



HPL Electric & Power Limited

CIN : L74899DL1992PLC048945

Corporate Office : Windsor Business Park, B-1D, Sector-10,
Noida - 201301 (U.P.) | Tel.: +91-120-4656300 | Fax. +91-120-4656333
E-mail : hpl@hplindia.com | website: www.hplindia.com

5th November, 2020

The Manager,
Listing Department,
National Stock Exchange of India Ltd.
"Exchange Plaza", C-1, Block G,
Bandra-Kurla Complex, Bandra (E),
Mumbai – 400 051
Symbol: HPL

BSE Limited
25th Floor, New Trading Ring, Rotunda
Building, Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai – 400 001
Scrip Code: 540136

Subject: Publication of Newspaper Advertisement relating to the Board Meeting to be held on 12th November, 2020

Dear Sir

Pursuant to Regulation 30 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith copy of the Board Meeting Notice published in Business Standard (English and Hindi Editions).

This is for your kind information and record please.

Thanking You,

For HPL Electric & Power Limited

**VIVEK
KUMAR**

Vivek Kumar
Company Secretary

Digitally signed by VIVEK KUMAR
DN: c=IN, o=HPL,
s=HPL, ou=HPL, cn=VIVEK KUMAR,
email=vivek.kumar@hplindia.com,
serialNumber=05276723080114841216440808
423660a73599046a7a06011234372,
c=IN, o=HPL, ou=HPL, cn=VIVEK KUMAR,
serialNumber=34256636c3f5a54f1a142d8a205d9
56
Date: 2020.11.05 12:03:51 +05'30'

SBI Q2 net profit jumps 52% on higher NII and fall in provisions

State-owned lender expects credit to grow at over 8% this year, against earlier guidance of 7%

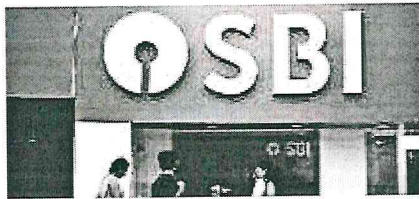
ASHUTOSH LELE
Mumbai, 4 November

Despite subdued credit take, the country's largest lender State Bank of India (SBI) posted a 51.88 per cent growth in net profit for the second quarter ended September 2020 (Q2FY21). Its profit after tax, on a standalone basis, rose to ₹4,574 crore in Q2FY21 from ₹3,012 crore in Q2FY20 on the back of a steady rise in net interest income and a dip in provisions for bad loans. Net profit for Q2FY21 was ₹4,189 crore.

However, the lender flagged the risk of a rise in stress, especially in the loans to agriculture and small and medium size enterprises, in the coming months. The bank's stock closed 1.12 per cent higher at ₹207.05 per share on the BSE.

The net interest income (NII) grew 14.56 per cent to ₹28,181 crore in Q2FY21 from ₹24,600 crore in Q2FY20 and ₹26,642 crore in Q1FY21, while the net interest margin (NIM) improved by 12 basis points (bps) to 3.34 per cent in Q2FY21 against 3.22 per cent in Q2FY20, and 3.34 per cent in Q1FY20.

Other income was flat at ₹8,528 crore in Q2FY21, from ₹8,538 crore a year ago quarter. It was ₹7,957 crore in Q1FY21. Provisions and contingencies declined to ₹10,118 crore in Q2FY21 from ₹13,138 crore in Q2FY20. The provision coverage ratio (PCR) stood at 83.19 per cent in September, from 81.23 per cent in August 31, 2020, but not stamped as bad loans in line the Supreme Court's



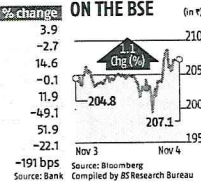
NII GROWS 14.5%

ing assets (NPAs) declined to 5.28 per cent, from 7.19 per cent in September 2019, and 5.49 per cent in June 2020.

