. i.e. 49.33 sq. yard, Along with 26.21 sq. mts. Undivided share in the land of Road & COP, in "Pratham Residency", Situate at New Block No. 231, Old Block No. 215, Survey No. 197 admeasuring 17,825 sq. mts., Akar Rs. 13.90 Paisa, of Moje Village Haldharu, Ta: Kamrej, Dist: Surat, To be Purchase by (1) Sitaben Vinodbhai Gupta 8 (2) Shivam Vinod Gupta with boundaries as under: East Soc Road,West Plot No 47,North Plot No 99 and South Plot No 97					

Place : SURAT **Date : 29-08-2026** **Authorized officer For, Hinduja Housing Finance Limited**

Notice of Sale (By Private Treaty) (BY RPAD)

[Rule 8 (5), (6) and (8) read with Rule 9(1) of Security Interest (Enforcement) Rules 2002

EDELWEISS ASSET RECONSTRUCTION COMPANY LIMITED

CIN: U67100MH2007PLC174759
Regd. Office : Edelweiss House, 1st Floor Off CST Road, Kalina, Mumbai 400098.

EdelARC/Retail 3040/2026 2027 **August 27, 2026**

To,

1. **M/s. K Prakash Jewellers (Borrower),** Shop No.24,25,26, Affiel Tower, L H Road, Varachha, Surat, Surat, Surat, Gujarat - 395006
2. **Mr. Prakashkumar Ramjibhai Dhanak (Co-Borrower/Mortgagor),** Shop No.24,25,26, Affiel Tower, L H Road, Varachha, Surat, Gujarat 395006, **Also At:** N-1029, Ashirvad Palace,Ghod Dod Road, Bhatar, Surat 395007
3. **Mrs Daxaben Prakashkumar Dhanak (Co-Borrower/Mortgagor),** Shop No. 24, 25,26, Affiel Tower, L H Road, Varachha, Surat, Surat, Surat, Gujarat 395006 **Also At** N-1029, Ashirvad Palace, Ghod Dod Road, Bhatar, Surat 395007
4. **Mr Keval Prakashbhai Danak (Co-Borrower),** Shop No.24,25,26, Affiel Tower, L H Road, Varachha, Surat, Surat, Surat, Gujarat 395006, **Also At**N-1029, Ashirvad Palace,Ghod Dod Road, Bhatar, Surat 395007
5. **Mrs Bansi Keval Dhanak (Co-Borrower),** Shop No.24,25,26, Affiel Tower, L H Road, Varachha, Surat, Surat, Surat, Gujarat 395006 **Also At** N-1029, Ashirvad Palace; Ghod Dod Road, Bhatar, Surat 395007
6. **Prakash Ramjibhai Dhanak HUF (Co-Borrower),** Shop No.24,25,26, Affiel Tower, L H Road, Varachha, Surat, Surat, Surat, Gujarat 395006 **Also At** N-1029, Ashirvad Palace, Ghod Dod Road, Bhatar, Surat 395007

Attention: **Mr. Prakashkumar Ramjibhai Dhanak**

Re: Loan Account Number: **GSS00203N,GSS01199N** / IndusInd Bank Limited

Dear Sir/Madam

Sub: Notice for Sale under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 & Security Interest (Enforcement) Rules, 2002.

Property Description: (1) All that tittle and interest in the shop no 25 admeasuring about 649 Sq Ft equivalent to 60.29 sq Mtrs on the ground floor, together with undivided proportionate share in unearth land of pondium part of commercial building at Afil Tower, constructed on the constructed on the land bearing plot No 1-A, 2-A, 2-B, 3-A and 3 B of rec Survey No 323/2 T P Scheme No 8 F P No 10 of Village Navagam Surat , Taluka : Choryasi Dist Surat. (2) All that tittle and interest in the shop no 26 admeasuring about 657 Sq Ft equivalent to 61.03 sq Mtrs on the ground floor, together with undivided proportionate share in unearth land of pondium part of commercial building at Afil Tower, constructed on the constructed on the land bearing plot No 1-A, 2-A, 2-B, 3-A and 3 -B of rec Survey No 323/2 T P Scheme No 8 F P No 10 of Village Navagam Surat, Taluka : Choryasi Dist Surat

On your failure to repay the outstanding dues as mentioned in the demand notice dated **19-07-2022** issued by EARC/Original Lender under Sec.13(2) of SARFAESI Act, 2002 and the physical possession taken under Sec.13(4) of SARFAESI Act, 2002 on **23-11-2024,** the Authorised Officer of the Secured Creditor had attempted to sell the Immovable secured assets described herein the Schedule through e-auction conducted on **04-08-2026,** by following the process laid down under the SARFAESI Act and Rules made thereunder.

As the Schedule Property could not be sold through e-auction(s) held earlier, the Secured Creditor has decided to sell the Immovable secured asset on "as is where is" basis and "as is what is" basis and "whatever there is" basis and "no recourse" basis for and on behalf of the Secured Creditor viz. EARC, in its capacity as Trustee of **EARC-TRUST-SC-420,** to the proposed purchaser by executing necessary documents on or after **17-09-2026** by way of private treaty at the below mentioned price. If you fail to pay the dues outstanding in your loan accounts as mentioned below, within 15 days from the date of this notice, the schedule property shall be sold to the proposed purchaser as per the terms agreed between the Secured Creditor and the proposed purchaser without any further notice to you.

Loan Account No.	O/s as on 27/08/2026
GSS01199N	Rs. 86,57,915.80
GSS00203N	Rs. 4,12,83,987.42
Total	Rs. 4,99,41,903.20

If the sale proceeds of the schedule property are insufficient to realise the outstanding dues under the loan account, the legal action initiated / to be initiated against you and others shall continue / follow until full recovery of the outstanding dues

SCHEDULE OF PROPERTY
(Description of Immovable Secured Assets)

Property Description	Sale at which the property will be sold
Property -1 All that tittle and interest in the shop no 25 admeasuring about 649 Sq Ft equivalent to 60.29 sq Mtrs on the ground floor, together with undivided proportionate share in unearth land of pondium part of commercial building at Afil Tower, constructed on the constructed on the land bearing plot No 1-A, 2-A, 2-B, 3-A and 3 B of rec Survey No 323/2 T P Scheme No 8 F P No 10 of Village Navagam Surat , Taluka : Choryasi Dist Surat **Property -2** All that tittle and interest in the shop no 26 admeasuring about 657 Sq Ft equivalent to 61.03 sq Mtrs on the ground floor, together with undivided proportionate share in unearth land of pondium part of commercial building at Afil Tower, constructed on the constructed on the land bearing plot No 1-A, 2-A, 2-B, 3-A and 3 -B of rec Survey No 323/2 T P Scheme No 8 F P No 10 of Village Navagam Surat, Taluka : Choryasi Dist Surat	**Rs. 1,18,00,000/- (One Crore Eighteen Lakh Rupees)**

Mr. Dibyendu Mukherjee
Chief Manager
Edelweiss Asset Reconstruction Company Limited
(Trustee of EARC TRUST SC 420)

Edelweiss
Asset Reconstruction

QUICKLY.

Alpha Wave Global sells 1.7% stake in Lenskart

New Delhi: Global alternative asset firm Alpha Wave Global divested a 1.7 per cent stake in eyewear retailer Lenskart Solutions for ₹1,856 crore through open market transactions. New York-based Alpha Wave Global, through its three affiliates, offloaded a total of 2,94,72,670 shares, representing a 1.69 per cent stake in Lenskart. The shares were sold at an average price of ₹630 apiece, taking the combined transaction value to ₹1,856.78 crore. At the end of the June quarter, Alpha Wave Global, through its affiliates, owned a combined 4.64 per cent equity stake in Lenskart. On the other side of the trade were a mix of domestic and foreign institutional investors who picked up shares at the same price. PTI

Govt eases defence export rules to boost reach of indigenous weapons

TAKING THE LEAD. Stakeholder consultation dispensed with for the export of non-lethal defence items

Our Bureau
New Delhi

Unlocking policy barriers hindering the global reach of indigenous weapon systems, the Ministry of Defence (MoD) has simplified its defence export standard operating procedure (SOP) and open general export licence (OGEL) framework to ease compliance burdens and accelerate access to global markets.

RECORD PRODUCTION

These reforms are expected to further strengthen the momentum of India's defence manufacturing and export ecosystem, with defence production reaching an all-time high of ₹1.78 lakh crore and defence exports touching record ₹38,424 crore in FY26.

