LIC HFL
LIC HOUSING FINANCE LTD

Ref:LICHFL/CS./PostalBallot-FY 2023-24/02 26th May, 2023

The Manager, Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No. C/1, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 Scrip ID: **LICHSGFIN EQ** Email: cmlist@nse.co.in	The General Manager, Department of Corporate Services-Listing Dept., BSE Limited, 25th Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai - 400 001. Scrip Code : **500253** Email: corp.relations@bseindia.com

Dear Sir / Madam,

Re:
Newspaper Advertisement for Postal Ballot:

Pursuant to Regulation 47 of SEBI(Listing Obligations and Disclosure Requirements) Regulations, 2015, , we enclosed herewith the Newspaper Advertisement of Postal Ballot Notice (including instruction for remote e-voting) published in the Business Standard, The Free Press Journal, The Economics Times (Mumbai and Delhi Edition) (English) and Navshakti and Maharashtra Times (Marathi) and Business Standard (Hindi) newspaper on May 26, 2023 (Newspaper Name)

This is for your information and record.

Thanking you,
Yours faithfully,
For LIC Housing Finance Limited

Varsha Hardasani
Company Secretary and
Compliance Officer

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

VARSHA CHANDAR HARDASANI
Digitally signed by VARSHA CHANDAR HARDASANI
Date: 2023.05.26 15:13:22 +05'30'

Encl. : a/a.
CC : The Luxembourg Stock Exchange, 11, Avenue de la Porte-Neuve, L-2011 Luxembourg, G. D. LUXEMBOURG.

PUBLIC NOTICE

Notice is hereby given to public at large that the undersigned Advocates are investigating the title of their client in respect of the property more particularly described in the Schedule hereunder written.

Any person/s having or claiming any right, title, interest, claim, demand in respect of the said property or any part thereof by way of sale, exchange, mortgage, let, lease, lien, charge, license, gift, inheritance, share, possession, easement, trust, assignment or encumbrance of whatsoever nature or otherwise is/are hereby requested to intimate to the undersigned in writing at the address mentioned below accompanied with all the necessary and supporting documents within 14 days from the date of publication hereof, failing which it shall be presumed that there are no claims and/or any claims, if any, have been waived off and the undersigned shall proceed to issue a Title Certificate in respect of the same.

SCHEDULE OF PROPERTY

All that piece and parcel of land bearing Plot no. 363, lying, being and situate at Sector 17, Ulwe Tal: Panvel, District – Raigad containing by admeasurement an area of 549.21 sq. mtrs or thereabout and bounded as follows:

On or towards the North : Plot No.367 & 368
On or towards the South : 20m wide road
On or towards the East : Plot No.364 and 365
On or towards the West : Plot No.362

M. Tripathi & Co.,
Advocates
237-240, Big Splash,
Sector-17, Vashi,
Navi Mumbai- 400 703

SHOW CAUSE NOTICE (0.21,R.22) (PUBLIC NOTICE)

IN THE COURT OF HON'BLE 3RD ADDITIONAL SENIOUR CIVIL JUDGE, JAMANGAR. (SHREE S.M.KAMDAR)

EXE R. NO. 89/2023
NEXT DATE : 15-06-2023

LEGAL HEIRS OF DECEASED MOHMAD YUSUF SHAIKH MAHERUNISHA W/O. MOHMAD YUSUF SHAIKH & OTS.
...PLAINTIFFS/ JUDGEMENT HOLDERS
VERSUS
1. C.C.D.C. CONSTRUCTION PVT. LTD.
ADD. 6, KARIM CHAMBER, SECOND FLOOR, 40, HAMAM STREET, MUMBAI 400023.
...DEFENDANTS / JUDGEMENT DEBTOR

TO. C.C.D.C. CONSTRUCTION PVT LTD,

WHEREAS abovenamed Plaintiffs (Judgement Holders) have made application to this court for execution of decree in **Regular Civil Suit No. 22 OF 2019**, for specific performance of agreement to sell against you, Defendant (Judgement Debtors) of said suit. Your presence is required in person or appointed lawyer, on the **15th day of June 2023** at 11 o'clock, to answer why the decree shall not be executed/enforced or claim for set-off or counter claim, you shall enter such documents in a list to be annexed to the written statement. GIVEN under my hand and the seal of the court, this 24th day of MAY, 2023.

Prepared by Samir D. Jadeja, Assistant — Checked by A.J.Vaishnav, Super
Registrar
P.M.Pansuriya
Principal Senior Civil Court
Jamnagar

PUBLIC NOTICE

Housing Development Finance Corporation Limited
Registered Office : Ramon House, 169, Backbay Reclamation
H T Parekh Marg, Mumbai - 400020.

NOTICE is here by given that the certificate(s) for the undermentioned securities, of the company has/have been lost/misplaced and the holder(s) of the said securities / applicant(s) has/have applied to the company to issue duplicate certificate(s).
Any person who has a claim in respect of the said securities should lodge such claim *with* the company at its Registered office within 15 days from this date, else the company will proceed to issue duplicate certificate(s) without further intimation.

Name of holder	Kind of Security and Face value	No of Securities	Distinctive No
S Lakshminarayanan	Equity Shares of Rs. 2/- each	2000	21532771 to 21534770

Date: 26/05/2023
Place : Mumbai

Sd/-
S Lakshminarayanan

PUBLIC NOTICE

NOTICE IS HEREBY GIVEN THAT THE SHARE CERTIFICATE(S) NO. 208933 SHARES BEARING DISTINCTIVE NO (S) 55659491 TO 55659950 BEARING 460 SHARES STANDING IN THE NAME(S) OF 1) VILLON JAHANGIR TARAPORE 2) HUSHIDAR KHURSHED GANDHI IN THE BOOKS OF ACC LTD. HAS/HAVE BEEN LOST/ MISPLACED/ DESTROYED AND THE ADVERTISER HAS/HAVE APPLIED TO THE COMPANY FOR ISSUE OF DUPLICATE SHARE CERTIFICATE(S) IN LIEU THEREOF, ANY PERSON(S) WHO HAS /HAVE CLAIM(S) ON THE SAID SHARES SHOULD LODGE SUCH CLAIM(S) WITH THE COMPANY'S REGISTRARS AND TRANSFER AGENTS VIZ KFIN TECHNOGIES LIMITED SELENIUM TOWERB, PLOT NO. 31 AND 32 FINANCIAL DISTRICT NANAKRAMGUDA HYDERABAD RANGAREDDI-500032, TELANGANA, INDIA.
NAME: VILLOO JEHANGIR TARAPORE, HUSHIDAR KHURSHED GANDHI
ADDRESS OF THE SHARE HOLDER(S) IS RUSTOM PALACE, A BLOCK, 2ND FLOOR, 222, TARDEO ROAD MUMBAI 4000071
DATE 25/05/2023

PUBLIC NOTICE

Public Notice Is Hereby Given On Behalf Of My Client Miss. Tulsi Rajesh Bhatia, Residing At Bunglow No. 9, Situated At Lav Kush Bunglow Chs. Chembur, Mumbai-400071, As Under:
That She Is One Of The Leagal Heirs Of Late Purshottam Mouandas Bhatia, Owner Of Bunglow No. 9, Situated At Lav Kush Bunglow Chs. Plot No. 05 (P) Survey No. 357, Village Chembur, Mumbai-400071, Hereinafer Referred As Said Bunglow. Hence She Is Having 50% Share In The Said Bunglow And She Is In Physical And Joint Possession Of The Same With Her Mother Dimple Rajesh Bhatia.
Therefore Notice Is Given To Public At Large That No Body Should Deal With The Said Bunglow For Purchase/ Sale Or For Any Other Purpose Without Her Prior Consents. Insp1te Of This If Any Person/Persons Deal With Any Person For Sale/ Purcahse Or For Any Purpose For The Said Bunlow. The Same Will Not Be Binding On Her In Any Manner.

Sd/-
Adv. Prakash S. Jain
Phone No. 9892109406

NEW INDIA CO-OPERATIVE BANK LTD.

(Multistate Scheduled Bank)
Corporate Office : New India Bhawan, A.V. Nagwekar Marg, Prabhadevi, Mumbai – 400025.

PUBLIC NOTICE FOR SALE OF ASSET M/S. TRIUMPH MEDIA VISION PVT. LTD. SALE OF ASSETS UNDER SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS & ENFORCEMENT OF SECURITY INTEREST ACT, 2002

Offers are invited in sealed cover to reach the undersigned on or before Thursday,08th June, 2023 before 03:00 p.m. for sale of the following property in possession of the Bank on **"AS IS WHERE IS AND AS IS WHAT IT IS BASIS"** towards the recovery of the Bank's secured debts of **Rs.6,02,56,303.47 (Rupees Six Crore Two Lakh Fifty Six Thousand Three Hundred Three & Paise Forty Seven Only)** together with future interest thereon at the rate of 12.50% p.a. compounded with monthly rest from 01.04.2021 with costs, expenses etc. from Borrower **M/s. Triumph Media Vision Pvt. Ltd.,** Office at 809 / 810, Crystal Paradise Shopping Mall,Off Veera Desai Road, Opp. Skoda Showroom,Andheri (W), Mumbai-400 053 and **1) Mr. Surendra Devidayal Bhatia,** residing at B-702, 7th Floor, Barcellona, Raheja Exotica ,Patilwadi, Madh, Marve Road, Malad (W), Mumbai-400 061, **2) Mr. Sudhirkumar Murlidhar Singh,** residing at A/202, Indraprasta Regency, Plot No.249,Link Road Near Trikoni Maidan, Motilal Nagar,Goregaon (W), Mumbai – 400 104, **3) M/s. Triumph Pictures Pvt. Ltd.,** Office at 809/810,Crystal Paradise Shopping Mall,Off Veera Desai Road, Opp. Skoda Showroom, Andheri (W), Mumbai-400 053, **4) Mr.Sachin Purshottam Kulkarni,** residing at Shri Krishna Nagar, Gopalpur,Pandarpur, Dist. Solapur- 413 304 & **5) Mr.Narayan Nagnath Kulkarni,** residing at At -Post- Anjangaon (KHE),Mohol,Dist. Solapur – 413 214 -Directors/Sureties.

The offers should be accompanied with Demand Draft/Pay Order of **Rs.36,15,000/-** drawn in the name of New India Co-operative Bank Ltd. payable at Mumbai towards interest free Earnest Money Deposit. **The sealed Envelope addressed to Authorised Officer and should be marked" Bid for purchase of Office No.809 & 810, 8th Floor, Crystal Paradise Premises CHS.Ltd. reference to Public Auction Notice dated 26th May 2023".**

Description of the Property	Reserve Price	EMD	Inspection Date and Time	Auction,Date, Time and Place
All that part and parcel of Office No.809 & 810, 8th Floor, Crystal Paradise Premises CHS.Ltd. Situated on plot bearing CTS No.844/29 at Village Ambivali, Dattaji Salvi Rd., Off.Vira Desai Rd., Andheri (W), Mumbai -400 053. (adm 645 & 710 sq .ft.resp. carpet area) owned by M/s. Triumph Pictures P. Ltd.	Rs.361.47 Lakh	Rs.36.15 Lakh	03.06.2023 between 11 A.M to 3 P.M.	Friday, 09th June, 2023 at 12.00 Noon (Indian Standard Time) at New India Co-operative Bank Ltd., New India Bhavan, A.V. Nagwekar Marg, Prabhadevi, Mumbai- 400 025.

Offer below the Reserve Price shall be rejected outright. The offers should reach on or before the stipulated time. The Offers will be opened by the undersigned at New India Co-operative Bank Ltd., New India Bhavan, A.V. Nagwekar Marg, Prabhadevi, Mumbai – 400025 on 09th June, 2023 at 12:00 noon. After opening all the offers and at 12:00 noon on that day at the same place, the present intending purchasers who have given valid offers will be allowed to raise their offers and inter se bidding shall take place. The undersigned shall announce the offer accepted at the said meeting and the successful bidder/ purchaser should deposit 25% of the total price (including EMD) within 24 hours and balance 75% of purchase price within 15 days of acceptance of bid i.e on or before 23.06.2023. In case of default by the purchaser in depositing the amount at any stage the Bank shall forfeit the amount deposited by the purchaser. Any dues payable on the said Flat shall have to be borne and paid by the purchaser. The intending purchasers shall make their own independent inquiries regarding the title, area, measurements, condition, dues, claims, etc. in respect of and against the said property and Bank shall not be liable under any circumstances. All expenses to get the said property transferred to his/her name shall be borne and paid by the purchaser.

The offerers may inspect the property on 03th June, 2023 between 11:00 a.m. to 03:00 p.m. Further inquiries if any and/ or terms and conditions for sale can be obtained from the Authorized Officer, New India Co-operative Bank Ltd.,219, 2nd Floor,Bharati Bhavan, P.D'Mello Road, Fort, Mumbai 400 001. The undersigned reserves his right to accept or reject any or all offers without assigning any reasons and in case all offers are rejected either to hold negotiations with any of the offerers or to sell the property through private negotiations with any of the offerers or other parties or invite the offers again.