Net NPAs declined to 1.59 per cent from 2.79 per cent in September 2019. It was 1.86 per cent in June 2020.

Also, on a proforma basis, the bank saw slippage of ₹14,388 crore from accounts which were standard as of August 31, 2020, but not stamped as bad loans in line the Supreme Court's

STOCK GAINS 1% ON THE BSE



interim verdict. The agriculture and MSME sectors have a large share in such slippages.

But for the Supreme Court verdict, the GNPAs and NPAs would have been 8.88 per cent and 2.08 per cent, respectively, said the statement.

During a media interaction, the bank's management said loan collection and renewal of crop loan was impacted as bank staff could not reach

out to farmers. Also, it was difficult for farmers to approach branches, leading to slippages. Now these crop loans will be renewed. Already ₹6,000 crore worth of loans from this pool have been restored in October.

Going forward, the bank may see some kind of stress in small and medium enterprises, and in the agriculture sector too, said Chairman Dinesh Khara. SBI expects one-time restructuring of ₹13,000 crore till December 2020 mostly for corporates and MSMEs and said it has received requests for restructuring of loans worth ₹6,495 crore. None of them is large companies.

Credit grew 6.02 per cent (on a year-on-year (YoY) basis) to ₹23.8 trillion, mainly driven by retail (personal) advances (14.53 per cent, YoY) and agricultural advances (4.19 per cent, YoY).

Khara said most high-frequency indicators (Apple mobility, PMI manufacturing and services, petrol consumption and air quality) were in the positive, showing improved economic activity. Against this backdrop, the lender expects credit to grow at over 8 per cent in FY21, against the earlier guidance of 7 per cent.

Total deposits grew 14.41 per cent to ₹34.7 trillion in 12 months to September 2020. Of this, current account deposits grew 8.85 per cent while saving bank deposits saw an increase of 16.28 per cent.

COMPASS ON PAGE 1, II
SBI'S ROYALTY ASSESSMENT QUALITY NEEDS TO BE VIEWED WITH CAUTION

Pre-packaged scheme, special rules for MSMEs in amendments to IBC

Changes likely to be tabled in Winter Session of Parliament

RUCHIKA CHITRAVANSHI
New Delhi, 4 November

The insolvency law committee and a group of ministers are considering various amendments to the four-year-old Insolvency and Bankruptcy Code (IBC), some of which are likely to be introduced in the upcoming Winter Session of Parliament, a senior government official told Business Standard.

The issues being taken up on priority by the committee, set up by the Ministry of Corporate Affairs (MCA), include introducing a pre-packaged scheme for corporate insolvencies, a special framework for micro, small and medium enterprises (MSMEs), and steps to reduce the delay in admission and disposal of cases.

"Amendments are always need-based and matters of urgent nature will have to be dealt with. Issues are being thrashed out by the committee which will make its recommendations soon... It is an evolving law," the official said.

The committee is evaluating suggestions received from industry associations and the Insolvency and Bankruptcy Board of India (IBBI), according to the official.

Various sub-committees have also been set up by the MCA to look into framing rules to make the insolvency process of MSMEs smoother and flesh out finer details of the pre-packaged scheme.

Both the schemes have been finalised by the IBBI. The pre-packaged scheme is popular in the United States and the United Kingdom. It involves an agreement by the stressed company and its creditors with a buyer before initiating insolvency proceedings.



CASE COUNT

Status of CIRPs - Most cases ending up in liquidation

Admitted	3,911
Closed on appeal/ settled/review	380
Closed by resolution	250
Withdrawn	218
Liquidated	955
Ongoing	2,108
Over 270 days	1,039
Over 180 days	594
Over 90 days	402
Less than 90 days	73

Data as of June 30, 2020

Source: Insolvency and Bankruptcy Board of India

The special insolvency framework for MSMEs is likely to allow the insolvent debtor to retain possession of the company till a resolution is reached. All important decisions, however, will have to be finalised by the committee of creditors.