India exports weapons systems and platforms such as BrahMos supersonic cruise missiles, Akash-1S surface-to-air missile, Pinaka multi-barrel rocket launchers, ATAGS 155mm howitzers and artillery shells, patrol vessels, lightweight torpedoes and armoured vehicles to around 100 countries, including to the US, France, Israel, Armenia, Philippines and Italy.

Under the new defence export standard operating procedure, stakeholder consultation has been dispensed with for the export of non-lethal defence items to most destinations, while appropriate safeguards have been retained for sensitive countries, said the Minister in a statement on Friday.

Ahead of the announcement, Sanjeev Kumar, Secretary, Department of Defence Production, had said at an Assocham event on Tuesday that the export licensing regime is being rationalised, with him delegating powers to a Joint Secretary in his department, and a one-time, multi-year export authorisation regime under consideration for long-term supply partners of global OEMs.

MAKING PROGRESS. At present, India exports weapon systems and platforms to around 100 countries

The revised open general export licence framework will offer a standing one-time export authorisation that enables eligible exporters to self-generate export authorisations for multiple consignments of specified defence items without seeking a separate authorisation for each consignment, the Ministry's statement read. It provides greater flexibility while reducing repetitive procedural requirements.

UNIFIED OGEL SOP

The MoD also stated that three existing OGEL SOPs covering major platforms and equipment, parts and components and intra-company transfer of technology, have been merged into one unified OGEL SOP, providing exporters with a common and simpler framework.

The OGEL validity has been increased from two to three years, reducing the frequency of renewals and associated compliance requirements.

Moreover, the OGEL coverage has been expanded from 41 to all countries, "except negative/sensitive nations and those facing UN Security Council sanctions or arms embargoes".

Army to procure 100 Javelin missiles worth $93 m from the US

Dalip Singh
New Delhi

The Army has signed a US foreign military sales letter of offer and acceptance (LoA) to procure nearly 100 FGM-148 Javelin anti-tank guided missile systems worth $93 million.

The move comes after an approval was granted by the US State Department in November last year.

Through the emergency procurement route, the Army will acquire nearly 100 Javelin missiles, one fly-to-buy round, 25 command-launch units, training aids, simulation rounds, spare parts and full lifecycle support.

US Ambassador Sergio Gor announced on Friday that India plans to buy the battle-tested Javelin anti-tank system.

"Just as @secwar (Secretary, War, Pete Hegseth) highlighted at the May 2026 Shangri-La Dialogue, this is a great step forward in the US-India defence relationship and opens the door to co-production possibilities," Gor wrote on X, adding that the engagement between our two nations is at "record high levels".

The US embassy in a statement on Friday, too, said that the agreement opens discussions on "mutually beneficial co-production" of Javelin — manufactured by the Javelin Joint Venture, a partnership between RTX and Lockheed Martin — and additional opportunities to strengthen the defence industrial bases of both countries.

DRDO WEAPON

The acquisition decision comes at a time when DRDO's similar shoulder-fired anti-tank weapon, the man-portable anti-tank guided missile (MPATGM), is undergoing final user evaluation trial before mass production. The MPATGM is a third generation fire-and-forget missile.

The missiles are designed for use against a wide array of targets, including armoured vehicles and fortified positions

With the signing of the LoA, the US Embassy stated that India has become a customer of the Javelin system, an advanced, medium-range, anti-tank guided missile used by the their army, US Marine Corps and numerous international customers. It's designed for use against a wide array of targets, including armoured vehicles and fortified positions.

The embassy said that the landmark signature further strengthens the US-India Major Defence Partnership by demonstrating the depth of ongoing US support to the Indian Army. This is one among the list of defence procurements the Trump administration has been advocating for long.

MORE IN THE LINE

According to a notification issued by the US Defence Security Cooperation Agency in November 2025, India also requested up to 216 M982A1 Excalibur tactical projectiles with an estimated cost of $47.1 million.

The Excalibur is a GPS-guided, extended-range artillery round known for its high precision. It was used by the Army during Operation Sindoor to target Pakistani installations.

New technologies like AI will create more jobs: Radhakrishnan

Our Bureau
New Delhi

Vice-President CP Radhakrishnan said on Friday that new technologies such as artificial intelligence (AI) will enhance ease of doing work and help create more jobs.

'NOT A THREAT'

Speaking at the launch of Gnani Artha, an end-to-end sovereign AI stack for Indian enterprises and public institutions, he said concerns over job losses were raised when computers were introduced in the country, but the IT industry had turned out to be the biggest job creator not only within the country but even overseas.

He said even highly qualified people were raising concerns about a reduction in jobs due to the induction of AI in their fields.

"The more technology comes in, the more ease of work will come. That will create more jobs. Bharat has undergone significant transformation in almost every sector, including in AI, in the past 12 years," said Radhakrishnan.

He also noted that reverse migration has started taking place now, and people are coming back to the country, bringing new technologies that they learnt over the years. For instance, Digital Sansad had started using AI to translate parliamentary debates and papers available in multiple Indian languages, he said, adding that AI had tremendous scope.

(from left) Ganesh Gopalan, CEO & Co-founder, Gnani.ai; Vice-President of India CP Radhakrishnan; and Ananth Nagaraj, Co-founder & CTO, Gnani.ai, at the launch of Gnani Artha

Talking about Gnani Artha, he said it is a part of a larger national journey towards self-reliance. "May this initiative contribute to building a stronger, more self-reliant and technologically empowered India. That is my wish," he added.

GNANI EVON V3.3

Developed by Gnani.ai, Gnani Artha is backed by the government's India AI Mission to develop sovereign AI technology. Radhakrishnan unveiled Gnani Evon v3.3, a 30-billion-parameter open-weights model trained natively across 11 Indian languages — and Gnani Plexus, the company's agentic AI platform.

"We are offering Indic language capability at the lowest possible cost. The terminology that we used was Indic language capability on a cost-per-compute basis. That is where we are much better than any other model in the market. Our models consume 40 per cent less tokens; indirectly it's a 40 per cent cost-saving for these companies," said Ganesh Gopalan, Co-founder and CEO, Gnani.ai.

The reasoning model Gnani Evon v3.3 is an open source model, which already started seeing traction from enterprise clients in banking, finance and insurance sectors, as well as retail segment players, Gopalan added.

Fino Payments Bank 'on track to meet RBI conditions to convert to small finance bank'

Our Bureau
Mumbai

Fino Payments Bank Ltd (FPBL) is advancing well and remains on track to meet the RBI-stipulated conditions for transition to a small finance bank (SFB), according to Interim CEO Ketan Merchant.

"We continue to expect that all required milestones will be completed within the prescribed 18-month timeline, and we remain on course to submit our readiness to the Reserve Bank of India by the end of Q4 FY27," he said.

The RBI, on December 5, 2025, granted in-principle approval to FPBL for conversion to an SFB. According to RBI guidelines for on-tap licensing of SFBs in the private sector, existing payments banks, which are controlled by residents and have completed five years of operations, are eligible for conversion to SFBs.

Ketan Merchant, Interim CEO, Fino Payments Bank

"We have appointed PricewaterhouseCoopers to support the implementation and overall operational readiness of SFB. We have also onboarded technology partners for our loan origination system, loan management system and other lending applications that will form the backbone of our lending platform," said Merchant in a recent analyst call. Alongside this, the bank continues to strengthen its governance framework by putting in place the required policies, operating procedures and compliance process to support SFB.

TECHNOLOGY STACK

In parallel, technology stack for the end-to-end customer loan journey is under development, and is expected to be ready by February 2027.

"Our focus is on retail segment, customer acquisition and referral lending, and we are taking right strides and at a steady pace in each of these. This is a conscious strategy in light of our small finance bank profile. Our capital position continues to remain comfortably above the regulatory requirement for the proposed SFB," said Merchant.

FPBL's Interim CEO emphasised that the bank's objective remains to build a differentiated SFB anchored on three enduring competitive strengths.

"The first is strong liability franchise that gives the bank structural advantage in terms of cost of funds. Second is predominantly secured and asset-light lending model powered by huge network covering more than 95 per cent of India's pin code, enabling efficient customer acquisition, disciplined underwriting and scalable growth. And third is technology-led operation platform built around Finacle, AI-enabled lending capabilities and robust digital infrastructure that will support innovation and operational efficiency," he added.