This is also a notice to the borrowers/ guarantors of the above financial assistance about holding of the auction sale on the above mentioned date in case the secured debt has remained unpaid and they may give valid offer for purchase of the said property.

Date: 26.05.2023
Place : Mumbai

Sd/-
Authorised Officer,
New India Co-operative Bank Ltd.

OW. No. MDRT -2/179/2023 Date : 23/05/2023

REGD. A/D/DASTI/ AFFIXATION / BEAT OF DRUM AND PUBLICATION/NOTICE BOARD OF DRT

SALE PROCLAMATION

Exh. 65

OFFICE OF THE RECOVERY OFFICER - I, DEBT RECOVERY TRIBUNAL-II, MUMBAI

MTNL Bhavan, 3rd Floor, Colaba Market, Colaba, Mumbai - 400005.

R. P. 147 OF 2018 **DATED: 20.05.2023**

PROCLAMATION OF SALE UNDER RULES 38, 52(2) OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961, READ WITH THE RECOVERY OF DEBTS DUE TO BANKRUPTCY ACT 1993.

Union Bank of India, Zaveri Bazar Branch]...Certificate Holders
Versus
M/s. Sai Ansh Gold House Pvt Ltd & Ors.]...Certificate Debtors

CD 1: M/s. Sai Ansh Gold House Pvt. Ltd., having its registered office at A-32, Virwani Industrial Estate, 1st Floor, Western Express Highway, Goregaon (E), Mumbai - 400 063. **And one of the office at :** R.D. Deshmukh, New Building, Gala No.26, Patel Industrial Estate Premises CHS, S.V. Road, Opp. Dahisar Police Station, Dahisar (East), Mumbai - 400 068.
CD-2: Smt. Vanita C. Awtnaey, residing at Flat No.2101, E Wing, 'X' clusive Wispering Palm, Lokhandwala, Township Complex, Akruli Road, Kandivali (East), Mumbai - 400 101.
CD 3: Shri Pradeep Kumar Bothra, residing at 29, New Swapnil Society, 13, Kanti Nagar, J.B. Nagar, Andheri (East), Mumbai - 400 059.

Whereas Hon'ble Presiding Officer, Debts Recovery Tribunal No. II Mumbai has drawn up the Recovery Certificate in Original Application No. 52 of 2014 for recovery of **Rs. 26,06,21,973.80** with interest and costs from the Certificate Debtors and a sum of **Rs.60,46,74,502.00** (as on 26.06.2023) is recoverable together with further interest and charges as per the Recovery Certificate / Decree.

And whereas the undersigned has ordered the sale of property mentioned in the Schedule below in satisfaction of the said certificate.

And whereas a sum of **Rs. 26,06,21,973.80** along with pendent-lite and further interest @ 17% p.a. with monthly rests from the date of filing of application i.e **01.10.2013** till payment and/or realization from Cds.

Notice is hereby given that in absence of any order of postponement, the property shall be sold on **26.06.2023 between 02:00 PM** to 03:00 P.M. (with auto extension clause in case of bid in last 5 minutes before closing, if required) by e- auction and bidding shall take place through "On line Electronic Bidding" through the website of M/s. C1 India Pvt Ltd., Plot No. 301, Udyog Vihar,phase-2 ,Gurgaon, Haryana-122015 [Support Help Desk No. +91-124-4302020/21/22/23/ 24, Mobile No - 7291981124/25/26; Contact Person : Mr. Hareesh Gowda - 9594597555.

For further details contact: Gaurav Sonawane, Sr Manager. Mobile - 8830436548

The sale will be of the property of the C.D above named as mentioned in the schedule below and the liabilities and claims attaching to the said property, so far as they have been ascertained, are those specified in the schedule against each lot / property.

The property will be put up for the sale in the lots specified in the schedule. If the amount to be realized is satisfied by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale also be stopped if, before any lot is knocked down, the arrears mentioned in the said certificate, interest costs (including cost of the sale) are tendered to the officer conducting the sale or proof is given to his satisfaction that the amount of such certificate, interest and costs have been paid to the undersigned.

No officer or other person, having any duty to perform in connection with sale, either directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold. The sale shall be subject to the conditions prescribed in Second Schedule of the Income Tax Act, 1961 and the rules made there under and to the further following conditions.

The particulars specified in the annexed schedule have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, mis-statement or omission in this proclamation.

The assets shall be auctioned LOT WISE as per the following details:

Sr. No.	Description of the Property	Date of Inspection	Reserve Price	EMD Amount	Increment Bid
1.	All that piece and parcel of land bearing Survey No.47, having total area admeasuring about 11H 75R) of which area old is admeasuring about 08 H- 94.74 R, lying being and situated at Village Kahir, Taluka- Patan, Dist-Satara.	15.06.23 to 16.06.23	Rs. 98,42,000/-	Rs. 9,84,200/-	Rs. 1,00,000/-
2.	All that piece and parcel of land bearing Survey No.80, having total area admeasuring about 14H-76R of which area sold is 03 H- 69.8 R, lying being and situated at Village Kahir, Taluka- Patan, Dist- Satara.	15.06.23 to 16.06.23	Rs. 40,59,000/-	Rs. 4,05,900/-	Rs. 50,000/-
3.	All that piece and parcel of land bearing Survey /Gat Nos.59 & 60/1, both collectively admeasuring about 4 H-86.09 R, lying being and situated at Village Kahir, Taluka- Patan, Dist-Satara.	15.06.23 to 16.06.23	Rs. 52,69,000/-	Rs. 5,26,900/-	Rs. 50,000/-
4.	All that piece and parcel of land bearing Survey /Gat Nos.53,61/2 & 61/3, admeasuring about 08 H- 57.46R, lying being and situated at Village Kahir, Taluka- Patan, Dist-Satara.	15.06.23 to 16.06.23	Rs. 94,07,000/-	Rs. 9,40,700/-	Rs. 1,00,000/-
5.	All that piece and parcel of land bearing Survey /Gat Nos.60/2,61/1 & 74, admeasuring about 09 H-75.72 R, lying being and situated at Village Kahir, Taluka- Patan, Dist-Satara.	15.06.23 to 16.06.23	Rs. 1,07,25,000/-	Rs. 10,72,500/-	Rs. 1,00,000/-
6.	Gat Nos.92/4 & 92/6, both collectively admeasuring about 0 H 81.02 R, lying, being & situated at Village Kahir, Taluka Patan, District Satara.	15.06.23 to 16.06.23	Rs. 8,93,000/-	Rs. 89,300/-	Rs. 25,000/-
7.	Gat Nos. 92/1 to 3, Gat Nos.66 to 69 & Gat No.80, collectively admeasuring about 18 H 14.29 R, lying, being & situated at Village Kahir, Taluka Patan, District Satara; and	15.06.23 to 16.06.23	Rs. 1,99,57,000/-	Rs. 19,95,700/-	Rs. 2,00,000/-
8.	Gat Nos.47 & 48, both collectively admeasuring about 4 H 20.1 R, lying, being & situated at village Kahir, Taluka Patan, District Satara	15.06.23 to 16.06.23	Rs. 46,21,000/-	Rs. 4,62,100/-	Rs. 52,000/-
9.	All that piece and parcel of land Bearing Survey /Gat Nos.945, 980, 988 & 990, admeasuring about 13 H-71.61 R, situated at Village Shiral, Taluka- Patan, Dist-Satara.	19.06.23	Rs. 1,50,88,000/-	Rs. 15,08,800/-	Rs. 1,50,000/-
10.	Gat Nos.23 & 56, both collectively admeasuring about 5 H 51 R, lying being & situated at Village Humbarne, Taluka Patan, District Satara.	20.06.23	Rs. 38,57,000/-	Rs. 3,85,700/-	Rs. 50,000/-

1. The reserve price below which the property shall not be sold is as per Lots mentioned above.
2. The amount by which the bid is to be increased is as per Lots mentioned above. In the event of any dispute arising as to the amount of bid, or as to the bidder, the lot shall at once be again put up to auction.
3. The highest bidder shall be declared to be the purchaser of any lot. It shall be in the discretion of the undersigned to decline/acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.
4. The public at large is hereby invited to bid in the said E-Auction. The offers in a sealed envelope along with demand draft / pay order of any Nationalized Bank / Scheduled Bank along with EMD Amount as per lots should be deposited with the undersigned not later than by **4.30 p.m. on 22.06.2023.** The demand draft / pay order should be drawn in favour of the "Recovery Officer, DRT-II, Mumbai in R.P No. 147 of 2018. The above amount/demand draft/pay order shall be refunded to the unsuccessful bidders after due verification/submission of KYC documents.
   Attested photocopy of TAN/PAN card, Address Proof, Demand Draft/ Pay Order shall be uploaded with the online offer. The last date for submission of online offers alongwith EMD and the other information/ details is **22.06.2023 by 4.30 p.m.** The Physical inspection of the properties may be taken between **10.00 a.m. and 5.00 p.m.** as per lots at the property site.
5. The copy of PAN card, Address proof and identity proof, E-mail ID, Mobile No. and declaration if they are bidding on their own behalf or on behalf of their principals. In the latter case, they shall be required to deposit their authority and in default their bids shall be rejected. In case of the company copy of resolution passed by the board members of the company or any other document confirming representation /attorney of the company and the receipt/counter foil of such deposit should reach to the said service provider or CH Bank by e-mail or otherwise by the said date and hard copy shall be submitted before the Recovery Officer-II, DRT-II, Mumbai on **22.06.2023 upto 4.30 p.m.** In case of failure, bid shall not be considered.
6. The successful bidder shall have to deposit 25% of his final bid amount after adjustment of EMD by next bank working day i.e. by 4.30 P.M. in the form of demand draft / pay order in favour of the "Recovery Officer, DRT-II, Mumbai in R.P No. 147 of 2018 or directly by way of RTGS/NEFT in the Account No. 30043253890 with State Bank of India, Fort Market Branch, Mumbai, IFSC Code No: SBIN0005347 of Recovery Officer, DRT-II, at Mumbai.
7. Once the bid is submitted it is mandatory for the bidder (s) to participate in the bidding process of the e-auction by logging in on the e-auction agency portal, failing which the EMD shall be forfeited to the Government, if the undersigned thinks fit.
8. The purchaser shall deposit the balance 75% of final bid amount on or before 15th day from the date of sale of the property. If the 15th day is Sunday or other Holiday, then on the first bank working day after the 15th day by prescribed mode as stated in para 6 above. In addition to the above, the purchaser shall also deposit poundage fee with Recovery Officer-II, DRT-II @2% upto Rs.1,000/- and @ 1% of the excess of said amount of Rs.1,000/-through DD in favour of Registrar, DRT-II, Mumbai.
   In case of default of payment within the prescribed period, the deposit, after defraying the expenses of the sale, may, if the undersigned thinks fit, be forfeited to the Government and the defaulting purchaser shall forfeit all claims to the property or the amount deposited. The property shall be resold, after the issue of fresh proclamation of sale. Further the purchaser shall also be liable to make good of any shortfall or difference between his final bid amount and the price for which it is subsequently sold.
   The property is being sold on "AS IS WHERE IS BASIS" AND "AS IS WHAT IS BASIS".
   The undersigned reserves the right to accept or reject any or all bids if found unreasonable or postpone the auction at any time without assigning any reason.

No. of Lot	Description of Property to be sold with the name of the co-Owners where the property belongs to defaulter and any other person as co-owners	Revenue assessed upon the property any part thereof	Details of any other encumbrances which property is liable	Claims, if any which have been put forward to the property and any other known particulars bearing on its nature and value
1.	All that piece and parcel of land bearing Survey No.47, having total area admeasuring about 11H 75R) of which area old is admeasuring about 08 H- 94.74 R, lying being and situated at Village Kahir, Taluka- Patan, Dist-Satara.		Mortgaged Property	
2.	All that piece and parcel of land bearing Survey No.80, having total area admeasuring about 14H-76R of which area sold is 03 H- 69.8 R, lying being and situated at Village Kahir, Taluka- Patan, Dist- Satara.			
3.	All that piece and parcel of land bearing Survey /Gat Nos.59 & 60/1, both collectively admeasuring about 4 H- 86.09 R, lying being and situated at Village Kahir, Taluka- Patan, Dist-Satara.			
4.	All that piece and parcel of land bearing Survey /Gat Nos.53,61/2 & 61/3, admeasuring about 08 H- 57.46R, lying being and situated at Village Kahir, Taluka- Patan, Dist-Satara.			
5.	All that piece and parcel of land bearing Survey /Gat Nos.60/2,61/1 & 74, admeasuring about 09 H-75.72 R, lying being and situated at Village Kahir, Taluka- Patan, Dist-Satara.			
6.	Gat Nos.92/4 & 92/6, both collectively admeasuring about 0 H 81.02 R, lying, being & situated at Village Kahir, Taluka Patan, District Satara.			
7.	Gat Nos. 92/1 to 3, Gat Nos.66 to 69 & Gat No.80, collectively admeasuring about 18 H 14.29 R, lying, being & situated at Village Kahir, Taluka Patan, District Satara; and			
8.	Gat Nos.47 & 48, both collectively admeasuring about 4 H 20.1 R, lying, being & situated at village Kahir, Taluka Patan, District Satara			
9.	All that piece and parcel of land Bearing Survey /Gat Nos.945, 980, 988 & 990, admeasuring about 13 H-71.61 R, situated at Village Shiral, Taluka- Patan, Dist-Satara.			
10.	Gat Nos.23 & 56, both collectively admeasuring about 5 H 51 R, lying being & situated at Village Humbarne, Taluka Patan, District -Satara.			