The MCA is likely to introduce some of these amendments in the Winter Session, in December. "We still have

some time to frame the policy issues," the senior official added. He also said some of the issues can be dealt with by taking administrative steps such as setting up of more benches of the National Company Law Tribunal (NCLT), while some would require amendment to the IBC law.

The committee is also deliberating on the likely scenarios after the suspension of provisions related to initiating corporate insolvency is over. Currently the law cannot be invoked by lenders, with the suspension coming to an end in December. It can, however, be extended till March.

"We are keeping a close watch on the situation and the decision regarding further extension will be taken closer to the date," the senior official said.

Some of the suggestions being made to the committee include allowing a stressed company to resolve parts which can continue to operate and liquidate parts where no value can be recovered. Several industry members have also asked the government to increase the period of moratorium which currently gets over right after a plan is approved by the NCLT.

One of the proposals to avoid frivolous litigations such as those filed by disgruntled promoters or operational creditors is to increase the fee for filing an application in the NCLT.

The last amendment to the IBC was done through an Ordinance in June this year to suspend sections 7, 9 and of the Code that allow lenders, operational creditors and promoters to trigger insolvency against a company.

HPCL doubles net profit, okays ₹2,500-cr buyback

AGENCIES
New Delhi, 4 November

Hindustan Petroleum Corp (HPCL) on Wednesday reported a two-fold jump in its second quarter (July-September 2020, or Q2) net profit on the back of a surge in refining margins and inventory gains, and announced a ₹2,500-crore share buyback plan as the management

said it felt the share price was lower than the value it deserves.

Net profit was ₹2,477 crore compared to ₹1,052 crore a year back, HPCL Chairman and Managing Director Mukesh Kumar Surana told reporters on a call. "The significant improvement in the profitability in spite of challenges including lockdown due to Covid-19 pandemic was a result of

ketting operation, containing the contraction to less than the industry, efficient inventory management and effective production placement," he said. Gross sales revenue at ₹61,340 crore was lower than ₹66,165 crore of Q2 of the previous financial year due to lower oil prices.

The firm earned \$5.11 on turning every barrel of crude oil into fuel in the second quarter of 2020-21 fiscal

year as compared to a gross refining margin of \$2.83 a barrel.

This included a \$2.33 per barrel inventory gain from buying cheaper crude oil earlier and processing in Q2. This translated into ₹1,780 crore of gain. Besides, the firm also had a forex gain of ₹52 crore, he said.

In a stock exchange filing, the firm said it will buy back up to 100 million shares for no more than ₹250 apiece.

Day 3 of auctions: JSPL wins back Gare Palma mine in Chhattisgarh

SHREYA JAI
New Delhi, 4 November

BIDDING WAR

In a déjà vu of sorts, Jindal Steel & Power (JSPL) emerged the highest bidder for the Gare Palma-IV/I coal mine in Chhattisgarh. JSPL, quoted 25 per cent premium on the revenue share to the state. The mine belonged to the company before 2014 when a Supreme Court (SC) judgment cancelled all the coal block allocations made for two decades. It achieved the highest production before the SC judgment.

In 2019, JSPL won this mine in an auction held by the Centre for awarding mines for captive/self-use. The bid was cancelled by the Ministry of Coal, citing the bid to be "low".

For the first time, the Centre is conducting an auction of coal mines for commercial mining and sale to private companies. It amended the Coal Mines (Special Provisions) Act, 2015, in May. The two-part auction commenced last month when companies submitted their technical bids comprising eligibility and initial price offer for 19 of the total 38 coal blocks on offer.