AEPC urges Commerce Minister to take measures to regulate cotton yarn export

Our Bureau
Chennai

The Apparel Export Promotion Council (AEPC) has urged Union Minister of Commerce and Industry Piyush Goyal to consider taking suitable measures to regulate the export of cotton yarn, particularly of 20s count and above.

This is due to the sharp increase in yarn prices and the growing pressure on competitiveness of India's apparel export industry.

Cotton yarn prices have increased by around 60 per cent, from approximately ₹250 per kg in early 2026, to around ₹400 per kg now, further increasing pressure on the apparel manufacturing value chain. Rising costs of other raw materials and fuel are also aggravating the situation, said AEPC Chairman A Sakthivel in a letter to the Minister.

The council also sought the intervention and support of Union Minister of Textiles Giriraj Singh. It highlighted that a substantial quantity of cotton had moved from farmers to traders, contributing to hoarding and speculative practices in the market.

US RESTRICTIONS

Sakthivel also highlighted the increase in exports of Indian cotton and cotton yarn to apparel-producing countries such as Bangladesh and Vietnam, following restrictions by the US on the use of Chinese cotton under the Uyghur Forced Labour Prevention Act. This had added to the pressure on raw material prices across the garment value chain. Raw cotton fetches approximately ₹275 per kg, while cotton converted into yarn fetches around ₹325 per kg. In comparison, a kilogram of garments, after value addition, can fetch between ₹800 and ₹1,200.

40% fall in ADAS hardware cost brings safety tech closer to mass-market cars

Amit Vijay Mohile
Mumbai

Level 2 advanced driver-assistance systems (ADAS) features such as automatic emergency braking, adaptive cruise control, lane-keeping assistance and blind-spot warning, which require the driver to remain attentive and in control, have trickled down from ₹30 lakh-plus vehicles to upper variants of Honda Amaze compact sedan priced at around ₹9.39 lakh and Mahindra XUV 3XO sub-four-metre compact SUV priced at ₹11.99 lakh.

HARDWARE BILL

Now, a roughly 40 per cent fall in the hardware bill for these systems in just 12 months, to $220-280 from $380-450, could propel the next leg into entry level base variants to mid-level trims for small and compact cars and sub compact SUVs sold in far larger volumes.

Hanif Qureshi, Additional Secretary in the Ministry of Heavy Industries, said the changing economics could broaden access to automotive safety technology.

"Hardware costs are dropping, solid-state LiDAR units moving below $400 and camera modules falling under $20. This means safety features once reserved for luxury vehicles are now available across mass-market segments," said Qureshi.

CHEAPER HARDWARE

Over the past year, solid-state LiDAR prices have fallen 40-45 per cent to $350-400 from $600-800, short-range radar 35-40 per cent to $16-20 from $28-35 and HD camera modules 35-40 per cent to $12-18 from $22-30.

High-compute ADAS controllers have become about 30 per cent cheaper at $250-350, down from $450-600. The decline is part of a longer technology-cost reset.

Early mechanical LiDAR units could cost roughly $5,000-10,000 or more in 2019-20, compared with about $350-400 for newer solid-state units today, though the technologies aren't strictly comparable.

Lower costs give automakers more room to offer active-safety technology on high-volume models, while buyers could get ADAS without paying for the most expensive trims.

Component suppliers could benefit, too: falling unit prices can be offset by increasing camera, radar, electronics and software content per vehicle.

ANOTHER INCENTIVE

Bharat NCAP adds another incentive. As active-safety technologies assume a greater role in India's vehicle-safety assessment, cheaper sensors and computing could lower the cost of equipping high-volume models with functions such as AEB, and help manufacturers pursue stronger safety scores.

Cost, however, is only one part of the problem. "Most people think autonomous driving starts with AI models, but AI is useless if a car cannot accurately perceive reality. No single sensor is enough for ADAS," said Qureshi.

Each sensor has different strengths and weaknesses. Cameras recognise lanes, signs and objects, but can be affected by glare; radar measures distance and relative speed, but offers less visual detail; LiDAR builds a three-dimensional picture, but can degrade in dense fog; and ultrasonic sensors cover close-range manoeuvres.

"Ultimately, the race towards autonomy won't be won by the car with the flashiest AI model, but by the system that masters the seamless fusion of hardware, perception and perhaps the most important — human trust," said Qureshi.

COCHIN INTERNATIONAL AIRPORT LIMITED

CIAL/COMMN/SHW/76 **TENDER NOTICE** 29.08.2026

Online Item Rate E-tenders are invited from reputed agencies for the work mentioned below at Cochin International Airport.

Sl.No	Name of Work	Estimate Amount	EMD	Completion Period
1	SITC of Hyper-Converged Infrastructure Solution at CIAL	Rs.35 Crores Inclusive of taxes	Rs.20 Lakh	6 Months

Interested firms may register themselves on the online E-Tendering portal **https://etenders.kerala.gov.in** and then download the Tender documents. For eligibility criteria and other details, visit our website **www.cial.aero**.

Sd/-
Managing Director

TELANGANA POWER GENERATION CORPORATION LIMITED
VIDYUT SOUDHA :: HYDERABAD - 82.

T.No.e-12/CE(C&C)/SE(C&C)/DE(C)/A1/TGGENCO/2026-27

Transportation of 30 Lakh Metric Tonnes of higher grade coal per annum (G11 & above quality grade) from JVRB group of mines (Kishtaram, PKOC & VKCM-OCP) of SCCL to KTPS-Complex / YTPS though Road Cum Rail Mode (RCR Mode) for a period of two (2) years. Scheduled Open & Closing Date: **27.08.2026 at 19:00 Hrs. & 17.09.2026 at 15:00 Hrs.**

T.No.e-13/CE(C&C)/SE(C&C)/DE(C)/A1/TGGENCO/2026-27

Transportation of 30 Lakh Metric Tonnes of coal per annum from Naini coal Block of SCCL in Odisha to Yadadri Thermal Power Station (YTPS) by Road Cum Rail Mode (RCR Mode) for a period of two (2) years. Scheduled Open & Closing Date: **28.08.2026 at 19:00 Hrs. & 21.09.2026 at 15:00 Hrs.**

T.No.e-10/CE(C&C)/SE(C&C)/DE(C)/A1/TGGENCO/2026-27

Transportation of 21.60 Lakh Metric Tonnes (MT) of coal from Bhupalapally mines of M/s SCCL to Kakatiya Thermal Power Project (KTPP) by Road for period of one year- Extension of due dates-Reg. Scheduled Open & Closing Date: **06.08.2026 at 19:00 Hrs. & 07.09.2026 at 15:00 Hrs.**

For further Details: www.tggenco.com & www.tender.telangana.gov.in

DIPR R.O. No. : 476-PP/CL-AGENCY/ADVT/2026-27

TATA
TATA POWER
(Corporate Contracts Department)
The Tata Power Company Limited, Smart Center of Procurement Excellence, 3rd Floor, Sahar Receiving Station, Near Hotel Leela, Sahar Airport Road Andheri (E), Mumbai 400 059, Maharashtra, India (Board Line: 022-67173917) CIN: L28920MH1919PLC000567

NOTICE INVITING TENDER (NIT)

The Tata Power Company Limited invites tender from eligible vendors for the following tender packages (Two-part Bidding).

(A) Services for Transmission Line Dismantling Works for Mumbai Transmission **(Package Ref No: CC27FK015).**

(B) Outline Agreement of 03 Years for Preventive Maintenance and testing of station Equipment's and auxiliaries of various Transmission RSS **(Package Ref No: CC27NK019)**.

Interested and eligible bidders to submit Tender Fee and Authorization Letter before **15:00 Hrs. Friday, 04th September 2026**.

For detailed NIT, please visit Tender section on website **https://www.tatapower.com**. Also, all future corrigendum's if any, to the said tender will be published on Tender section of above website (Tata Power → Business Associates → Tender Documents) only.