Given under my hand and seal on this 20th day of May, 2023.

Seal

Sd/-
(Sunil K. Mishram)
Recovery Officer, DRT -II, Mumbai

PUBLIC NOTICE

SBI STATE BANK OF INDIA

Stressed Assets Management Branch : 2nd Floor, "Paramsiddhi" Complex, Opp. V.S. Hospital, Ahmedabad - 380006, **Ph :** (079) 2658 1081/1206, **Fax** (079) 2658 1137/7120, **E-mail :** sbi.04199@sbi.co.in

APPENDIX-IV [See Rule 8 (1)] POSSESSION NOTICE (For Immovable Property)

Whereas, The undersigned being the Authorized Officer of the **State Bank of India, Standard Chartered Bank & CITI Bank (hereinafter collectively referred to as "the said Banks" or "SBI Consortium")** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated **04.08.2016** calling upon the Borrowers / Guarantor / Mortgagor **M/s. Pacific Infotech Private Limited, Sh. Ashok Bhagwandas Jeswani, Sh. Kishor Bhagwandas Jeswani, Sh. Bhagwandas Hariram Jeswani, Smt. Roma Kishor Jeswani and Sh. Sunil Bhagwandas Jewasni** to repay the amount mentioned in the notice being **Rs. 44,13,88,172/- (in words Forty Four Crore Thirteen Lakh Eighty Eight Thousand One Hundred Seventy Two Only)** as on 31.05.2016 with further interest and expenses within 60 days from the date of notice/date of receipt of the said notice.

The Borrowers / Guarantor / Mortgagor having failed to repay the amount, notice is hereby given to the Borrowers / Guarantor / Mortgagor and the public in general that the **Mamlatdar Ulhasnagar has is compliance to order dated 28.07.2022 issued by the Hon'ble District Magistrate, Thane** under sec.14 of the SARFAESI Act 2002, taken **Physical Possession** of the properties described hereunder and hand over the possession to the authorized officer of the bank herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with Rule 8 of the said Rules on this **23rd day of May of the year 2023.**

The Borrowers / Guarantor / Mortgagor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **State Bank of India, Standard Chartered Bank & CITI Bank (hereinafter collectively referred to as "the said Banks" or "SBI Consortium")** for an amount of **Rs. 44,13,88,172/-** as on 31.05.2016 and interest & expenses thereon until the full payment.

The Borrower's attention in invited to provision of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that part and parcel of the property of Sh. Bhagwandas Hariram Jeswani & Sh. Sunil Bhagwandas Jeswani consisting of Shop No. 18, Ground Floor & Basement Floor, "Pawan Deep Arcade", Plot No. 755 (Part) and 705 (Part), Section 7-B, CTS No. 5558, Aman Talkies, Ulhasnagar - 2, Dist. – Thane, Admeasuring about 378 Sq. fts., Built Up Area and Basement Floor, admeasuring 322 sq. fts. **Bounded by :- East :** Temple, **West :** Road, **North :** Pawan Deep Tower, **South :** Road.

Date : 23.05.2023
Place : Ulhasnagar

Authorised Officer
State Bank of India and on behalf of Standard Chartered Bank & CITI Bank

Possession Notice

IDBI BANK

CIN:L65190MH2004GOI148838

Retail Recovery Department:- Bhoomiraj Costarica, Near Moraj Residency,Palm Beach (Service) Road , Sanpada, Sector 18, Navi Mumbai Pin :400705 **Tel. No. :** 022 -27810311/12

The undersigned being the authorised officer of IDBI Bank Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of the powers conferred under Section 13(12) read with rule 3 of Security Interest (Enforcement) Rules, 2002 issued a demand notice, calling upon the borrowers to repay the amount mentioned in the notice within 60 days from the date of the receipt of the said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken possession of the property described herein below, in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002.

The borrowers attention is invited to provisions of sub section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

The borrowers in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the IDBI Bank Ltd for an amount mentioned below and interest and charges thereon.

Sr No	Name Of The Borrower / Owner Of The Property/ Guarantor And Loan A/C No.	Date of Demand Notice	Date of Possession	Description Of Property	Amount claimed in demand notice
1	**Shri.Yogesh Baliram Salpekar, Shri. Baliram Pandurang Salpekar, 0367675100016180, 1423675100001328, 1423675100001373**	21-Feb-2023	20-May-2023	E-Type Association E-10/ 3:2 Flat No 2, Sector-1, Vashi, Navi Mumbai-400704	Rs.1549047.73 (Rupees Fifteen Lakh Forty Nine Thousand Forty Seven and Paise SeventyThree Only)
2	**Mr.Chhaya Babu Patil, Mr. Babu Chandu Patil, 0123675100018957**	21-Feb-2023	18-May-2023	Flat No.401/402 Shiv Tej Chhaya, Sec-20, Plot No. A/41 Nerul, Navi Mumbai, Maharashtra- 400706	Rs.2051989.45(Rupees Twenty Lakh Fifty One Thousand Nine Hundred Eighty Nine and Paise Forty Five Only)
3	**Mr. Hemant B Lokhande, Mr. Ramesh B Lokhande, M/S Mansi International, 0244675100015978**	2-Feb-2023	18-May-2023	Shop No. 03, Ground Floor, New Horizon Chsl, Plot No 1, 2 & 3, Sector- 46,Palm Beach Road, Navi Mumbai, Maharashtra-410706	Rs. 6651761.59 (Rupees Sixty-Six Lakh Fifty-One Thousand Seven Hundred Sixty-One and Paise Fifty-Nine Only)
4	**Mr. Kiran N Pharande, Mrs.Pritee Kiran Pharande, Mrs. Manda M Pharande, 0183675100038164, 0183675100046996, 0302675100022561**	21-Feb-2023	18-May-2023	Flat No-B-49/3.15 3Rd Flr Saptshree Chs,Sec-10 Sanpada Navi Mumbai, Maharashtra-400705	Rs.3825848.96 (Rupees Thirty Eight Lakh Twenty Five Thousand Eight Hundred Forty Eight and Paise Ninety Six Only)
5	**Shree Enterprises, Mr. Harshad Vijaysing Rane, Mr.Devendra Yadav Kanawade Mr. Ajay Pandurang Patil, Mr. Siddesh R Sawant, Mr.Santosh Vitthal Ugale, 0123675100024709, 0123675100024772, 0123675100030889**	4-Feb-2023	18-May-2023	Office No 903 904 Shelton, Cubix Plot 87 Sec 15 Cbd Belapur, Navi Mumbai, Maharashtra-400614	Rs. 39652570.70 (Rupees Three Crore Ninety Six Lakh Fifty Two Thousand Five Hundred Seventy and Paise Seventy Only)
6	**Mr. Vinay Chawla, Mr. Tarachand Bodaram Chawla, 0183675100035015, 0183675100035024**	6-Feb-2023	20-May-2023	The Address Boulvard-3, Flat No-2805 Opp R City Mall, Lbs Marg Cts No 50 50/1 To 7 50/35 To44, Ghatkopar,Maharashtra-4000086	Rs.29688786(Rupees Two Crore Ninety-Six Lakh Eighty Eight Thousand Seven Hundred Eighty-Six Only)
7	**Mrs. Radha Murji Vaviya, Mr.Murji Devji Vaviya, 0302675100026600, 0302675100026761**	2-Feb-2023	20-May-2023	Flat No-1402 Rn Heights, Plot No-138 Sec-50 Dronagiri Uran, Maharashtra-410206	Rs.5401942 (Rupees Fifty-Four Lakh One Thousand Nine Hundred Forty-Two Only)
8	**Mr. Rajesh Nagnath Kalyankar, Mrs.Rajeshree Rajesh Kalyankar, 0183675100017408**	9-Jan-2023	20-May-2023	Flat No-B/602,6th Floor, R.S. Presidency,Plot No-177, Sector No-23, Ulwe`, Navi Mumbai, Maharashtra-410209	Rs. 879256 (Rupees Eight Lakh Seventy-Nine Thousand Two Hundred Fifty-Six Only)
9	**M/S. Sai Baba Construction, Mr. Mhatre Jitendra Damodar(Gurantor), 0189651100000310**	14-Feb-2023	20-May-2023	Flat No 902 Ninth Floor Today Imperia Chs, Plot No 20 Sector 17 Ulwe, Panvel, Maharashtra-410206	Rs.2505788.74 (Rupees Twenty Five Lakh Five Thousand Seven Hundred Eighty-Eight and Paise Seventy Four Only
10	**Mr. Somashekar Kariyappa Poojary, Mrs. Kuil Somashekar Poojari 0650675100011495, 0650675100011644**	7-Feb-2023	20-May-2023	Flat No 101, 1St Fl, Arham View Plot No 111, Sec 50, Dronagiri Ura Raigad, Uran, Maharashtra-400702	Rs. 1430024.02 (Rupees Fourteen Lakh Thirty Thousand Twenty Four and Paise Two Only)
11	**Mr.Ashish Rahiman Mhatre, Mrs.Ranjana Rahiman Mhatre, 0123675100008574, 0123675100008630**	21-Feb-2023	22-May-2023	701 A-Wing Pratham Heritage Pratham Heritage, Plot No-11/12, Sector-19, Kamothe, Navi Mumbai, Maharashtra-421304	Rs. 627286 (Rupees Six Lakh Twenty-Seven Thousand Two Hundred Eighty-Six Only)
12	**Mrs. Diksha Vijay Thawai, Mr.Vijay Suresh Thavai, 0299675100012209, 0299675100012324**	21-Feb-2023	23-May-2023	Flat- G1, Patiala House Co Op HSG Soc,Plot-15, S.No-3,H.No-2 B, Chendhare, Alibag, Maharashtra- 402201	Rs. 3041071.61 (Rupees Thirty Lakh Forty-One Thousand Seventy-One and Paise Sixty-One Only)
13	**Mr. Jayraj Govind Patil, Mrs. Sheetal Jayraj Patil, 1597675100004701, 0189675100018230**	2-Feb-2023	22-May-2023	Flat No 204 Aai Ekvira Residency G.No. 83, Varse Roha Raigad, Maharashtra-402109	Rs. 2043150.40 (Rupees Twenty Lakh FortyThree Thousand One Hundred Fifty and Paise Forty Only)
14	**Mr. Palvinder Singh Saini, Mrs. Manjit Kaur, 0189675100011246, 0189675100011936**	7-Feb-2023	22-May-2023	New Shri Chsl,Flat No 305 Plot No 12 Sec 8, Panvel, Maharashtra- 410206	Rs. 1479845.79(Rupees Fourteen Lakh Seventy Nine Thousand Eight Hundred Forty Five and Paise Seventy Nine Only)
15	**M/S. Raj Electricals, 1130671100012209**	2-Feb-2023	22-May-2023	H No 58/A Mg Road Mahad	Rs. 940923.87 (Rupees Nine Lakh FortyThousand Nine Hundred Twenty Three and Paise Eighty Seven Only)
16	**Mr. Rajesh Ganpat Karge, Mrs.pratibha Rajesh Karage, Mrs.Sushma Lahane, 0367675100007856**	21-Feb-2022	22-May-2023	Fl-102,1St Flr, E Wing, Bldg No.5,Sai Innclavel, Shilota Raichur, Navi Mumbai, Maharashtra-410218	Rs. 1425218 (Rupees Fourteen Lakh Twenty-FiveThousand Two Hundred EighteenOnly)
17

iLabs' Refusal to Part with 29% in Lanco Anpara Lands Co in Court

Lanco creditors claim iLabs was supposed to hand over its stake in co to winning bidder as per pact

Joel.Rebello@timesgroup.com

Mumbai: Lenders to the defunct Lanco Group have taken Hyderabad-based iLabs Group to court, claiming that the company has refused to part with the 29% stake it holds in Lanco Anpara Thermal Power to the power plant's winning bidder, Megha Engineering & Infrastructures.

iLabs held charge over 29% shares of Lanco Anpara after its purchase of Lanco Thermal Ltd. According to the agreement with lenders, it was supposed to transfer that 29% to the winning bidder of Lanco Anpara on payment of ₹25 crore. This was also mentioned in the National Company Law Tribunal (NCLT) order when iLabs took over Lanco Thermal.