The second and final round of e-auction started on Monday and 12 mines have been offered so far. Vedanta, Hindalco, Adani and several

Mine/state	Peak-rated annual capacity (MT/year)	Highest bidder	% share of revenue	Annual expected revenue (₹ cr)
Gare Palma-IV/I, Chhattisgarh	6.0	Jindal Steel & Power	25.0	652.1
Gotitoria East & West, MP	0.3	Boulder Stone Mart	54.0	70.8
Urtan North, MP	0.6	JMS Mining	9.5	84.6

*Based on peak rated capacity of the mine

Source: Ministry of Coal

new players have won mines.

On Wednesday, the highest bid was received for the Gotitoria East & West mines in Madhya Pradesh (MP). Kota-based mining and quarrying company Boulder Stone Mart quoted the highest closing bid of 54 per cent premium on the revenue share.

Another mine in MP, Urtan North saw the highest closing bid of 9.5 per cent on the revenue share by JMS Mining.

This Kolkata-based mining technology provider has won two mines of the same cluster in the ongoing auction. It won Urtan mine by quoting the highest closing bid of 10.5 per cent on the revenue share.

According to the bid parameter is on a "revenue-share" model. The participants bid for a percentage share of revenue payable to the state government from the production and sale of mined coal.

OCTOBER AUCTION

CIL sees 190% jump in bookings

SHREYA JAI
New Delhi, 4 November

State-owned miner Coal India (CIL) witnessed a record 190 per cent increase in the volume of coal booked through its e-auction in October, on the back of increased demand from the power sector and several unstructured coal buyers.

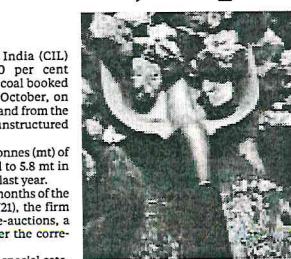
It booked 16.8 million tonnes (mt) of coal in October compared to 5.8 mt in the corresponding month last year.

During the first seven months of the current financial year (FY21), the firm booked 59 mt of coal in e-auctions, a growth of 90 per cent over the corresponding period last year.

In July, CIL launched a special category of e-auction for companies and traders which import coal to meet their requirements. Under this, 1.6 mt of coal was booked.

"The steep growth bodes well for CIL, as signals strong demand resumption for coal after a Covid-19-led hiatus," said a company statement.

Apart from long-term fuel supply agreements with power plants and several non-power companies, CIL also periodically holds e-auctions of coal for several industries.



The miner fetched a 13% premium over notified price for the coal auctioned

In the special forward e-auction for the power sector, 6.5 mt was booked in October, compared to 2 mt in September. The volume booked by the unstructured coal market, consisting of consumers and traders having no direct access to coal, was 5.4 mt. It was 2.4 mt in September.

CIL fetched a 13 per cent increase over the notified price for the coal auc-

tioned during October. In the special spot auction for coal importers, the premium received was 14 per cent over the notified value.

The company said till October this year, it has earned a premium of 10 per cent over the notified price.

With the onset of the Covid-19 pandemic, CIL brought down the reserve price of auctioned coal close to zero during the first half of FY21.

In October, CIL introduced an add-on ranging from zero to a maximum of 10 per cent over the notified price to test the market trend, said a company executive.

From November, we have reverted to the pre-Covid status where subsidiaries of CIL will determine their own add-ons. We are confident of stable auction sales and increased premiums in the ensuing months," said the executive. The company is planning to focus more on the non-power segment as power plants have a comfortable supply situation.

Given the excessive coal stock available with CIL, the Ministry of Coal also recently approved the company's plan to supply 100 per cent of the normative requirement of the thermal power units.

Housing and Urban Development Corporation Ltd.
(A Govt. of India Enterprise)
CIN: L74909DL197500000278 GST No: 07AACCH0832A12F
Regd. Office: 14/02/2020 Bhubaneswar, India Head Office
Lotus Road, New Delhi-110001, Tel: (011) 26440610, 26448196
Fax No: (011) 26115343, Email: corporate@hudeco.org Website: www.hudeco.org

NOTICE
Notice is hereby given pursuant to Regulation 29 read with Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations, 2015, that a meeting of the Board of Directors of Housing and Urban Development Corporation Limited will be held on 12th November, 2020, to consider and approve the Unaudited Financial Results (Standalone and Consolidated) of the Company for the quarter & half year ended 30th September, 2020.