HINDUSTAN OIL EXPLORATION COMPANY LIMITED
(CIN: L11100GJ1996PLC029880)
Registered Office: 'HOEC House', Tandalja Road, Vadodara – 390 020, Gujarat, India
Chennai Office: 'Lakshmi Chambers', 192, St. Mary's Road, Alwarpet, Chennai – 600 018, Tamil Nadu, India. **Phone:** 044-66229000, **Fax:** 044-66229011/12
E-mail: hoecshare@hoec.com, **Website:** www.hoec.com

42ND ANNUAL GENERAL MEETING OF THE COMPANY

Members are requested to note that the 42nd Annual General Meeting (AGM) of the Company will be held on Friday, the 25th day of September 2026 at 11.00 a.m. through Video Conferencing (VC) / Other Audio-Visual Means (OAVM), in compliance with the Circulars issued by the Ministry of Corporate Affairs (MCA) the latest being General Circular No. 03/2025 dated 22/09/2025 and SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 dated October 3, 2024 issued by SEBI (hereinafter collectively referred to as "the Circulars") and all other applicable laws, to transact the businesses that will be set forth in the Notice of the 42nd AGM.

In compliance with the above Circulars, the Notice of the AGM along with the Annual Report of FY 2025-26 will be sent only through electronic mode to those Members whose e-mail IDs are registered with the Company / Depository Participants.

A letter providing the web-link and exact path where complete details of Annual Report of FY 2025-26 is available will be sent to Members who have not registered their e-mail IDs.

Members may note that the Notice and Annual Report of FY 2025-26 will also be made available on the Company's website www.hoec.com, websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively, and on the website of CDSL www.evotingindia.com.

Members who have not registered their e-mail addresses so far are requested to register the same in respect of shares held in dematerialized form with the Depository through their Depository Participants (DP) and in respect of shares held in physical form by writing to the Registrar & Share Transfer Agent (RTA) - MUFG Intime India Private Limited (formerly known as Link Intime India Private Limited), "Geetakunj", 1, Bhakti Nagar Society, Behind ABS Tower, Old Padra Road, Vadodara, Gujarat 390015; Email id: vadodara@in.mpms.mufg.com or by submitting the KYC forms at https://web.in.mpms.mufg.com/KYC-downloads.html

The Company will provide the facility to its Members to exercise their right to vote by electronic means, both through remote e-voting and e-voting at the AGM. The detailed instructions on the process of e-voting will be provided as part of the Notice of the 42nd AGM.

By order of the Board of Directors
For **HINDUSTAN OIL EXPLORATION COMPANY LIMITED**
Sd/-
G. Josephin Daisy
Company Secretary

Place : Chennai
**Date : ** August 29, 2026

લાઇસન્સની મુદત ત્રણ વર્ષ સુધી લંબાવવામાં આવી અને તેમનો વ્યાપ તમામ દેશોમાં કરવામાં આવ્યો

સંરક્ષણ નિકાસ માટેના નિયમો હળવા થયા

MSME માટે વૈશ્વિક બજારો ખુલશે: ઓપન જનરલ એક્સપોર્ટ લાઇસન્સ એક વખતની નિકાસની અધિકૃતતા રહેશે

નવીદિલ્હી,તા.૨૮

કેન્દ્ર સરકારે ભારતમાંથી સંરક્ષણ ઉત્પાદનોની નિકાસ પ્રક્રિયાને સરળ બનાવવા માટે નિયમોમાં મોટા ફેરફારો કર્યા છે. સંરક્ષણ મંત્રાલયના સંરક્ષણ ઉત્પાદન વિભાગે સંરક્ષણ નિકાસ માનક સંચાલન પ્રક્રિયા (SOP) અને ઓપન જનરલ નિકાસ લાઈસન્સ (OGEL) માટેના નિયમોને સરળ બનાવ્યા છે. આનો હેતુ ભારતીય કંપનીઓ પર કાગળકામનો બોજ ઘટાડવાનો અને તેમને વિદેશી બજારોમાં વધુ ઝડપથી વ્યવસાય કરવાની મંજૂરી આપવાનો છે.સંરક્ષણ મંત્રાલયના જણાવ્યા અનુસાર, નવા નિયમો ભારતીય સંરક્ષણ કંપનીઓને આંતરરાષ્ટ્રીય ટેન્ડર અને પ્રદર્શનોમાં વધુ ઝડપથી ભાગ લેવાની મંજૂરી આપશે. સરકારનું કહેવું છે કે નિયમોને સરળ બનાવતી વખતે, સંવેદનશીલ સંરક્ષણ વસ્તુઓ, ટેકનોલોજી અને દેશો સંબંધિત સુરક્ષા જાળવવામાં આવી છે.નવી સિસ્ટમ હેઠળ, મોટાભાગના દેશોમાં બિન-ઘાતક સંરક્ષણ માલની નિકાસ માટે બહુપક્ષીય પરામર્શની જરૂરિયાત દૂર કરવામાં આવી છે. જો કે, સંવેદનશીલ દેશો માટે ફરજિયાત સુરક્ષા તપાસ ચાલુ રહેશે.વધુમાં, આંતરરાષ્ટ્રીય ટેન્ડરો અને પ્રદર્શનોમાં તમામ પ્રકારના સંરક્ષણ ઉત્પાદનોની નિકાસ માટે હવે હિસ્સેદારોની સલાહની જરૂર રહેશે નહીં. આનાથી ભારતીય કંપનીઓ વિદેશમાં તેમના ઉત્પાદનોનું પ્રદર્શન કરી શકશે અને નવી વ્યવસાયિક તકો માટે વધુ ઝડપથી બોલી લગાવી શકશે.

ઓપન જનરલ એક્સપોર્ટ લાઈસન્સ (OGEL) એ એક વખતની નિકાસ અધિકૃતતા છે. આ લાઈસન્સ હેઠળ, લાયક નિકાસકારો ચોક્કસ સંરક્ષણ ઉત્પાદનોના બહુવિધ કન્સાઈનમેન્ટ વિદેશમાં નિકાસ કરી શકે છે. તેમને દરેક કન્સાઈનમેન્ટ માટે અલગ નિકાસ મંજૂરીઓ મેળવવાની જરૂર નથી. આ કંપનીઓનો સમય બચાવે છે અને વારંવાર કાગળકામ ઘટાડે છે.સરકારે મુખ્ય સંરક્ષણ પ્લેટફોર્મ અને સાધનો, ભાગો અને ઘટકો અને કંપનીની અંદર ટેકનોલોજી ટ્રાન્સફરને આવરી લેતા ત્રણ અલગ OGEL નિયમોનું મર્જર કર્યું છે. હવે, નિકાસકારો પર એક સમાન અને સરળ શાસન લાગુ થશે.OGEL ની માન્યતા બે વર્ષથી વધારીને ત્રણ વર્ષ કરવામાં આવી છે. આનાથી કંપનીઓને વારંવાર તેમના લાઈસન્સ રિન્યુ કરવાની જરૂરિયાત દૂર થશે. અગાઉ, આ સિસ્ટમ ફક્ત ૪૧ દેશો માટે ઉપલબ્ધ હતી. હવે, તેનો વ્યાપ બધા દેશોમાં વિસ્તારવામાં આવ્યો છે.

જોકે, યુએન સુરક્ષા પરિષદના પ્રતિબંધો અથવા શસ્ત્ર પ્રતિબંધોનો સામનો કરી રહેલા દેશો, નકારાત્મક અથવા સંવેદનશીલ દેશો સહિત, આ વ્યવસ્થામાંથી બાકાત રાખવામાં આવ્યા છે.વિદેશી મૂળ ઉપકરણ ઉત્પાદકો (FOEMs) સાથે લાંબા ગાળાના કરાર ધરાવતી ભારતીય કંપનીઓ માટે પણ નવી જોગવાઈઓ રજૂ કરવામાં આવી છે. પાત્ર ઉત્પાદનો અને સંબંધિત વિદેશી કંપની માટે OGEL સમયગાળો કરાર સમયગાળાના આધારે નક્કી કરવામાં આવશે.

કોટક મહિન્દ્રા કેપિટલને IPO માટે લીડ મેનેજર તરીકે નિયુક્ત કરાઈ

Jio પ્લેટફોર્મ IPO પર અપડેટ! SEBIએ મંજૂરી આપી દીધી

નવીદિલ્હી,તા.૨૮

દેશના સૌથી ચર્ચિત જાહેર ઈશ્યૂઓમાંના એક, Jio Platforms ના IPO માટેનો માર્ગ મોકળો થઈ ગયો છે. બજાર નિયમનકાર SEBI એ મુકેશ અંબાણીની રિલાયન્સ ઈન્ડસ્ટ્રીઝની ડિજિટલ અને ટેલિકોમ કંપની Jio Platforms ને IPO લોન્ચ કરવા માટે મંજૂરી આપી છે. SEBI તરફથી લીલી ઝંડી મળ્યા બાદ, કંપની હવે ઈશ્યૂની આગળની પ્રક્રિયા શરૂ કરી શકે છે. કંપનીને શુક્રવારે SEBIનો અવલોકન પત્ર મળ્યો.