Last June, lenders voted in favour of Megha Engineering to take over Lanco Anpara for a total consideration of ₹855 crore. However, iLabs has for the past one year refused to honour the contract and is demanding another ₹100 crore to transfer the stake, citing possible tax and other liabilities, said a person familiar with the matter.

"Banks have been patiently negotiating with iLabs for almost a year. They have been delaying the process and now have made this unreasonable demand. In fact, Megha also agreed to provide an indemnity to iLabs on any future liabilities, but they have been insisting on a cash payment which is why legal recourse is the only option," said a person familiar with the process.

Lenders led by IDBI Bank have filed a petition in the Hyderabad bench of the NCLT last week seeking directions to iLabs to honour its contract or declare it as a defaulter.

iLabs did not reply to ET's email seeking comment till press time Thursday.

Megha Engineering has completed the purchase of 71% equity stake in the 1,200-MW Lanco Anpara Power by transferring ₹830 crore to lenders at the end of March, ET reported in its April 4 edition. The company has already taken control of the plant.

It is the remaining 29%, which was held by iLabs-controlled Lanco Thermal and which was pledged to banks where the dispute is.

"Megha has transferred the full amount to banks but about ₹247 crore has been kept aside (in a separate account) pending the transfer of this residual stake," the person cited above said.

The parent Lanco Infratech owes lenders led by state-run REC more than ₹12,000 crore and is now in liquidation. A consortium of 14 lenders led by IDBI Bank had taken charge of the equity in Lanco Anpara as collateral for their loans to the group. State Bank of India, ICICI Bank, Punjab National Bank and Canara Bank are also part of the group. Lead lender IDBI did not reply to an email seeking comment.

"There is very little that banks have recovered from the Lanco group which has been classified as a fraudulent account. Hence, banks are not willing to leave anything to chance with this recovery. Lenders are clear that they will do anything possible to ensure that the asset sale is not impeded in any way," the person cited earlier said.

Banks have issued newspaper notices warning the public against dealing with iLabs on the shares of Anpara.

The thermal power plant has fuel linkages and a power purchase agreement with the UP government. It has remained as standard account on bank books as cash flows were not impacted despite the parent company facing liquidation.

Interest At Stake

Last June, lenders voted in favour of Megha Engineering to take over Lanco Anpara for a total consideration of ₹855 cr



iLabs has for the past one year refused to honour the contract

Hyderabad-based co is demanding another ₹100 cr to transfer the stake, citing possible tax and other liabilities

Piramal Pharma Net Profit Falls 75% in March Quarter

Q4 profit down at ₹50 cr from ₹204 cr in year-ago period on weak CDMO biz

Our Bureau



Mumbai: Piramal Pharma on Thursday reported 75% year-on-year drop in net profit at ₹50 crore in Q4FY23, led by down-sales of contract development and manufacturing services (CDMO) business and higher operating expenses.

The company reported net profit of ₹204 crore in Q4FY22.

The company said the YoY financials are not strictly comparable, due to non-inclusion of "non-common control transactions." On a like-to-like basis, revenue from operations grew 1% YoY to ₹2,164 crore in Q4FY23. Earnings before interest, tax, depreciation and ammortisation (EBITDA) dropped 21% YoY to ₹376 crore. EBITDA margins declined 500 bps YoY in Q4FY23, and stood at 17%.

On like-to-like financials, the CDMO business that contributes 57% of revenues, declined 8% YoY to ₹2,164 crore. The complex hospital generics business grew 28% due to strong demand for the inhalation anesthesia portfolio. The consumer health business sales rose 5% to ₹296 crore, driven by sustained marketing and brand-building efforts. "We believe in the potential of our businesses and our main focus over the next few months will be on capturing demand and executing them well," said Piramal Pharma chairperson Nandini Piramal.

"Our CDMO business, which had a challenging year, witnessed significant pick-up in order bookings in Q4," Piramal added.

The company said its proposed right issue to raise up to ₹1,650 crore is currently under review with Sebi.

Strides Pharma Loss Narrows to ₹14 cr

Our Bureau



Mumbai: Strides Pharma Science on Thursday narrowed its loss to ₹14 crore in the quarter ended March 31, 2023. The company reported ₹82 crore in the corresponding quarter of the previous year.

The adjusted net profit, excluding impairment of Covid vaccine inventories of associate company Stelis, stood at ₹34 crore in Q4FY23. Revenue from operations was ₹986 crore in Q4FY23 up 14% YoY.

The earnings before interest, tax, depreciation and ammortisation (EBITDA) more than doubled YoY to ₹160 crore in Q4FY23. The EBIDTA margin expanded 1082 basis points to 16.1%. The US business reported a third consecutive quarter of over $60 million in revenues in Q4FY23, while other regulated markets recorded the highest quarterly sales of $48 million. The company attributed the US sales to new product introductions and solid base performance.

The company said in FY23, it has achieved four successful closures of USFDA audits, including the lifting of the warning letter issued in 2019 for the company's Puducherry facility. "With the receipt of Arrotex proceeds and cash from operations, our total gross debt has reduced in FY23, and net debt to @4FY23 annualised Ebitda was at 3.4x, nearing the target" said Arun Kumar, founder, Strides.

AFTER FIRST 66 MATCHES...

IPL Attracts Record 48.2 crore TV Viewers

Week 7 also sees peak concurrency of over ₹3 cr from 4 more matches: Disney Star

Our Bureau

Mumbai: The first 66 matches of the Indian Premier League (IPL) have attracted 48.2 crore viewers on television, as per Broadcast Audience Research Council (BARC) data.

Disney Star, the official IPL broadcaster, said this is the highest-ever reach for any edition of the IPL, surpassing the previous highest registered in 2019.

The network also said four more matches registered peak concurrency of over 3 crore in Week 7. In total, the network added that 40 matches have had peak concurrency of 3 crore or more.

It stated that the Chennai Super Kings versus Kolkata Knight Riders match registered the highest peak concurrency in Week 7 of 4.2 crore. The CSK against Gujarat Titans match had the tournament's highest peak concurrency of 5.6 crore.

After 66 games, the TV ratings have grown by 32% compared to the last edition.

Earlier this week, Viacom18 stated that the CSK vs. GT match on Tuesday had clocked the highest-ever concurrent viewership on JioCinema.

It added that the final overs of the second innings of the match saw the concurrent viewership on JioCinema touch 2.5 crore.

This is the highest-ever reach for any edition of the Indian Premier League, surpassing the previous highest in 2019



The previous viewership record on JioCinema was 2.4 crore, registered during the CSK versus RCB match on April 17.

JioCinema, which has been free-streaming IPL matches for all viewers, has garnered 1300 crore video views for the IPL. Viacom18 said the streaming app has been adding millions of new viewers for the IPL on a daily basis.

CANCELLATION OF TENDER NOTICE NO. TSK/ENGG/47 OF 2023, DTD: 17-05-2023

The Tender Notice No.: **TSK/ENGG/47 of 2023**, dtd. 17-05-2023 (two packet system) has been **cancelled** due to administrative reason.

DRM(W), Tinsukia
NORTHEAST FRONTIER RAILWAY

AIC STPINEXT INITIATIVE
(A Section 8 Company incorporated in Software Technology Parks of India)
C/o STPI, Office Block-1, 1st floor, East Kidwai Nagar, New Delhi-110023
No. STPI/GGN/TECH/COE/APIA/2022-2023/1-Part(2)

Employment Notice

Applications are invited online from the eligible candidates for the position of Chief Operating Officer (COO) for APIARY Centre of Entrepreneurship (CoE) at Gurugram. The vacancy is proposed to be filled-up purely on contract basis for a period of two years.

For detailed information and to submit online application for the afore-mentioned position, interested applicants may visit the website of the company **www.stpinext.in, https://gurugram.stpi.in** or **www.stpi.in**. Last date for submission of application is 20 days from the date of publication of this notice.

LIC HFL
LIC HOUSING FINANCE LTD

LIC HOUSING FINANCE LIMITED
Corporate Identity Number: L65922MH1989PLC052237
Registered Office: Bombay Life Building, 2nd Floor, 45/47, Veer Nariman Road, Mumbai - 400 001.
Corporate Office: 131 Maker Tower, "F" Premises, 13th Floor, Cuffe Parade, Mumbai – 400 005.
Tel.: 022-2217 8600, 2217 8700, **Fax:** 022-2217 8777
Website: www.lichousing.com
Email: lichousing@lichousing.com, secretarial@lichousing.com

NOTICE OF POSTAL BALLOT

Notice is hereby given pursuant to and in compliance with the provisions of Sections 108, 110 and other applicable provisions, if any, of the Companies Act, 2013 (the **"Act"**), read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014, read with the General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, 22/2020 dated June 15, 2020, 33/2020 dated September 28, 2020, 39/2020 dated December 31, 2020, 10/2021 dated June 23, 2021, 20/2021 dated December 08, 2021 and 03/2022 dated May 5, 2022 issued by the Ministry of Corporate Affairs (**"MCA Circulars"**), Secretarial Standard on General Meetings issued by The Institute of Company Secretaries of India (**"SS-2"**), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (**"SEBI Listing Regulations"**) including any statutory modification or re-enactment thereof for the time being in force, and as amended from time to time, and pursuant to other applicable laws and regulations, that the resolution(s) appended below in respect of the following matters for approval of the Shareholders of the Company through Postal Ballot by remote e-voting process (**"e-voting"**).

S.No.	Particulars
1.	To pass as an ordinary resolution for approval and confirmation of the appointment of Shri Siddhartha Mohanty (DIN 08058830) by the Shareholders as Director and Non-Executive Chairperson of the Company.
2.	To pass as an ordinary resolution for approval and confirmation of the appointment of Shri Jagannath Mukkavilli (DIN 10090437) by the Shareholders as Non-Executive Director of the Company.
3.	To pass as a special resolution for the approval of amendment in clause 143 (a) of the Articles of Association for making provisions for the debenture trustees for appointment of Nominee Directors in the Board of the Company as required by the SEBI Regulations.
4.	To pass as special resolution for the approval of authorising the Board for issuance of redeemable Non-convertible debentures or any other instruments on a private placement basis to the tune of Rs. 53,000 crore.

The explanatory statement pursuant to Section 102 and other applicable provisions, if any, of the Act pertaining to the aforesaid resolutions setting out the material facts concerning the above matters has been enclosed with the notice of Postal Ballot.

In accordance with the provisions of the MCA Circulars and other applicable laws and regulations, shareholders can vote only through the remote e-voting process. Accordingly, the Company is pleased to offer a remote e-voting facility to all its shareholders to cast their votes electronically. The Company has engaged Link Intime India Private Limited (**"LIIPL" or "RTA"**), its Registrar and Transfer Agent, for the purpose of providing remote e-voting facility to its members. The remote e-voting instructions are mentioned in the Notice. The remote e-voting shall commence on **Monday, May 29, 2023 at 9.00 a.m. (IST)** and shall end on **Wednesday, June 28, 2023 at 5:00 PM (IST). Further, the Shareholders would have the option to vote only through remote e-voting and voting through physical ballot papers will not be provided.** Shareholders are requested to read the instructions in the Notes under the section **"General information and instructions relating to e-voting"** in this Postal Ballot Notice (**"Postal Ballot Notice"**) to cast their vote electronically. Shareholders are requested to cast their vote through the e-voting process not later than **5:00 PM (IST) on Wednesday, June 28, 2023.** to be eligible for being considered, failing which it will be strictly considered that no vote has been received from the Shareholder.