The notice is also available on the following website(s): www.hudeco.org, www.bseindia.com and www.nseindia.com

for Housing and Urban Development Corporation Limited

Sd/-
Harish Kumar Sharma
Company Secretary

Date: 4th November, 2020
Place: New Delhi

HPL ELECTRIC & POWER LIMITED
CIN: L74909DL197500000278 GST No: 07AACCH0832A12F
Regd. Office: 14/02/2020 Bhubaneswar, India Head Office
Lotus Road, New Delhi-110001, Tel: (011) 26440610, 26448196
Fax No: (011) 26115343, Email: corporate@hudeco.org Website: www.hudeco.org

NOTICE
Pursuant to Regulation 29 read with Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations, 2015, notice is hereby given that a meeting of the Board of Directors of HPL Electric & Power Limited will be held on Thursday 12th November, 2020, to consider and approve the Unaudited Financial Results (Standalone and Consolidated) of the Company for the quarter and half year ended 30th September, 2020.

The said Notice may be accessed on the Company's Website i.e. www.hplindia.com and may also be accessed on the Stock Exchange of India website at www.bseindia.com

For HPL Electric & Power Limited
Sd/-
Vivek Kumar
Company Secretary

Place: Noida
Date: 04.11.2020

Harish Textile Engineers Limited
2nd Floor, 19 Panchsathi Road, Andheri (East) Mumbai-400095
CIN: L28119MH197500000278 GST No: 07AACCH0832A12F
Regd. Office: 14/02/2020 Bhubaneswar, India Head Office
Lotus Road, New Delhi-110001, Tel: (011) 26440610, 26448196
Fax No: (011) 26115343, Email: corporate@hudeco.org Website: www.hudeco.org

NOTICE
Pursuant to Regulation 29 read with Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations, 2015, notice is hereby given that a meeting of the Board of Directors of the Company will be held on Wednesday, November 11, 2020 at the Registered office of the Company at 2nd Floor, 19 Panchsathi Road, Andheri (East), Mumbai-400095, inter-alia to consider and approve the Unaudited Financial Results for the quarter and half year ended on September 30, 2020 and for any other matter as may be decided by the Board.

The Company shall intimate to the exchange the Unaudited Financial Results upon the conclusion of the aforesaid Board Meeting and will arrange for the announcement of the same in the press and on the Company's website as required under SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015.

By order of the Board of Directors
For Harish Textile Engineers Limited
Sd/-
Sandeep Gandhi
Managing Director
(DIN: 00841665)

Place: Mumbai
Date: November 03, 2020

LOVABLE LINGERIE LIMITED
CIN: L7110MH197500000278 GST No: 07AACCH0832A12F
Regd. Office: A-46, Street No. 2, MIDC, Andheri (East), Mumbai-400093.
Tel: 022-2838 3581 Fax: 022-2838 3582
E-mail: corporate@lovableindia.in Website: www.lovableindia.in

NOTICE
Notice is hereby given pursuant to Regulation 29 read with Regulation 47 of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 that a meeting of the Board of Directors of the Company is scheduled to be held on Thursday, 12th November 2020, inter-alia to consider the Unaudited Financial Results for the quarter ended September 30, 2020.

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

For Lovable Lingerie Ltd.
By order of the Board
Sd/-
L.Vinay Reddy
Managing Director
(DIN: 0022819)

Date: November 4, 2020
Place: Mumbai

NESCO LIMITED
CIN: L7110MH197500000278 GST No: 07AACCH0832A12F
Regd. Office: New Delhi, India Head Office
Lotus Road, New Delhi-110001, Tel: (011) 26440610, 26448196
Fax No: (011) 26115343, Email: corporate@hudeco.org Website: www.hudeco.org

NOTICE
Notice is hereby given pursuant to Regulation 29 read with Regulation 47 and other applicable Regulations, if any, of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, that a meeting of the Board of Directors of the Company is scheduled to be held on Thursday, 12th November 2020, inter-alia, to consider and approve the Unaudited Standalone and Consolidated Financial Results of the Company for the quarter and half year ended 30th September 2020.