જિયો પ્લેટફોર્મ્સે ૧૯ જૂન, ૨૦૨૬ ના રોજ સેબીમાં તેના IPO દસ્તાવેજો ફાઈલ કર્યા. ડ્રાફ્ટ રેડ હેરિંગ પ્રોસ્પેક્ટસ (DRHP) મુજબ, કંપની IPO હેઠળ ૨૭ કરોડ નવા ઈક્વિટી શેર જારી કરશે. દરેક શેરની ફેસ વેલ્યુ ₹૧૦ હશે.

આ એક સંપૂર્ણપણે નવો ઈશ્યૂ હશે. આનો અર્થ એ થયો કે કંપનીના હાલના શેરધારકો IPOમાં તેમનો હિસ્સો વેચશે નહીં, અને શેર વેચાણમાંથી મળેલી રકમ Jio પ્લેટફોર્મ્સને જશે. જો કે, ઈશ્યૂનું કુલ કદ અને એકત્ર કરવામાં આવનારી રકમ હજુ સુધી જાહેર કરવામાં આવી નથી.

જિયો પ્લેટફોર્મ્સના શેરની કિંમત બુક બિલ્ડિંગ પ્રક્રિયા દ્વારા નક્કી કરવામાં આવશે. ઈશ્યૂની શરૂઆત અને બંધ થવાની તારીખો, પ્રાઈસ બેન્ડ, લોટ સાઈઝ અને લિસ્ટિંગની તારીખો હજુ સુધી જાહેર કરવામાં આવી નથી.કોટક મહિન્દ્રા કેપિટલ કંપનીને IPO માટે લીડ મેનેજર તરીકે નિયુક્ત કરવામાં આવી છે. જોકે, સેબીની મંજૂરી મળ્યા બાદ, રોકાણકારો હવે કંપનીના રેડ હેરિંગ પ્રોસ્પેક્ટસ અને IPO તારીખ પર નજીકથી નજર રાખશે.

બિઝનેસ આજકાલ

ભારતનું વિદેશી હૂંડિયામણ અનામત $૭૨૯.૩૨૮ બિલિયનના રેકોર્ડ સ્તરે

નવીદિલ્હી : ભારતના વિદેશી હૂંડિયામણ અનામત, અથવા ફોરેક્સ રિઝર્વમાં એક અઠવાડિયામાં ઈ૧૨.૪૨૨ બિલિયનનો વધારો થયો છે. શુક્રવારે જાહેર કરાયેલા ડેટા દર્શાવે છે કે ૨૧ ઓગસ્ટના રોજ પૂરા થયેલા સપ્તાહમાં દેશનો વિદેશી હૂંડિયામણ અનામત ઈ૭૨૯.૩૨૮ બિલિયનના રેકોર્ડ ઉચ્ચ સ્તરે પહોંચ્યો છે.પાછલા સપ્તાહે, વિદેશી હૂંડિયામણ અનામત ઈ૯.૯૦૫ બિલિયન વધીને ઈ૭૧૬.૯૦૭ બિલિયન પર પહોંચી ગયું હતું. અગાઉનો રેકોર્ડ ઈ૭૨૮.૪૯૪ બિલિયનનો હતો, જે ૨૭ ફેબ્રુઆરીએ પૂરા થયેલા સપ્તાહમાં સ્થાપિત થયો હતો.

ઇમરજન્સી ક્રેડિટ ગેરંટી યોજના અચાનક બંધ કરવામાં આવી

નવીદિલ્હી: સરકારે ઈમરજન્સી ક્રેડિટ લાઈન ગેરંટી સ્કીમ ૫.૦ લોન્ચ થયાના ત્રણ મહિનાની અંદર જ બંધ કરી દીધી છે. સરકારે કહ્યું કે તેના માટે પૂરી પાડવામાં આવેલી ₹૨.૫ લાખ કરોડની ક્રેડિટ ગેરંટીનો સંપૂર્ણ ઉપયોગ થઈ ગયો છે. મધ્ય પૂર્વ કટોકટીના પગલે ટૂંકા ગાળાની રોકડની અછતનો સામનો કરવા માટે વ્યવસાયોને મદદ કરવા માટે ૫ મેના રોજ શરૂ કરાયેલી આ યોજના ૩૧ માર્ચ, ૨૦૨૭ સુધી ચાલવાની હતી.આ યોજનાનું સંચાલન કરતી નેશનલ ક્રેડિટ ગેરંટી ટ્રસ્ટી કંપની લિમિટેડ એ જણાવ્યું હતું કે, ૨.૫૫ લાખની ગેરંટી જારી ન થાય ત્યાં સુધી, જે પણ વહેલું હોય ત્યાં સુધી મંજૂર કરાયેલી તમામ લોન પર લાગુ પડશે.

તમે કોઈ એપથી લોન લેવાનું વિચારી રહ્યા છો? મહત્વપૂર્ણ બાબતો ચકાસો

નવીદિલ્હી: આજકાલ, સ્માર્ટફોન પર ફક્ત એક ક્લિકથી લોન મળી જાય છે. પૈસાની જરૂર હોય કે કટોકટીની સ્થિતિમાં, લોકો તાત્કાલિક લોન એપ્લિકેશનો તરફ વળે છે. પરંતુ આ સુવિધા ક્યારેક સમસ્યા બની શકે છે. બજારમાં ઘણી નકલી લોન એપ્લિકેશનો છે જે લોકોને ફસાવે છે અને અતિશય વ્યાજ અને અન્ય ચાર્જ વસૂલ કરે છે. આ એપ્લિકેશનો ફોનમાંથી વ્યક્તિગત માહિતી ચોરીને હેરાન અને બ્લેકમેલ પણ કરી શકે છે.કોઈપણ લોન એપ્લિકેશનમાંથી લોન લેતા પહેલા તેની સંપૂર્ણ તપાસ કરવી મહત્વપૂર્ણ છે.કોઈપણ ડિજિટલ લોન એપ ડાઉનલોડ કરતા પહેલા, તેની પાછળની નાણાકીય સંસ્થા તપાસવી મહત્વપૂર્ણ છે.

HDFC બેંક અને ફેડરલ બેંકે FD પરના વ્યાજ દરમાં ૭.૨૦% સુધીનો સુધારો કર્યો

નવીદિલ્હી: જો તમે વરિષ્ઠ નાગરિક છો અને તમારી બચત ફિક્સ્ડ ડિપોઝિટમાં રોકાણ કરવા માંગતા હો, તો વ્યાજ દર બદલાયા છે. HDFC બેંક અને ફેડરલ બેંકે ચોક્કસ મુદતની ફિક્સ્ડ ડિપોઝિટ પરના તેમના વ્યાજ દરોમાં સુધારો કર્યો છે. ફેડરલ બેંક હવે વરિષ્ઠ નાગરિકો માટે મહત્તમ વાર્ષિક વ્યાજ દર ૭.૨૦% ઓફર કરે છે. HDFC બેંકનો મહત્તમ વ્યાજ દર ઘટાડીને ૭.૧૦% કરવામાં આવ્યો છે.HDFC બેંકના નવા વ્યાજ દરો ૧૯ ઓગસ્ટ, ૨૦૨૬ થી અમલમાં આવશે, જ્યારે ફેડરલ બેંકના નવા વ્યાજ દરો ૧૭ ઓગસ્ટથી અમલમાં આવશે. જોકે, ફક્ત સૌથી વધુ વ્યાજ દરના આધારે FD માં રોકાણ કરવું તે સમજદારીભર્યું નથી.