The Scrutinizer will submit his Report to the Chairman / the person(s) authorised by the Chairman of the Company after completion of scrutiny of the e-voting. The results shall be declared on or before **Friday, June 30, 2023** and communicated to Bombay Stock Exchange Limited (**"BSE"**), National Stock Exchange of India Limited (**"NSE"**) and Luxemburg Stock Exchange (together the **"Stock Exchanges"**), National Securities Depository Limited (**"NSDL"**) and Central Depository Services (India) Limited (**"CDSL"**) (together the **"Depositories"**), Link Intime India Private Limited" or **"Registrar and Share Transfer Agent"** or **"RTA"** or "Link Intime") and will also be displayed on the Company's website **www.lichousing.com.**

The Resolution, if passed by requisite majority, shall be deemed to have been passed on the last date specified by the Company for e-voting Wednesday, **June 28, 2023.**

For LIC Housing Finance Limited
Sd/-
Varsha Hardasani
Company Secretary & Compliance Officer

Date : 25th May, 2023
Place : Mumbai

TTK Prestige LIMITED

Corporate Office: Nagarjuna Castle No. 1/1 & 1/2, Wood Street, Richmond Town, Bengaluru - 560 025. Ph: 91-80-22217438/39
Registered Office: Plot No.38, SIPCOT Industrial Complex, Hosur - 635 126, TamilNadu
Website: www.ttkprestige.com / Email: investorhelp@ttkprestige.com
CIN No.L85110TZ1955PLC015049

Extract of Standalone / Consolidated Financial Results of TTK Prestige Limited for the Quarter and Year ended 31st March 2023

Rs.in Crores (except EPS)

Sl. No.	PARTICULARS	STANDALONE				CONSOLIDATED			
		Quarter Ended		Year Ended		Quarter Ended		Year Ended	
		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
		31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022
1	Net Sales/Income from Operations (Net of Discounts)	566.02	647.55	2,625.72	2,532.15	610.97	697.50	2,777.13	2,722.45
2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	79.66	107.36	349.52	395.52	78.07	109.68	343.17	410.58
3	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	79.66	107.36	349.52	395.52	78.07	109.68	343.17	410.58
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	59.35	79.15	260.16	293.65	58.01	80.02	252.73	304.84
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	59.25	79.74	258.41	292.92	62.36	78.93	255.95	300.79
6	Equity Share Capital (Face Value Rs. 1 per share)	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet			1,890.60	1,680.71			1,922.44	1,713.56
8	Earnings Per Share (of Re.1/- each) - Rs. Ps.(for continuing operations) Basic & Diluted (Not Annualised)	4.28	5.71	18.77	21.18	4.29	5.77	18.34	21.99

Notes:

1. The above is an extract of the detailed format of Financial Results for the Quarter and Year ended 31st March, 2023 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015. The full format of the Financial Results are available on the websites of the Stock Exchanges at www.bseindia.com and www.nseindia.com and the Company's website viz. www.ttkprestige.com
2. A Dividend of Rs 6/- per share of face value of Re. 1/- each is recommended by the Board.

ISO 9001:2015, ISO 14001:2015, ISO 45001:2018

Date: 25th May, 2023
Place: Bangalore

On behalf of the Board
T.T. Jagannathan
Chairman

RECENTLY LAUNCHED INNOVATIONS



Triply Svachh Pressure Cooker with Pressure Indicator



Nakshatra Duo Svachh Hard Anodised Pressure Cooker



Svachh Hob Easy Clean Gas Stove



Double Induction Cooktop with Indian Menu options



India's only WIFI Controlled Rice Cooker

Prestige

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Jo apnon se kare pyaar, woh Prestige se kaise kare inkaar.

पूनावाला हाऊसिंग फायनान्स लिमिटेड

(पूर्वी मॅग्मा हाऊसिंग फायनान्स लि. अशी ज्ञात)
नोंदणीकृत कार्यालय: ६०२, ६वा मजला, झिरो वन आयटी पार्क, सर्व्हे क्र. ७९/१, घोरपडी, मुंढवा रोड, पुणे-४११०३६
शाखा कार्यालय युनिट: १ला मजला, गोल्डन प्लाझा, लाल बहादूर शास्त्री रोड, गोकुळ नगर, ठाणे (पश्चिम)-४००६०१, महाराष्ट्र

ई-लिलाव-विक्री सूचना

सरफैसी ॲक्ट अंतर्गत तारण स्थावर मत्तेची विक्री

सर्व सामान्य जनता आणि विशेषत: कर्जदार/सह कर्जदार/ हमीदार यांना सूचना याद्वारे देण्यात येते की, खालील नमुद मिळकती या मॅग्मा हाऊसिंग फायनान्स लि., आता सर्टिफिकेट ऑफ इन्कॉर्पोरेशन द्वारे पूनावाला हाऊसिंग फायनान्स लि. (पीएचएफएल) असे नवीन नाव कडे गहाण आहेत. ज्यांचा कब्जा ॲक्टच्या कलम १३(४)/ कलम १४ अंतर्गत पीएचएफएल च्या प्राधिकृत अधिकाऱ्यांनी घेतला आहे त्या प्रयोज्य व्याज, प्रभार आणि खर्च इ. सह पीएचएफएल च्या थकबाकीच्या वसुलीकरिता खालील नमुद अटींनुसार ई-लिलावामार्फत विकण्यात येणार आहेत. मिळकत सिक्युरिटी इंटरेस्ट (एन्फोर्समेंट) रूल्स च्या नियम ८ आणि ९ अंतर्गत **''जे आहे जेथे आहे, जे काहि आहे तेथे आहे आणि विना अवलंब तत्वाने''** विकण्यात येणार आहे.
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प्रस्ताव क्र. ग्राहक नाव (ए)	मागणी सूचना तारीख आणि थकबाकी रक्कम (बी)	कब्जाचा प्रकार (सी)	मिळकतीचे वर्णन (डी)	राखीव किंमत (ई)	इअर (आरपी चे १०%) (एफ)	इअर जमा करण्याची तारीख (जी)	वाढीव बोली (एच)	मिळकतीचे निरिक्षण तारीख आणि वेळ (आय)	लिलावाची तारीख आणि वेळ (जे)	ज्ञात भार/ न्यायालयीन खटला, जर असल्यास (के)
कर्ज क्र. : एचएम/०४५८/एच/१६/१००४५५ सुलेखादेवी इंदर ठाकूर, (कर्जदार) इंदल दासाई ठाकूर (सह-कर्जदार)	**सूचना दिनांक: १४/०८/२०१९** रु. ६,६९,५५७/- (रुपये सहा लाख एकोणसत्तर हजार पाचशे सत्तावन्न मात्र) ०५/०८/२०१९ रोजीस देय सह दरसाल १३.८०% दराने पुढील व्याज	प्रत्यक्ष	गाव - मान, बोईसर, तालुका-पालघर.जिल्हा. - पालघर येथील धारक सर्व्हे/गट क्र. १, प्लॉट क्र.२बी, मुंबई-४०१५०१ शुभ निवास म्हाणून ओळखी जाणारी ईमारतमधील ३रा मजला वरील फ्लॅट क्र ३०२, च्या गहाण मिळकतीचे ते सर्व भाग आणि विभाग, मोजमापित - ३३० चौ. फू. सुपर बिल्ट अप क्षेत्र (३०.६६ चौ मिटर्स)	रु. ३,५०,०००/- (रुपये तीन लाख पन्नास हजार मात्र)	रु. ३५,०००/- (रुपये पस्तीस हजार मात्र)	१५/०६/२०२३ सायं. ५ वा. दरम्यान	१०,०००/-	०९/०६/२०२३ (स. ११ ते - सायं. ४)	१६/०६/२०२३ (स. ११ ते - दु. २)	शून्य
कर्ज क्र. : एचएल/००२७/एच/१३/१००३५५ आणि एचएल/००२७/एच/१४/१००३४७ स्वाती अशोक दभोलकर, (कर्जदार) सोहम अशोक दभोलकर, मे दभोलकर ज्वेलर्स (सह-कर्जदार)	**सूचना दिनांक: १७/०८/२०१७** रू. १५,२६,७१९/- ०५.०८.२०१७ रोजीस देय सह दरसाल १४.००% दराने वसुली पर्यंत **रू. ३,१३,९९९/-** ०५.०८.२०१७ रोजीस देय सह दरसाल १४.००% दराने वसुली पर्यंत	प्रत्यक्ष	गाव - टेंभोडे, तालुका पालघर, जिल्हा पालघर सह-नोंदणीकृत च्या एकत्रित क्षेत्र पालघर (पश्चिम) ठाणे- ४०१४०४ येथे स्थित आणि असलेले वसलेले जमिन धारक सर्व्हे क्र. १०७, हिस्सा क्र.१/१, मोजमापित भाग १२०० चौ. मिटर्स अशा ज्ञात इमारत मधील वकारतुंड रेसिडेन्सी मध्ये फ्लॅट क्र. ३०१, ३रा मजला वरील बांधकमित वर मोजमापित ५३५ चौ.फू. किंवा ४९.२. चौ.मिटर्स (बिल्ट अप क्षेत्र) च्या गहण मिळकतीचे ते सर्व भाग आणि विभाग	रु. ११,५०,०००/- (रुपये अकरा लाख पन्नास हजार मात्र)	रु. १,१५,०००/- (रुपये एक लाख पंधरा हजार मात्र)	१५/०६/२०२३ सायं. ५ वा. दरम्यान	१०,०००/-	०९/०६/२०२३ (स. ११ ते - सायं. ४)	१६/०६/२०२३ (स. ११ ते - दु. २)	शून्य

पुढील खरेदी आणि विक्रीवरील तपशील आणि चौकशीकरिता संपर्क श्री. इकबाल आलम येथे -९१ ९९५८१९५४५३

इच्छुक बोलीदारांना पीएचएफएल शाखेला आणि लिलावात ठेवलेल्या मिळकतीना भेट देण्याचा आणि प्रभार, भारांच्या संदर्भात आवश्यक माहिती प्राप्त करण्याचा सल्ला देण्यात येत आहे. खरेदीदाराने त्यांची स्वत:ची चौकशी करणे आणि अतिरिक्त प्रभार, भार, आणि कोणत्याही त्रयस्थ पक्षकारांचे हितसंबंध निश्चित करणे आणि सर्व संदर्भात त्याचे/तिचे/त्यांचे समाधान करणे आवश्यक आहे. सर्व सांविधिक थकबाकी असे की मिळकत कर, विज थकबाकी मिळकतीशी निगडीत काहि असल्यास कोणतीही अन्य थकबाकी यशस्वी बोलीदार/संभाव्य खरेदीदाराने निश्चित करणे आहे, भरणे आवश्यक आहे.
इच्छुक बोलीदारांनी सेवा पुरवठादार **मे. नेक्सजेन सॉल्यूशन्स प्रायव्हेट लिमिटेड- # २०३, २रा मजला, श्री श्याम पॅलेस सेक्टर ४ व ५, क्रॉसिंग, रेल्वे रोड, गुरुग्राम-१२२००६ (संपर्क क्र. +९१ ९३१०० २९९३३/+९१ ९८१०० २९९२६ / +९१ १२४ ४ २३३ ९३३), संपर्क क्लाईट सर्व्हिस डिलिव्हरी (सीएसडी) सेल क्र. (मो) +९१ ९३१०० २९९३३/+९१ ९८१०० २९९२६ (फोन) +९१ १२४ ४ २३३ ९३३. ईमेल आयडी CSD@DisposalHub.Com यांचे कडून** पुरेशा आधी पोर्टलवर स्वत:ची नोंदणी करणे आणि लॉगईन आयडी आणि पासवर्ड प्राप्त करणे आवश्यक आहे जो ई-बोलीकरिता आवश्यक आहे. कृपया नोंद घ्यावी क, संभाव्य बोलीदार फक्त त्यांच्याकडून ई-लिलावा वरील ऑनलाईन प्रशिक्षण घेऊ शकतात. इच्छुक खरेदीदार/बोलीदारांनी **१५/०६/२०२३** रोजी किंवा पूर्वी कोणत्याही राष्ट्रीयकृत किंवा शेड्युल बँकेवर काढलेल्या ''पूनावाला हाऊसिंग फायनान्स लिमिटेड'' आयसीआयसीआय बँक लि., खाते क्र. ०००६५१०००४६० आणि आयएफएससी कोड- ICIC0000006, २० आर.एन. मुखर्जी रोड, कोलकाता-७०० ००१ च्या खात्यामध्ये एनईएफटी/आरटीजीएस/डीडी च्या मागीने इसारा अनामत रक्कम (ईअर) ची रक्कम सादर करणे. वेबसाईटवर नोंदणी केल्यानंतर इच्छुक खरेदीदार बोलीदारांनी अपलोड केलेले दस्तावेज आणि ई-मेलच्या प्रति प्राधिकृत अधिकारी **श्री. नितेश पवार, पत्ता - १ला मजला, गोल्डन प्लाझा, लाल बहादुर शास्त्री रोड, गोकुळ नगर, ठाणे (पश्चिम)-४००६०१, महाराष्ट्र, मोबाईल क्र. ९९६७००८०५१ ईमेल आयडी nitesh.pawar@poonawallahousing.com** कडे स्वसाक्षांकित हार्ड कॉपी पाठवणे आवश्यक आहे.