The above information is also available on the Company's website at www.nescoindia.com and also on the website of the National Stock Exchange of India Limited at www.bseindia.com

For NESCO Limited
Sd/-
Jinal J. Shah
Company Secretary and Compliance Officer

Mumbai
04 November 2020

LOTUS EYE HOSPITAL AND INSTITUTE LIMITED
(Formerly Lotus Eye Care Hospital Limited)
CIN: L74909DL197500000278 GST No: 07AACCH0832A12F
Regd. Office: 5F/77/12, Avinashi Road, Coimbatore - 641 014
Tel: 011 2642 22590, Fax: 011 2642 42383
Web: www.lotuseye.org Email: corporate@lotuseye.org

NOTICE TO SHAREHOLDERS
NOTICE is hereby given that the 23rd Annual General Meeting ("AGM") of LOTUS EYE HOSPITAL AND INSTITUTE LIMITED ("the Company") will be held on SATURDAY, the 28th day of November, 2020, at 04.00 PM through Video Conferencing ("VC")/Other Audio-Visual Means ("OAVM") to transact the Ordinary and Special Business as set out in the Notice of the Twenty Third AGM, in compliance with applicable provisions of Companies Act, 2013 and Rules framed thereunder and SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (as amended), the Ministry of Corporate Affairs ("MCA") issued Circular No. 20/2020 dated 5th May, 2020 to be read with circular No. 14/2020 and Circular No. 17/2020 dated 8th April, 2020 and 13th April, 2020 respectively and also Circular No. SEBI/HO/CFD/CMD/ICIR/P/2020/79 dated 12th May 2020 issued by Securities Exchange Board of India (SEBI) (collectively referred as Applicable Circulars), without the physical presence of the members at the venue. The venue of the meeting shall be deemed to be the registered office of the company, 5F/77/12, Avinashi Road, CID Aerodrome Post, Coimbatore - 641 014.

In compliance with the applicable Circulars, the Notice of the 23rd AGM and the Annual Report of the Company including financial statements for the financial year 2019-20 along with Board Report, Auditor's Report and other documents required to be attached thereto, have been sent on 5th November, 2020 through electronic mode to the members of the Company whose email addresses are registered with the Company Depository Participant(s). The requirements of sending physical copies of the Notice of 23rd AGM and Annual Report to the Members have been dispensed with Applicable Circulars. The Notice of the 23rd AGM and the Annual Report of the Company are also available on the website of the Company at www.lotuseye.org, on the websites of the Stock Exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com and also on the website of CDSL (Agency for providing the Remote e-Voting facility) i.e. www.cdslindia.com

The Register of Members and Share Transfer Books of the Company will remain closed from 23rd November, 2020 to 28th November, 2020 (both days inclusive). The voting period begins on 25th November, 2020 10.00 AM (IST) and ends on 27th November, 2020 05.00 PM (IST) During this period shareholders of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date (record date) of 21st November, 2020 may cast their vote electronically.

For any queries/clarifications please contact: Mr. K. Jayakumar, Mr. SKDC Consultants Limited, Kanapattur Towers, 3rd Floor, 139/1A-1, Sathy Road, Kanapattur, Coimbatore-641006, Phone No: 0422-654995/2539385, E-Mail: info@skdcconsultants.com

By order of the Board
For Lotus Eye Hospital and Institute Limited
(Sd/-) Akanksha Parmar
Company Secretary

Place: Coimbatore
Date: 05.11.2020