કોન્ટ્રાક્ટ ફાર્મિંગના સંગઠિત મોડેલથી બટાકાના ઉત્પાદનમાં મોટો ઉછાળો

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ગુજરાતમાં કૃષિ ક્ષેત્રે ટેકનોલોજી અને સંગઠિત કોન્ટ્રાક્ટ ફાર્મિંગના ઉપયોગથી બટાકાના ઉત્પાદનમાં નોંધપાત્ર વૃદ્ધિ જોવા મળી રહી છે. ઉત્તર ગુજરાતના સાબરકાંઠા, અરવલ્લી, મહેસાણા અને બનાસકાંઠા જિલ્લામાં '૧૦૦% બાય-બેક' મોડેલ હેઠળ ખેડૂતોને પ્રમાણિત બીજ અને ટેકનિકલ સહાય પૂરી પાડીને પ્રોસેસ્ડ-ગ્રેડ બટાકાનું વાવેતર વધારવામાં આવી રહ્યું છે. આંકડાકીય વિગતો મુજબ, નાણાકીય વર્ષ ૨૦૨૪માં ૩,૨૦૦ એકરમાં ૩૨,૫૦૦ મેટ્રિક ટન ઉત્પાદન થયું હતું, જે નાણાકીય વર્ષ ૨૦૨૬માં વધીને ૫,૬૬૦ એકરથી વધુ વિસ્તારમાં ૬૧,૬૮૦ મેટ્રિક ટન સુધી પહોંચી ગયું છે. આ મોડેલના પરિણામે સંબંધિત કામગીરીમાંથી થતી આવક નાણાકીય વર્ષ ૨૦૨૫ના રૂ. ૭૯.૨૪ કરોડથી ૧૪.૬% વધીને નાણાકીય વર્ષ ૨૦૨૬માં રૂ. ૯૦.૮૨ કરોડ નોંધાઈ છે. .ભારતીય કોન્ટ્રાક્ટ ફાર્મિંગ માર્કેટ ૨૦૨૫ સુધીમાં ૭ બિલિયન યુએસ ડોલર સુધી પહોંચવાનો અંદાજ છે. બટાકાની વિશેષ જાતો જેમ કે સેન્ટાના, ફ્રાયસોના અને લેડી રોસેટાના ઉત્પાદનમાં ટેકનોલોજીકલ એપ્લિકેશન્સ અને ટ્રેસેબિલિટીથી ખેડૂતોને પૂર્વ-નિર્ધારિત ભાવની ખાતરી મળી રહી છે. ફ્રેન્ચ ફ્રાઈસ, વેફર્સ અને ચિપ્સ બનાવતી પ્રોસેસિંગ કંપનીઓને પ્રોસેસ્ડ-ગ્રેડ બટાકા પૂરા પાડતી ઈન્ટિગ્રેટેડ કોન્ટ્રાક્ટ ફાર્મ પીસ લિમિટેડે શેરબજારના એસએમઈ પ્લેટફોર્મ પર નોંધણી માટે જરૂરી દસ્તાવેજ ફાઈલ કર્યા છે.

પશ્ચિમ એશિયામાં તણાવ અને હોર્મુઝ સ્ટ્રેટમાંથી પુરવઠામાં વિક્ષેપોને કારણે

હોર્મુઝ કટોકટીથી બળતણની આયાત પર રૂ. ૨ લાખ કરોડનો વધારાનો બોજ પડ્યો

ચીન પછી ભારત કટોકટીથી સૌથી વધુ પ્રભાવિત ઇંધણ આયાતકાર બીજો દેશ હતો

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પશ્ચિમ એશિયામાં તણાવ અને હોર્મુઝ સ્ટ્રેટમાંથી પુરવઠામાં વિક્ષેપોને કારણે ભારતની ઈંધણની આયાત વધુ મોંઘી થઈ ગઈ છે. માર્ચ અને ઓગસ્ટ ૨૦૨૬ ની વચ્ચે, દેશને ક્રૂડ ઓઈલ, પેટ્રોલિયમ ઉત્પાદનો અને ગેસ ખરીદવા માટે અપેક્ષા કરતાં ઈ૨૨ બિલિયન વધુ ખર્ચ કરવા પડ્યા. વર્તમાન વિનિમય દરે, આ રકમ આશરે ₹૨ લાખ કરોડ જેટલી થાય છે. ચીન પછી ભારત કટોકટીથી સૌથી વધુ પ્રભાવિત ઈંધણ આયાતકાર બીજો દેશ હતો.

સેન્ટર ફોર રિસર્ચ ઓન એનર્જી એન્ડ ક્લીન એર (CREA) ના વિશ્લેષણ મુજબ, નિકાસ કમાણીને સમાયોજિત કર્યા પછી, ભારતને તમામ અશ્મિભૂત ઈંધણનો વધારાનો ખર્ચ $૧૪.૪ બિલિયન હતો. આ ભારતના GDPના લગભગ ૦.૩૮ ટકા અથવા દેશની આવકના લગભગ ૧.૪ દિવસની સમકક્ષ છે.

ભારતનો ક્રૂડ ઓઈલ માટેનો ચોખ્ખો વધારાનો ખર્ચ $૨૦.૫ બિલિયન હોવાનો અંદાજ છે. માર્ચ અને ઓગસ્ટ વચ્ચે, ભારત અશ્મિભૂત ઈંધણ પર વધારાના ખર્ચમાં યુરોપિયન યુનિયન અને ચીન પછી ત્રીજા ક્રમે છે. EU એ $૭૮ બિલિયન વધુ અને ચીને $૩૫ બિલિયન વધુ ખર્ચ કર્યા.

અમેરિકા અને ઈરાન વચ્ચે યુદ્ધ શરૂ થયાના છ મહિનામાં, ઈંધણ આયાત કરનારા દેશોએ દરિયાઈ ક્રૂડ ઓઈલ, પેટ્રોલિયમ ઉત્પાદનો અને ન્દ્રર પર અપેક્ષા કરતાં $૩૩૦ બિલિયન વધુ ખર્ચ કર્યા.આ વધારાના ખર્ચમાં સૌથી મોટો હિસ્સો ક્રૂડ ઓઈલનો $૧૬૪.૧ બિલિયન હતો, ત્યારબાદ ડીઝલ અને ગેસ ઓઈલનો $૭૩.૮ બિલિયન, પેટ્રોલનો $૩૫.૭ બિલિયન, એલએનજીનો $૩૮ બિલિયન અને ઉડ્ડયન ઈંધણનો $૨૦ બિલિયનનો હિસ્સો હતો.

CREA ના મતે, ૧૯૯૦ ના ગલ્ફ વોર પછી ક્રૂડ ઓઈલના ભાવમાં આ સૌથી મોટો લાંબા ગાળાનો આંચકો હતો. ઓછી અને મધ્યમ આવક ધરાવતા આયાત કરનારા દેશોએ તેમના GDP ના પ્રમાણમાં, સમૃદ્ધ દેશો કરતાં લગભગ બમણો બોજ સહન કર્યો.

હુમલા પછીના શરૂઆતના અઠવાડિયામાં, બ્રેન્ટ ક્રૂડના ભાવ યુદ્ધ પહેલાના સ્તરથી લગભગ બમણા થઈ ગયા. માર્ચથી ઓગસ્ટ સુધીમાં, બ્રેન્ટ ક્રૂડનો સરેરાશ ભાવ પ્રતિ બેરલ $૯૩ હતો. ૨૦૨૨ ના અંત પછી કોઈપણ છ મહિનાના સમયગાળામાં બ્રેન્ટ ક્રૂડનો સરેરાશ ભાવ આટલો ઊંચો રહ્યો નથી.૨૩ જુલાઈના રોજ બ્રેન્ટ ક્રૂડ ઓઈલ ૧૦૫ ડોલર પ્રતિ બેરલ પર પહોંચી ગયું. જુલાઈમાં તેની સરેરાશ કિંમત ૮૪ ડોલર પ્રતિ બેરલ હતી.

જુલાઈમાં ખાણકામ અને ખાણકામના ઉત્પાદનમાં વાર્ષિક ધોરણે ૦.૯ ટકાનો ઘટાડો થયો

દેશના ઔદ્યોગિક ઉત્પાદનમાં ઘટાડો જુલાઈમાં ૬.૭% નો વધારો થયો હતો

વીજળી અને ગેસ પુરવઠા ક્ષેત્રમાં પણ ૮.૭ ટકાનો મજબૂત વધારો નોંધાયો હતો

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જુલાઈ ૨૦૨૬ માં ભારતના ઔદ્યોગિક ઉત્પાદનની ગતિ થોડી ધીમી પડી. ઔદ્યોગિક ઉત્પાદન સૂચકાંક (IIP) ના ડેટા અનુસાર, જૂનમાં ૮.૮ ટકા વૃદ્ધિ પછી, જુલાઈમાં ઔદ્યોગિક ઉત્પાદન વાર્ષિક ધોરણે ૬.૭ ટકા વધ્યું. જુલાઈ IIP ડેટા નવી શ્રેણી હેઠળ ચોથો માસિક ડેટા રિલીઝ છે.