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टपाल मतदानाची सूचना

कंपनी अधिनियम, २०१३ (''अधिनियम'') च्या कलम १०८, ११० च्या तरतुदी आणि असल्यास अन्य कोणत्याही प्रयोज्य तरतुदीसह कंपन्यांचे (व्यवस्थापन आणि प्रशासन) नियम, २०१४ च्या नियम २० आणि २२ सहवाचता निगम व्यवहार मंत्रालयाने जारी केलेली ८ एप्रिल, २०२० दिनांकित जनरल सर्क्युलर क्र. १४/२०२०, १३ एप्रिल, २०२० दिनांकित १७/२०२०, १५ जून, २०२० दिनांकित २२/२०२०, २८ सप्टेंबर, २०२० दिनांकित ३३/२०२०, ३१ डिसेंबर, २०२० दिनांकित ३९/२०२०, २३ जून, २०२१ दिनांकित १०/२०२१, ०८ डिसेंबर, २०२१ दिनांकित २०/२०२१ आणि ५ मे, २०२२ दिनांकित ०३/२०२२ (**''एमसीए सर्क्युलर्स''**), दी इन्स्टिट्यूट ऑफ कंपनी सेक्रेटरीज ऑफ इंडियाने जारी केलेले सर्वसाधारण सभांवरील सेक्रेटरीयल स्टँडर्ड (**''एसएस-२''**) वेळोवेळी सुधारित आणि सध्या प्रचलित असलेल्या त्याच्या कोणत्याही दुरुस्त्या किंवा पुनर्अधिनियमितींसह सिक्युरिटीज अँड एक्सचेंज बोर्ड ऑफ इंडिया (लिस्टींग ऑब्लिगेशन्स अँड डिस्क्लोजर रिक्वायरमेंटस) रेग्युलेशन्स, २०१५ (**''सेबी लिस्टींग रेग्युलेशन्स''**) च्या रेग्युलेशन ४४ च्या अनुसार आणि अनुपालनांत व अन्य प्रयोज्य कायदे आणि विनियमांनुसार याद्वारे सूचना देण्यात येते की, पुढील बाबींच्या संबंधात खाली जोडलेल्या ठरावास रिमोट ई-व्होटींग प्रक्रियेद्वारा (**''ई-व्होटींग''**) टपाल मतदानाच्या माध्यमातून कंपनीच्या भागधारकांच्या मंजुरीसाठी प्रस्ताव आहे.

अनु. क्र.	तपशील
१	कंपनीचे संचालक आणि बिगर-कार्यकारी अध्यक्ष म्हणून भागधारकांकडून श्री. सिध्दार्थ मोहंती (डीआयएन: ०८०५८८३०) यांच्या नियुक्तीची मंजुरी आणि त्यास पुष्टी देण्यासाठी एक सामान्य ठराव म्हणून संमत करणे.
२	कंपनीचे बिगर कार्यकारी संचालक म्हणून भागधारकांकडून श्री. जगन्नाथ मुक्काविल्ली (डीआयएन १००९०४३७) यांच्या नियुक्तीची मंजुरी आणि त्यास पुष्टी देण्यासाठी एक सामान्य ठराव म्हणून संमत करणे.
३	सेबी रेग्युलेशन्सच्या आवश्यकतेनुसार, कंपनीच्या संचालक मंडळामध्ये नामनिर्देशित संचालकांच्या नियुक्तीसाठी डिबेंचर ट्रस्टीजकरिता तरतुद करण्यासाठी आर्टीकल्स ऑफ असोसिएशनच्या कंड १४३ (ए) मधील दुरुस्तीच्या मंजुरीसाठी एक विशेष ठराव म्हणून संमत करणे.
४	रु. ५३,००० कोटींपर्यंत प्रायव्हेट प्लेसमेंट बेसिसवर रिडिमेबल नॉन-कन्व्हर्टीबील डिबेंचर्स/किंवा अन्य कोणतेही संलेख जारी करण्यासाठी संचालक मंडळाला प्राधिकृत करण्यास मंजुरीसाठी एक विशेष ठराव म्हणून संमत करणे.

वरील बाबीसंबंधी महत्वाची माहिती मांडणारे उपरोक्त ठरावाच्या संदर्भातील अधिनियमाच्या कलम १०२ आणि अन्य प्रयोज्य असलेल्या तरतुदींनुसारचे स्पष्टीकणात्मक निवेदन टपाल मतदान सूचनेसोबत जोडले आहे.
एमसीए सर्क्युलर्सच्या तरतुदी आणि अन्य प्रयोज्य कायदे आणि विनियम यास अनुसरून भागधारक केवळ रिमोट ई-व्होटींग प्रक्रियेमार्फत मत देऊ शकतात. त्यानुसार, कंपनीला तिच्या सर्व भागधारकांना इलेक्ट्रॉनिक पध्दतीने त्यांची मते देण्यासाठी रिमोट ई-व्होटींग सुविधा पुरवतांना आनंद होत आहे. कंपनीने तिच्या सभासदांना रिमोट ई-व्होटींग सुविधा पुरवण्यासाठी तिचे रजिस्ट्रार अँड ट्रान्सफर एजंट, लिंक इनटाईम इंडिया प्रायव्हेट लिमिटेड (**''एलआयआयपीएल'' किंवा ''आरटीए''**) यांची नियुक्ती केली आहे. रिमोट ई-व्होटिंगचे निर्देश सूचनेत दिलेले आहेत. रिमोट ई-व्होटींगची सुरूवात **सोमवार, २९ मे, २०२३ रोजी स. ९.०० वा. (भाप्रवे)** होईल आणि ते **बुधवार, २८ जून, २०२३ रोजी सं. ५.०० वा. (भाप्रवे)** संपेल. **पुढे भागधारकांना केवळ रिमोट ई-व्होटींग मार्फत मत देण्याचा पर्याय असेल आणि प्रत्यक्ष मतपत्रिके ने मतदानाची सोय नसेल.** भागधारकांनी इलेक्ट्रॉनिक पध्दतीने तंचे मत देण्यासाठी ह्या टपाल मतदान सूचनेतील (**''टपाल मतदान सूचना''**) **''ई-व्होटींगशी संबंधित सर्वसाधारण माहीती आणि सूचना''** अनुभागातील टीपांमधील निर्देश कृपा करून वाचावेत. विचारात घेतले जाण्यास पात्र होण्यासाठी भागधारकांनी कृपया उशिरात उशिरा **बुधवार, २८ जून, २०२३ रोजी सं. ५.०० वा. भाप्रवे (भाप्रवे)** पर्यंत ई-व्होटींग पक्रियेमार्फत त्यांचे मत द्यावे. कसूर केल्यास, असे काटेकोरपणे समजले जाईल की, भागधारकाकडून कोणतेही मत प्राप्त झाले नाही. ई-व्होटींगची पडताळणी पूर्ण झाल्यावर तपासणी अधिकारी त्यांचा अहवाल अध्यक्षकांकडे/अध्यक्षांनी प्राधिकृत केलेल्या व्यक्तीकडे सादर करतील. निकाल **शुक्रवार, ३० जून, २०२३** रोजी किंवा त्यापूर्वी घोषित केले जातील व बॉम्बे स्टॉक एक्स्चेंज लिमिटेड (**''बीएसई''**), नॅशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेड (**''एनएसई''**) आणि लक्झेंबर्ग स्टॉक एक्सचेंज (एकत्रित **''स्टॉक एक्सचेंजेस''**), नॅशनल सिक्युरिटीज डिपॉझिटरी लिमिटेड (**''एनएसडीएल''**) आणि सेंट्रल डिपॉझिटरी सर्व्हिसेस (इंडिया) लिमिटेड (''सीडीएसएल'') (एकत्रितपणे ''डिपॉझिटरीज''), लिंक इनटाईम इंडिया प्रायव्हेट लिमिटेड किंवा **''रजिस्टार अँड शेअर ट्रान्सफर एजंट'' किंवा ''आरटीए'' किंवा ''लिंक इन्टाईम''** यांना कळवले जातील आणि ते कंपनीची वेबसाईट **www.lichousing.com** वर प्रदर्शित सुध्दा केले जातील.
जर ठराव आवश्यक बहुमताने संमत झाला तर तो **बुधवार, २८ जून, २०२३** ह्या कंपनीकडून ई-व्होटींगसाठी विनिर्दिष्टीत केलेल्या शेवटच्या तारखेस संमत केल्याचे समजले जाईल.

एलआयसी हाऊसिंग फायनान्स लिमिटेडसाठी
सही/-
दिनांक: २५ मे, २०२३ — **वर्षा हरदासानी**
ठिकाण: मुंबई — **कंपनी सेक्रेटरी आणि अनुपालन अधिकारी**

भारत को-ऑपरेटिव्ह बँक (मुंबई) लि.

(मल्टी-स्टेट शेडयुल्ड बँक)
मध्यवर्ती कार्यालय: ''मरुतागिरी'', प्लॉट नं. १३/९ए, सोनावाला रोड, गोरेगाव(पूर्व), मुंबई-४०००६३,
दू. ६१८९००८५ / ६१८९०१३४ / ६१८९००८३.

लिलाव सूचना

स्थावर मिळकतींची लिलाव विक्री

सिक्युरिटायझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनाशिअल अॅसेटस् अँड एन्फोर्समेंट ऑफ सिक्युरिटी इंटरेस्ट ॲक्ट, २००२ च्या कलम १३ (४) प्रमाणे आता **भारत को-ऑपरेटिव्ह बँक (मुंबई) लि.** च्या प्राधिकृत अधिकाऱ्यांच्या कब्जा मध्ये असलेल्या खालील स्थावर मिळकती/तिच्या **'जे आहे जेथे आहे आणि जे आहे जसे आहे तत्वाने'** खरेदी करिता जनता/इच्छुक बोलीदारांकडून मोहोरबंद प्रस्ताव/निविदा मागवित आहे.