શુક્રવારે રાષ્ટ્રીય આંકડા કાર્યાલય (NSO) દ્વારા જાહેર કરાયેલા આંકડા અનુસાર, જુલાઈમાં ઉત્પાદન ક્ષેત્રે ૭.૩ ટકાનો વધારો થયો હતો. વીજળી અને ગેસ પુરવઠા ક્ષેત્રમાં પણ ૮.૭ ટકાનો મજબૂત વધારો નોંધાયો હતો. આ દરમિયાન, ખાણકામ અને ખાણકામ ક્ષેત્રોમાં ઉત્પાદનમાં ઘટાડો થયો હતો.

જુલાઈમાં ખાણકામ અને ખાણકામ ક્ષેત્રના ઉત્પાદનમાં વાર્ષિક ધોરણે ૦.૯ ટકાનો ઘટાડો થયો હતો. તેનાથી વિપરીત, ગયા વર્ષે જુલાઈમાં આ ક્ષેત્રે ૧૦.૭ ટકાનો વિકાસદર નોંધાવ્યો હતો. જુલાઈ ૨૦૨૫માં એકંદર IIP વૃદ્ધિદર ૫.૪ ટકા હતો.

જૂન ૨૦૨૬ માટે IIP ડેટામાં પણ સુધારો કરવામાં આવ્યો છે. અગાઉ જાહેર કરાયેલ ૭.૩ ટકાનો કામચલાઉ અંદાજ હવે વધારીને ૮.૮ ટકા કરવામાં આવ્યો છે.

જુલાઈમાં ખાણકામ અને ખાણકામ ક્ષેત્ર -૦.૯ ટકા વધ્યું, જ્યારે ઉત્પાદન ક્ષેત્રે ૭.૩ ટકા, વીજળી અને ગેસ પુરવઠામાં ૮.૭ ટકા અને પાણી પુરવઠો, ગટર અને કચરા વ્યવસ્થાપનમાં ૭.૪ ટકાનો વધારો થયો.

હવે ભારતનું હાઈવે નેટવર્ક ઝડપથી માલવાહક પરિવહનમાં પરિવર્તન લાવશે

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ભારતનું હાઈવે નેટવર્ક ઝડપથી વિસ્તરી રહ્યું છે અને માલવાહક પરિવહનમાં પરિવર્તન લાવી રહ્યું છે. રાષ્ટ્રીય હાઈવે નેટવર્ક ૨૦૧૪ માં ૯૧,૨૮૭ કિમીથી વધીને ૨૦૨૪ સુધીમાં ૧૪૬,૧૪૫ કિમી થવાનો અંદાજ છે, જે લગભગ ૬૦% નો વધારો છે. નવા એક્સપ્રેસવે, પહોળા હાઈવે અને આર્થિક કોરિડોર હવે ઔદ્યોગિક કેન્દ્રો, વેરહાઉસ, શહેરો અને નાના બજારોને વધુ સારી રીતે જોડે છે. કાફલાના માલિકો માટે, આ નવી વ્યવસાયિક તકો ઊભી કરી રહ્યું છે અને વાહનનો ઉપયોગ સુધારી રહ્યું છે. જો કે, વધુ વાહનો અને લાંબા રૂટ સાથે અકસ્માતો, ભંગાણ અને ડાઉનટાઈમનું જોખમ વધે છે.

લાંબા અંતરના માલસામાનને અગાઉ શહેરી ભીડ, વ્યસ્ત જંકશન અને નબળી કનેક્ટિવિટીને કારણે વિલંબનો સામનો કરવો પડતો હતો. નવા એક્સપ્રેસવે, બાયપાસ અને મલ્ટી-લેન હાઈવે મુસાફરીને ઝડપી અને વધુ અનુમાનિત બનાવવામાં મદદ કરી રહ્યા છે. ફ્લીટ ઓપરેટરો ડિલિવરી સમય અને વાહન સમયપત્રકને વધુ સારી રીતે સંચાલિત કરી શકે છે,

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કંપનીની ૪૨મી વાર્ષિક સામાન્ય સભા

સભ્યોને નોંધ લેવા વિનંતી છે કે કંપનીની ૪૨મી વાર્ષિક સામાન્ય સભા (AGM) શુક્રવાર, ૨૫મી સપ્ટેમ્બર ૨૦૨૬ ના રોજ સવારે ૧૧.૦૦ વાગ્યે વિડિઓ કોન્ફરન્સિંગ (VC) / અન્ય ઑડિઓ-વિઝ્યુઅલ માધ્યમો (OAVM) દ્વારા યોજાશે, જે કોર્પોરેટ બાબતોના મંત્રાલય (MCA) દ્વારા જારી કરાયેલા પરિપત્રો, જે તાજેતરના જનરલ પરિપત્ર નં. ૦૩/૨૦૨૫ તારીખ ૨૨/૦૯/૨૦૨૫ છે અને SEBI પરિપત્ર નં. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 તારીખ ૩ ઓક્ટોબર, ૨૦૨૪ છે, જે SEBI (ત્યારબાદ સામૂહિક રીતે ''પરિપત્રો'' તરીકે ઓળખાશે) અને અન્ય તમામ લાગુ કાયદાઓનું પાલન કરશે, જેથી ૪૨મી AGM ની સૂચનામાં દર્શાવેલ વ્યવસાયો હાથ ધરવામાં આવે.

ઉપરોક્ત પરિપત્રોના પાલનમાં, નાણાકીય વર્ષ ૨૦૨૫-૨૬ ના વાર્ષિક અહેવાલ સાથે AGM ની સૂચના ફક્ત ઇલેક્ટ્રોનિક માધ્યમથી તે સભ્યોને મોકલવામાં આવશે જેમના ઈ-મેલ આઈડી કંપની/ડિપોઝિટરી સહભાગીઓ સાથે નોંધાયેલા છે.

નાણાકીય વર્ષ ૨૦૨૫-૨૬ ના વાર્ષિક અહેવાલની સંપૂર્ણ વિગતો ઉપલબ્ધ હોય તેવી વેબ-લિંક અને ચોક્કસ માર્ગ પ્રદાન કરતો પત્ર એવા સભ્યોને મોકલવામાં આવશે જેમણે તેમના ઈ-મેલ આઈડી રજીસ્ટર કરાવ્યા નથી.

સભ્યોએ નોંધ લેવી કે નાણાકીય વર્ષ ૨૦૨૫-૨૬ ની નોટિસ અને વાર્ષિક અહેવાલ કંપનીની વેબસાઈટ www.hoec.com, સ્ટોક એક્સચેન્જીસની વેબસાઈટ એટલે કે BSE લિમિટેડ અને નેશનલ સ્ટોક એક્સચેન્જ ઓફ ઈન્ડિયા લિમિટેડની વેબસાઈટ અનુક્રમે www.bseindia.com અને www.nseindia.com અને CDSL ની વેબસાઈટ www.evotingindia.com પર પણ ઉપલબ્ધ કરાવવામાં આવશે.

જે સભ્યોએ અત્યાર સુધી તેમના ઈ-મેલ સરનામાં રજીસ્ટર કરાવ્યા નથી તેમને વિનંતી છે કે તેઓ ડિપોઝિટરી પાર્ટિસિપન્ટ્સ (DP) દ્વારા ડિમટીરિયલાઈઝ્ડ ફોર્મમાં રાખેલા શેર અને ફિઝિકલ ફોર્મમાં રાખેલા શેર માટે રજિસ્ટ્રાર અને શેર ટ્રાન્સફર એજન્ટ (RTA) - MUFG ઈનટાઇમ ઈન્ડિયા પ્રાઈવેટ લિમિટેડ (અગાઉ લિંક ઈનટાઇમ ઈન્ડિયા પ્રાઈવેટ લિમિટેડ તરીકે ઓળખાતું હતું), ગીતાકુંજ, ૧, ભક્તિ નગર સોસાયટી, ABS ટાવર પાછળ, ઓલ્ડ પાદરા રોડ, વડોદરા, ગુજરાત ૩૯૦૦૧૫; ઈમેલ આઈડી: vadodara@in.mpms.mufg.com અથવા https://web.in.mpms.mufg.com/KYC-downloads.html પર KYC ફોર્મ સબમિટ કરીને નોંધણી કરાવે.