अ. क्र.	गहाणदार/कर्जदाराचे नाव आणि शाखा	मागणी सूचनेप्रमाणे थकबाकी रक्कम	मालमत्तेचे वर्णन आणि बँकेकडे भार ज्ञात	i. राखीव किंमत ii. इसारा अनामत रक्कम (इअर) iii. बोली वाढविण्याची रक्कम (सर्वोच्च वर आणि वर बोली रक्कम)	i. निरिक्षणाचा दिनांक व वेळ ii. निविदा/ प्रस्तावाचे सादरीकरणाची वेळ आणि अंतिम दिनांक	निविदा उघडण्याच्या दिनांक आणि वेळ
१	श्री. शांतीलाल सुखलाल जैन **संयुक्त/सह-कर्जदार:** सौ. भगवंती शांतीलाल जैन श्री. अंकुश शांतीलाल जैन (पालघर शाखा) **(१ ली लिलाव सूचना)**	मागणी सूचना तारीख : २२.१०.२०२१ **i) कर्ज खाते क्र. ००९५३२५०००००१९** ११.१०.२०२१ रोजी रु. १८,०८,४११.०० एकत्रित सह १३.९०% प्रतिवर्ष दराने पुढील व्याज + ०८.१०.२०२१ पासून परिणामांसह दरसाल २% दराने त्यावरील दंडात्मक व्याज.	देवीशा रोड, मधुबन इमारतमागे, पालघर(पश्चिम), तालुका व जिल्हा पालघर-४०१ ४०४ येथे स्थित सर्वे क्र. २९, हिस्सा क्र. ए धारक जमिनीच्या भाग व विभागावर बांधकामित महावीर दर्शन को ऑपरेटिव्ह हाऊसिंग सोसायटी लि च्या ए विंगमधील पहिल्या मजल्यावरील मोजमापीत अंदाजे ४६० चौ फु (म्हणजेच ४२.७५ चौ.मीटर्स) चटई क्षेत्र फ्लॅट क्र. १३ सह शेअर प्रमाणपत्र क्र.४० अन्वये सोसायटीच्या भांडवलामधील शेअर, हक्क, नामाधिकार व हितसंबंध.	i. रु. २५,००,०००/- ii. रु. २,५०,०००/- iii. रु. ५,०००/-	i. २०.०६.२०२३ सकाळी ११.०० ते सं. ०५.०० पर्यंत ii. ०३.०७.२०२३ संध्याकाळी ०५.०० पर्यंत	०४.०७.२०२ स. ११.०० वा.
२	श्रीम. समिता विवेक माजगावकर **संयुक्त/सह-कर्जदार:** श्री. विवेक किसन माजगावकर (पनवेल शाखा) **(१ ली लिलाव सूचना)**	मागणी सूचना तारीख : २०.०९.२०१९ **i) कर्ज खाते क्र. ००३३३३५५१००६५३०८** ३१.०८.२०१९ रोजी रु. ४२,१८,२९२.७४ एकत्रित सह १३.९०% प्रतिवर्ष दराने पुढील व्याज + १.०९.२०१९ पासून परिणामांसह दरसाल २% दराने त्यावरील दंडात्मक व्याज. **ii) कर्ज खाते क्र. ००३३३३२५०००००८५३** १२.०९.२०१९ रोजी रु. ४६,५८,८१४.०० एकत्रित सह १३.९०% प्रतिवर्ष दराने पुढील व्याज + १३.०९.२०१९ पासून परिणामांसह दरसाल २% दराने त्यावरील दंडात्मक व्याज. **iii) कर्ज खाते क्र. ००३३३३२५८०००००४१** ०१.०९.२०१९ रोजी रु. २१,००,९७२.०७ एकत्रित सह १२.९०% प्रतिवर्ष दराने पुढील व्याज + ०२.०९.२०१९ पासून परिणामांसह दरसाल २% दराने त्यावरील दंडात्मक व्याज.	ए) कार्टर रोड क्र.७, बोरिवली(पूर्व), मुंबई-४०० ०६६ येथे स्थित मुंबई शहर आणि मुंबई उपनगराच्या नोंदणीकृत उप जिल्हा आणि जिल्ह्यातील गाव कान्हेरी, तालुका बोरिवली येथील अंतिम प्लॉट क्र.१६ टीपीएस खख, सीटीएस क्र. ७८ च्या उप प्लॉट क्र. १ वर बांधकामीत यशवंत शॉपिंग सेंटर अशा ज्ञात इमारतीच्या पहिल्या मजल्यावरील मोजमापीत अंदाजे १८१.२५ चौ फु (चटई क्षेत्र) दुकान क्र. १२७.	i. रु. ५८,६९,०००/- ii. रु. ५,८६,९००/- iii. रु. १०,०००/-	i. २०.०६.२०२३ सकाळी ११.०० ते सं. ०५.०० पर्यंत ii. ०३.०७.२०२३ संध्याकाळी ०५.०० पर्यंत	०४.०७.२०२ दु. १२.३० वा.
			बी) कार्टर रोड क्र.७, बोरिवली(पूर्व), मुंबई-४०० ०६६ येथे स्थित मुंबई शहर आणि मुंबई उपनगराच्या नोंदणीकृत उप जिल्हा आणि जिल्ह्यातील गाव कान्हेरी, तालुका बोरिवली येथील अंतिम प्लॉट क्र.१६ टीपीएस खख, सीटीएस क्र. ७८ च्या उप प्लॉट क्र. १ वर बांधकामीत यशवंत शॉपिंग सेंटर अशा ज्ञात इमारतीच्या पहिल्या मजल्यावरील मोजमापीत अंदाजे १३९.५६५ चौ फु (चटई क्षेत्र) दुकान क्र. १२८.	i. रु. ४४,९६,०००/- ii. रु. ४,४९,६००/- iii. रु. १०,०००/-	i. २०.०६.२०२३ सकाळी ११.०० ते सं. ०५.०० पर्यंत ii. ०३.०७.२०२३ संध्याकाळी ०५.०० पर्यंत	०४.०७.२०२ दु. ०१.०० वा.
			सी) कार्टर रोड क्र.७, बोरिवली(पूर्व), मुंबई-४०० ०६६ येथे स्थित मुंबई शहर आणि मुंबई उपनगराच्या नोंदणीकृत उप जिल्हा आणि जिल्ह्यातील गाव कान्हेरी, तालुका बोरिवली येथील अंतिम प्लॉट क्र.१६ टीपीएस खख, सीटीएस क्र. ७८ च्या उप प्लॉट क्र. १ वर बांधकामीत यशवंत शॉपिंग सेंटर अशा ज्ञात इमारतीच्या बी विंगमधील चौथ्या मजल्यावरील मोजमापीत अंदाजे १६१ चौ फीट (चटई क्षेत्र) दुकान क्र. ४०१.	i. रु. ४५,२१,०००/- ii. रु. ४,५२,१००/- iii. रु. १०,०००/-	i. २०.०६.२०२३ सकाळी ११.०० ते सं. ०५.०० पर्यंत ii. ०३.०७.२०२३ संध्याकाळी ०५.०० पर्यंत	०४.०७.२०२ दु. ०३.०० वा.
			डी) कार्टर रोड क्र.७, बोरिवली(पूर्व), मुंबई-४०० ०६६ येथे स्थित मुंबई शहर आणि मुंबई उपनगराच्या नोंदणीकृत उप जिल्हा आणि जिल्ह्यातील गाव कान्हेरी, तालुका बोरिवली येथील अंतिम प्लॉट क्र.१६ टीपीएस खख, सीटीएस क्र. ७८ च्या उप प्लॉट क्र. १ वर बांधकामीत यशवंत शॉपिंग सेंटर अशा ज्ञात इमारतीच्या बी विंगमधील चौथ्या मजल्यावरील मोजमापीत अंदाजे १६१ चौ फीट (चटई क्षेत्र) दुकान क्र. ४०२.	i. रु. ४५,२१,०००/- ii. रु. ४,५२,१००/- iii. रु. १०,०००/-	i. २०.०६.२०२३ सकाळी ११.०० ते सं. ०५.०० पर्यंत ii. ०३.०७.२०२३ संध्याकाळी ०५.०० पर्यंत	०४.०७.२०२ दु. ०३.३० वा.
३	(i) श्रीम. आफरीन आफताब शेख, मे. एम. ए. एंटरप्रायझेस ची मालकिण **सयुक्त / सह-कर्जदार** सौ. फरीदा मनन शेख (अंधेरी (पश्चिम) शाखा) (ii) श्रीम. फरीदा मनन शेख **संयुक्त/सह-कर्जदार:** श्रीम. आफरीन आफताब शेख **(५ वी लिलाव सूचना)**	मागणी सूचना तारीख : २५.०९.२०१८ **i) कर्ज खाते क्र. ०००७३२५०००००९२८** १५.०९.२०१८ रोजी रु. ६७,०९,७४१.०० एकत्रित सह १३.९०% प्रतिवर्ष दराने पुढील व्याज + १६.०८.२०१८ पासून परिणामांसह दरसाल २% दराने त्यावरील दंडात्मक व्याज. **ii) कर्ज खाते क्र. ०००७३३५१००६६७२८** २७.०८.२०१८ रोजी रु. ५९,२७,९८३.०० एकत्रित सह १३.९०% प्रतिवर्ष दराने पुढील व्याज + २८.०८.२०१८ पासून परिणामांसह दरसाल २% दराने त्यावरील दंडात्मक व्याज. **iii) कर्ज खाते क्र. ०००७१३३०००००१९६** ३१.०८.२०१८ रोजी रु. ५०,९२,९१५.४२ एकत्रित सह १३.९०% प्रतिवर्ष दराने पुढील व्याज + ०१.०९.२०१८ पासून परिणामांसह दरसाल २% दराने त्यावरील दंडात्मक व्याज. **iv) कर्ज खाते क्र. ०००७३२५०००००९०० ०००७३२५०००००९००** ०६.०९.२०१८ रोजी रु. २३,७६,६६५.०० एकत्रित सह १३.९०% प्रतिवर्ष दराने पुढील व्याज + ०७.०९.२०१८ पासून परिणामांसह दरसाल २% दराने त्यावरील दंडात्मक व्याज.	मुंबई उपनगराच्या नोंदणीकृत जिल्ह्यातील गाव बांदिवली, तालुका अंधेरी, एस व्ही रोड, जोगेश्वरी (पश्चिम), मुंबई-४०० १०२ येथे स्थित सर्वे क्र. २२, हिस्सा क्र. २, सीटीएस क्र. ७०/ए धारक जमिनीवर बांधकामीत ई हाईट्स च्या ए विंगमधील १२व्या मजल्यावरील i) मोजमापीत ४९४ चौ फु चटई क्षेत्र, फ्लॅट क्र. ८०३ आणि ii) मोजमापीत ६२४ चौ फु चटई क्षेत्र, फ्लॅट क्र. ८०४ (दोन्ही अंतरिमपणे एकत्रित).	i. रु.२,४०,००,०००/- ii. रु. २४,००,०००/- iii. रु. २५,०००/-	i. ०७.०६.२०२३ सकाळी ११.०० ते सं. ०५.०० पर्यंत ii. १६.०६.२०२३ संध्याकाळी ०५.०० पर्यंत	१७.०६.२०२ स. ११.३० वा.

१) लिलाव **''जे आहे जेथे आहे आणि जे आहे जसे आहे तत्वाने''** घेण्यात येईल आणि बँकेला ज्ञात नसलेल्या भार यांस बँक जबाबदार नसेल. मिळकत सर्व विद्यमान आणि भविष्यातील भार/सोसायटीची थकबाकी /बिल्डरची थकबाकी/मिळकत कर/युरीलिटी सेवा पुरवठादारांची थकबाकी सह ''जे आहे जसे आहे'' तत्त्वाने विकण्यात येईल. आणि ती बोलीदाराने भरयाची आहे, बँकेला ज्ञात किंवा अज्ञात, प्राधिकृत अधिकारी/तारण धनको बोली उघडल्यानंतर प्राप्त झालेले कोणत्याही त्रयस्थ पक्षकाराचे दावे/हक्क/थकबाकीसाठी कोणत्याही मागाने जबाबदार राहणार नाही, खरेदीदाराने त्यांच्या/तिच्या समाधानासाठी मिळकतीशी संबंधित सर्व संदर्भात रितसर तपास करणे आवश्यक आहे. खरेदादार नंतरच्या तारखेस या संदर्भात प्राधिकृत अधिकारी/तारण धनकोंच्या विरोधात कोणताही दावा करण्यासाठी हक्कदार नाही..
२) राखीव किंमती खालील निविदा विचारात घेण्यात येणार नाही आणि ते नकारण्यात येऊ शकेल.
३) **बोलीदारांनी केवायसी दस्तावेजांसह बोली/प्रस्ताव आणि इअरची १०% रक्कम ''भारत को- ऑपरेटिव्ह बँक (मुंबई) लि.'' च्या नावे पे ऑर्डर/डी. डी. द्वारे द्यावे. (बोली/प्रस्ताव समाविष्ट लिफाफ्यावर फ्लॅट/ दुकान/ कार्यालय क्र. करिता बोली असे ठळकपणे लिहावे.)**
४) निविदा/प्रस्ताव उघडण्याची आणि दाखल करण्याचे ठिकाण: भारत को-ऑपरेटिव्ह बँक (मुंबई) लि. मध्यवर्ती कार्यालय - वसुली आणि विभाग, मरुतागिरी, प्लॉट नं. १३/९ए, सोनावाला रोड, गोरेगाव (पूर्व) मुंबई-४०० ०६३.
५) दस्तावेजांसाठीचे आकार, सोसायटी/बिल्डर्स/महसूल खात्याची हस्तांतरण फी, अभिहस्तांतरण, मुद्रांक शुल्क, नोंदणीचे प्रयोज्य हस्तांतरण निबंधकांकडील आकार आणि अन्य कोणतीही वैधानिक देणी खरेदीदारांनी भरावयाची आहेत आणि खरेदीदारांनी हस्तांतरण औपचारिकता पूर्ण करायच्या आहेत.
६) वरील राखीव किंमतीपेक्षा एक बोली जास्त प्राप्त झाल्यास, बोलीदार निविदा उघडण्यादरम्यान तोंडी बोली/अंतर्गत बोलीमध्ये सहभागी होऊ शकतात. **प्राधिकृत अधिकाऱ्यांचे सदर मिळकत/ती करिता उच्चतम बोली मूल्य वसुली करण्यासाठी बोलीदाऱ्यांच्या दरम्यान अंतर्गत बोली/वाटाघाटी करण्याच्या निर्णयासह विक्री करायच्या बाबींचे स्वेच्छानिर्णय असतील. त्यामुळे त्यांनी स्वत: किंवा त्याच्या रितसर प्राधिकृत प्रतिनिधीमार्फत हजर राहण्याचा सल्ला देण्यात येत आहे जे त्यांच्यासाठी निर्णय घेऊ शकतील.**
७) कोणतेही कारण न देता कोणतीही किंवा सर्व निविदा फेटाळण्याचा आणि/किंवा निविदा उघडण्याची विक्री निश्चितीची तारीख आणि वेळ पुढे ढकलण्याचा अधिकार प्राधिकृत अधिकारी राखून ठेवत आहेत.
८) गहाणकार/कर्जदार/संयुक्त-कर्जदार/हमीदार/जामिनदार चांगले मूल्य वसुल होण्यासाठी कमाल बोली/प्रस्ताव आणू शकता.
९) यशस्वी बोलीदाराने त्याच दिवशी त्वरित किंवा पुढील कामकाजाच्या दिवसाअगोदर बोली रकमेच्या २५% (१०% इअर धरून) जमा करणे आवश्यक आहे आणि निविदा उघडण्या

थोडक्यात

नऊ वर्षांपासून खेळाचे नवे युग'

नवी दिल्ली : नऊ वर्षांपासून देशात खेळाचे नवे युग सुरू झाले आहे, असे प्रतिपादन पंतप्रधान नरेंद्र मोदी यांनी केले. रेडिओ कार्यक्रमांतराच्या माध्यमातून त्यांनी खेलो इंडिया विद्यापीठ क्रीडा स्पर्धेचे उद्घाटन केले. नवी दिल्लीतील राष्ट्रकुल क्रीडा स्पर्धा संयोजनातील घोटाळाच नाणुवीच्या सरकारने खेळासाठी काय केले हे दाखवण्यास पुरेसा आहे. पंचायत युवा खेल अभियानचे नाव बदलून राजीव गांधी खेल अभियान करण्यात आले. नाव बदलल्यानंतरही देशातील खेळाचा पायाभूत ढाचा बदलण्यात आला नाही, असाही आरोप मोदी यांनी केला.