કંપની તેના સભ્યોને વાર્ષિક સામાન્ય સભામાં રિમોટ ઈ-વોટિંગ અને ઈ-વોટિંગ બંને દ્વારા ઇલેક્ટ્રોનિક માધ્યમથી મતદાન કરવાનો અધિકાર વાપરવાની સુવિધા પૂરી પાડશે. ઈ-વોટિંગની પ્રક્રિયા અંગેની વિગતવાર સૂચનાઓ ૪૨મી વાર્ષિક સામાન્ય સભાની સૂચનાના ભાગરૂપે આપવામાં આવશે.

બોર્ડ ઑફ ડિરેક્ટર્સના આદેશથી
હિન્દુસ્તાન ઓઇલ એક્સપ્લોરેશન કંપની લિમિટેડ વતી,
સહી/-
સ્થળ : ચેન્નાઇ — જી. જોસેફીન ડેઝી
તારીખ : ઓગસ્ટ ૨૯, ૨૦૨૬ — કંપની સેક્રેટરી

OTT કંપનીઓ હવે ફક્ત નવા સબ્સ્ક્રાઇબર્સ મેળવવા પર ધ્યાન કેન્દ્રિત કરી રહી નથી

મીડિયા-મનોરંજન બજાર ૨૦૩૦ સુધીમાં $૩૬.૭ બિલિયન

ડિજિટલ જાહેરાત ભારતના મીડિયા અને મનોરંજન બજારના સૌથી ઝડપથી વિકસતા વિભાગોમાંનો એક બનવાની ધારણા

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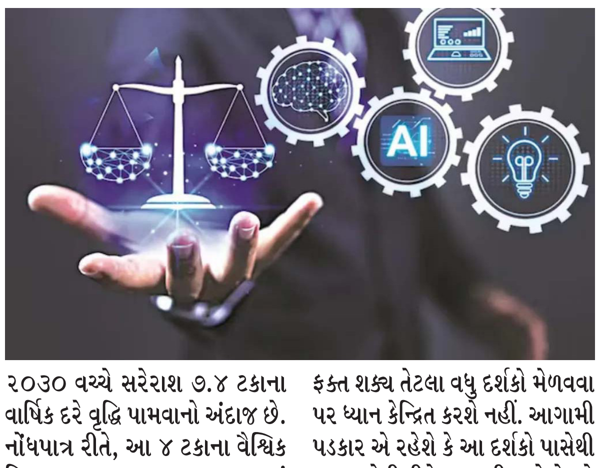
આગામી કેટલાક વર્ષોમાં ભારતનું મીડિયા અને મનોરંજન બજાર ઝડપથી વધવાની ધારણા છે. આ વૃદ્ધિમાં ડિજિટલ જાહેરાત, OTT, ગેમિંગ અને આર્ટિફિશિયલ ઈન્ટેલિજન્સ મુખ્ય ભૂમિકા ભજવે તેવી અપેક્ષા છે. PwC ઈન્ડિયાના એક નવા અહેવાલ મુજબ, ભારતનું મીડિયા અને મનોરંજન બજાર ૨૦૨૫માં $૨૫.૭ બિલિયનથી વધીને ૨૦૩૦ સુધીમાં $૩૬.૭ બિલિયન થવાની ધારણા છે.



PwC ના "ગ્લોબલ એન્ટરટેઈનમેન્ટ એન્ડ મીડિયા આઉટલુક ૨૦૨૬-૨૦૩૦" રિપોર્ટ અનુસાર, ભારતનું બજાર ૨૦૨૫ અને ૨૦૩૦ વચ્ચે સરેરાશ ૭.૪ ટકાના વાર્ષિક દરે વૃદ્ધિ પામવાનો અંદાજ છે. નોંધપાત્ર રીતે, આ ૪ ટકાના વૈશ્વિક વિકાસ દર કરતા લગભગ બમણું છે.રિપોર્ટ અનુસાર, કંપનીઓ હવે ફક્ત શક્ય તેટલા વધુ દર્શકો મેળવવા પર ધ્યાન કેન્દ્રિત કરશે નહીં. આગામી પડકાર એ રહેશે કે આ દર્શકો પાસેથી આવક કેવી રીતે વધારવી અને તેમને લાંબા ગાળા માટે જાળવી રાખવી. ડિજિટલ મીડિયા, પ્રાદેશિક ભાષાની સામગ્રી અને નવી ટેકનોલોજી આમાં મુખ્ય ભૂમિકા ભજવશે.

ડિજિટલ જાહેરાત ભારતના મીડિયા અને મનોરંજન બજારના સૌથી ઝડપથી વિકસતા વિભાગોમાંનો એક બનવાની ધારણા છે. ઈન્ટરનેટ જાહેરાત આવક ૨૦૨૫ માં $૭.૫ બિલિયનથી વધીને ૨૦૩૦ સુધીમાં $૧૪.૩ બિલિયન થવાનો અંદાજ છે.

આનો અર્થ એ થયો કે આ આવક પાંચ વર્ષમાં લગભગ બમણી થઈ શકે છે, આ સમયગાળા દરમિયાન સરેરાશ વાર્ષિક વૃદ્ધિ દર ૧૩.૯ ટકા રહેશે.

આ વૃદ્ધિમાં ઈન્ટરનેટ સર્ચ-સંબંધિત જાહેરાતો અને વિડિઓ જાહેરાતો મહત્વપૂર્ણ ભૂમિકા ભજવે તેવી શક્યતા છે. જેમ જેમ લોકો ડિજિટલ પ્લેટફોર્મ પર વધુ સમય વિતાવે છે, તેમ તેમ કંપનીઓ તેમના જાહેરાત ખર્ચમાં પણ વધારો કરી રહી છે.ભારતમાં OTT વિડિયો માર્કેટ પણ ઝડપથી વધવાની ધારણા છે, તેનું કદ ૨૦૨૫ માં $૨.૨ બિલિયનથી વધીને ૨૦૩૦ સુધીમાં $૩.૬ બિલિયન થવાનો અંદાજ છે, જે સરેરાશ વાર્ષિક વૃદ્ધિ દર ૧૦.૨% દર્શાવે છે.

પરંતુ OTT કંપનીઓ હવે ફક્ત નવા સબ્સ્ક્રાઈબર્સ મેળવવા પર ધ્યાન કેન્દ્રિત કરી રહી નથી. તેઓ હાલના દર્શકો પાસેથી આવક વધારવા માટે નવા રસ્તાઓ શોધી રહી છે.

જુલાઈમાં નવા મોબાઈલ ગ્રાહકો ઉમેરવામાં એરટેલ નંબર વન કંપની બની

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જુલાઈ ૨૦૨૬ માં નવા મોબાઈલ ગ્રાહકો ઉમેરવામાં ભારતી એરટેલ સૌથી આગળ હતું. ટેલિકોમ રેગ્યુલેટરી ઓથોરિટી ઓફ ઈન્ડિયા ના તાજેતરના ડેટા અનુસાર, એરટેલે જુલાઈમાં ૨.૬૮ મિલિયનથી વધુ નવા મોબાઈલ ગ્રાહકો ઉમેર્યા. દરમિયાન, દેશની સૌથી મોટી ટેલિકોમ કંપની, રિલાયન્સ જિયોએ તેના ગ્રાહકોમાં ૨.૪૪ મિલિયનથી વધુનો વધારો જોયો.જુલાઈ દરમિયાન વોડાફોન આઈડિયા અને સરકારી ટેલિકોમ કંપની ભારત સંચાર નિગમ લિમિટેડ એ પણ નવા ગ્રાહકો ઉમેર્યા. Vi ના મોબાઈલ ગ્રાહકોમાં ૨૪૦,૦૦૦નો વધારો થયો, જ્યારે BSNL એ ૧૬૮,૦૦૦ નવા વાયરલેસ ગ્રાહકો ઉમેર્યા.ટ્રાઈના ડેટા અનુસાર, ભારતના વાયરલેસ મોબાઈલ માર્કેટમાં જુલાઈ ૨૦૨૬માં કુલ ૫.૫૩૮ મિલિયન સબ્સ્ક્રાઈબર્સ ઉમેરાયા હતા.