महाराष्ट्र बँक अंतिम फेरीत

मुंबई : महाराष्ट्र बँकेने सर वेनेगल रामराव आंतर बँक टी-२० स्पर्धेच्या अंतिम फेरीत गुरुवारी प्रवेश केला. त्यांची अंतिम लढत बँक ऑफ बडोदाविरुद्ध होईल. **स्कोअरबोर्ड**

बँक ऑफ महाराष्ट्र ५ बाद १५५ (आशुतोष ५९, सोहम माळी ५५) वि. वि. सेंट्रल बँक ८ बाद ११७.

रिझवी कॉलेज विजेते

मुंबई : रिझवीने साकिब रिझवी स्मृती करंडक ज्युनियर कॉलेज क्रिकेट स्पर्धेत गुरुवारी विजेतेपद जिंकले. **स्कोअरबोर्ड :** रिझवी कॉलेज ८ बाद ९७१ (प्रेम नाईक ३१, आर्यन शेजुळे २२) वि. वि. वि. केईएस ॲन्ड ज्युनियर कॉलेज ९ बाद ९६.

फेरारचे द्विशतक

मुंबई : नाथनिएल फेरेराच्या नाबाद द्विशतकामुळे सुनील गावस्कर संघाने डीम ११ कप १४ वर्षांखालील निवड चाचणी क्रिकेट स्पर्धेत २९८ धावा केल्या. **स्कोअरबोर्ड :** गावस्कर संघ २९८ (मोहम्मद अरमान खान ५०, नाथनिएल फेरेरा नाबाद २०२) वि. शास्त्री संघ. तेंडुलकर संघ १८३ (आयुष शिंदे ५३; देवांग तांडेल ४३-४, दर्शन राठोड ४७-६) वि. वेंगसरकर संघ ३ बाद ११८.

साईश्वरची आगेकूच

मुंबई : ओम साईश्वर सेवा मंडळाने मुंबई जिल्हा ज्युनियर खोखो स्पर्धेत मुलांच्या तसेच मुलींच्या विभागात अंतिम फेरी गाठली. उपांत्य फेरीचे निकाल. मुली : आर्य सेना वि. वि. वैभव स्पोर्टस, ओम साईश्वर मंडळ विजयी वि. श्री समर्थ. मुले : ओम साईश्वर मंडळ विजयी वि. ओम समर्थ. विद्यार्थी वि. वि. वैभव स्पोर्टस.

मानव यू मुम्बाकडेच

मुंबई : आशियाई क्रीडा बॉक्स पदक विजेत्या मानव ठक्करला यू मुम्बाने अल्टीमेट टेबल टेनिस लीगसाठी आपल्याकडेच राखले आहे. शरथ कमल (चेन्नई), साथीयन (दिल्ली), मनिका बत्रा (बेंगळूरू) यांचे संघही कायम आहेत. ही लीग पुण्यात १३ ते ३० जुलै दरम्यान होईल.

काजलला अग्रमानांकन

मुंबई : मोहम्मद घुफ्रान आणि काजल कुमारीला मुंबई जिल्हा मानांकन क्रमवारीत अग्रमानांकन देण्यात आले आहे. मानांकन पुरुष एकेरी : १) मोहम्मद घुफ्रान, २) योगेश धोंगडे, ३) प्रशांत मोरे, ४) ओंकार टिळक, ५) भरत कोळी. महिला एकेरी : १) काजल कुमारी, २) संगीता चांदोरकर, ३) अंकिता रारिथ, ४) वैभवी शेवाळे, ५) मिताली पाठक.

मध्य रेल्वेचा विजय

मुंबई : मध्य रेल्वेने मुंबई हॉकी लीगच्या सुपर साखळीत रिपब्लिकन्स स्पोर्टस क्लबचा गुरुवारी ६-१ असा धुव्वा उडवला. विजेत्यांच्या पंकज सिंगने दोन गोल केले. त्याला चिन्नप्पा, त्रिकेटी, निझामुद्दीन, वैशाम यांनी प्रत्येकी एक गोल करून साथ दिली.

उतेकरचे दोन गोल

मुंबई : हरिष उतेकरच्या दोन गोलनंतरही एअर इंडियाला मुंबई फुटबॉल लीगच्या एलीट साखळीत गुरुवारी सेंच्युरी रेयॉनविरुद्ध ३-३ अशा बरोबरीवर समाधान मानावे लागले. दरम्यान, ओंकार शिर्केच्या गोलमुळे वॉक्स एफएने प्रथम श्रेणी साखळीत डॉन बॉस्को अकादमीचा १-० असा पराभव केला.

आव्हान गतविजेत्यांचे

वृत्तसंस्था, अहमदाबाद

आकाश मढवालने अवघ्या पाच धावांत पाच विकेट टिपत लखनऊ सुपर जायन्ट्स्सची भंबेरी उडवून दिली. ज्यामुळे मुंबई इंडियन्सने आयपीएल 'एलिमिनेटर'ची लढत जिंकली. आज, शुक्रवारी आयपीएल टी-२० स्पर्धेच्या दुसऱ्या 'क्वालिफायर'मध्ये मुंबईपुढे गतविजेत्या गुजरात टायटन्सचे तगडे आव्हान असेल. जगातील सर्वांत मोठे क्रिकेट स्टेडियम, नरेंद्र मोदी स्टेडियमवर ही लढत होईल.

चेन्नईच्या चिदंबरम स्टेडियमच्या खेळपट्टीचा पूरेपूर फायदा उठवत वृद्धवारी आकाश मढवाल मुंबईच्या विजयाचा शिल्पकार ठरला. या एका कामगिरीच्या जोरावर तो जसप्रीत बुमराह किंवा जोफ्रा आर्चर यांचे पोकळी भरून काढू शकेल, असे म्हणणे चुकीचे ठरेल. कारण आकाशने आणखी चामगिरी कामगिरी करून यातल्याने मुंबईला विजय मिळवून देणे महत्त्वाचे आहे.

अडखळती सुरुवात, फलंदाजांना हळूहळू गवसलेली लय आणि यामुळे मोक्याच्या सामन्यांत मिळत गेलेले सकारात्मक निकाल अशा प्रक्रियेतून मुंबई इंडियन्स पुढे आले आहेत. गेल्यावर्षी गुणतक्यात तळ गाठणाऱ्या मुंबईने यंदा 'एलिमिनेटर'चा अडथळा पार करून दुसऱ्या 'क्वालिफायर'पर्यंत मजल मारली आन् आता त्यांना सहाव्या जेतेपदाचे स्वप्न पडू लागले आहे.

जेतेपद राखण्यासाठी गुजरातला आज विजय आवश्यक आहे, तरच हार्दिक आणि कंपनीला रविवारी रंगणाऱ्या अंतिम फेरीत चेन्नईशी दोन हात करावे लागतील. गिल, विजय शंकर यांच्यासह कर्णधार हार्दिक पंड्याकडून फलंदाजीतील योगदानही अपेक्षित आहे. गेल्या पाच आयपीएल लढतीत त्याने अनुक्रमे ८, फलंदाजी नाही, ८, ४ आणि २५ अशा धावा केल्या आहेत.

घोट्याच्या क्षणी फटेकाजी करू शकेल, या दृष्टीकोनातून संघात स्थान देण्यात आलेल्या डेव्हिड मिलरला साखळीच्या अंतिम सामन्यात संधी देण्यात आली नाही. त्यामुळे त्याच्याकडून अपेक्षाभंग करता आले

CII ANNUAL SESSION Chief economic adviser sees positive signals with private investments gathering steam; power minister warns green energy developers of strict action for missing project deadlines

Corporate Investments Picking Up, Fin Sector Humming: CEA

Nageswaran says energy security, aggressive climate initiatives key risks to growth

DurBureau

New Delhi: Chief economic adviser V Anantha Nageswaran said there are signs of a pickup in corporate investments and the domestic financial sector was doing well amid global uncertainties.

He flagged issues around energy security, geo-political conflicts and aggressive climate-related initiatives as key risks for an emerging economy like India, which could come in the way of sustaining its elevated growth rates of the past two years over the medium-to-long term.

Speaking at the annual session of the Confederation of Indian Industry (CII) on Thursday, he called upon financiers not to abruptly shun fossil-fuel projects in the name of promoting the green economy.

While tackling global climate issues assumes significance, it's equally important for developing countries to ensure that there is adequate and affordable energy available for powering economic growth, the CEA said.

PRIVATE CAPEX

In sectors like steel and cement, private investment has already picked up as capacity utilisation has gone past the crucial 75% mark, Nageswaran said.

"I am optimistic about the private sector capital formation cycle in the country... It's unfolding at a steady pace, which is good enough," he said, adding it may unfold "gradually rather than too furiously."

CEA asks financiers not to abruptly shun fossil-fuel projects in name of promoting green economy

Nageswaran called for elongating the current strong financial and economic growth cycle through prudent lending.

"Now we (financial sector entities) have great balance sheets, profitability has come back and there is great appetite among lenders and borrowers. It's all good news," he said before cautioning investors.

Butit's important to ensure that this cycle lasts longer and all the lessons learnt from the previous cycle (when indiscriminate lending took place) are not forgotten quickly. We shouldn't make that mistake," he said.

A longer financial and macro-economic upswing is better than "facing overheating (of the economy) and then retrenchment every three or five years as has happened in the past," he said.

So, it's the right time to invest in digital transformation for better credit assessment and loan management, he suggested.

GROWTH VS CLIMATE

The CEA said India can't completely swear off fossil fuels even though it is running ahead of schedule to realise its own target of ensuring greater green components in its energy mix.

Powered Up

New private investment may unfold gradually, rather than furiously

Investments hit ₹3.3 lakh cr in H1FY23 vs ₹2.1 lakh cr a year before



We can't completely swear off fossil fuels

IF LENDERS AVOID FOSSIL FUEL-BASED PROJECTS, GROWTH WILL BE IN JEOPARDY

Wrong to say focus on prosperity is inconsistent with climate change goals

MISSION 2047

'Insurance for All' Pivots on 3 As, says IRDAI Chief

Our Bureau

New Delhi: The insurance regulator is working on a three-pronged approach – availability, accessibility and affordability – to ensure Insurance for All by 2047, its chairman Debasish Panda said on Thursday.

"We are also working with the councils of both life and general insurance to have a UPI-like moment for the insurance sector. A conceptual framework has been contemplated," Panda said, adding this is being proposed through the Bima trinity – Bima Sugam, Bima Vistar and the Bima Central Bima Vahak.

The Insurance Regulatory Development Authority of India (IRDAI) chairman, who was speaking at the Confederation of Indian Industry (CII) annual general meeting, said the challenge is to double the penetration of the Indian insurance market in five to seven years and create greater awareness about insurance products.

Panda said that IRDAI is moving from a rule-based approach to a principle-based approach, that the opportunity to invest in the insurance sector is immense given the size of the market and that India's insurance penetration is low.

As many as 70-odd regulations have been repealed, 1,000-odd circulars have been done away with and 79 returns rationalised, he said.

On the issue of surety bonds, Panda said the IRDAI is working very closely with the insurers. "There are a few pain points. We have already removed the additional solvency requirement," he said.

Rest Insured!

IRDAI working on 3As - Availability, Accessibility & Affordability

In works, 3Bs - Bima Sugam, Bima Vistaar, Bima Vahak

IRDAI moving from a rule-based approach to a principle-based approach



So far, 70-odd regulations have been repealed, 1,000-odd circulars have been done away with and 79 returns rationalised

POWER MINISTER RK SINGH SAYS COS FLOUTING NORMS WILL FACE BAN

RE Developers Told to Stick to Deadlines

Renewable energy equipment makers asked to supply local mkt first before exporting

DurBureau

New Delhi: Power and renewable energy minister RK Singh cautioned renewable power project developers against missing the scheduled commercial date of operation or deadline to complete the project.

Speaking at the annual session of CII, he said people are sitting on several projects won under the bidding process, adding to the challenge of adding power capacity.

The government had recently said that the extension for the commissioning of solar and solar-wind hydropower projects will not be given to developers that have not taken the necessary steps to implement their projects won in auctions.



Singh said a developer missing the scheduled commercial date of operation or deadline to complete the project would be banned from participating in project bidding for one year.

On the second such incident, the developer will be banned for five years, Singh said, adding that this condition will be included in the policy.

Singh said he is pushing the case for another production-linked incentive scheme for grid-scale battery energy storage. At present the battery storage is ₹10 per unit and the energy rate is ₹2.30, explaining why India needs to add thermal power capacity to meet the demand.

"My established capacity is 412 GW, which is barely sufficient to meet my demand today. That will need to keep adding capacity," he noted. He said the payment security mechanism like late payment surcharge rules has helped reduce legacy dues to almost half.

EQUIPMENT EXPORT

The minister asked domestic producers of renewable energy equipment to supply the local market first before exporting.

"We have put up barriers – tariff and non-tariff. But that does not mean you will profit," Singh said.

"Thave got inputs, which producers have denied, that they are selling most of their products outside... A lot of our cells and modules are going to be exported," Singh said.

Similarly, in wind, most manufacturers are exporting all products, he added.

Singh said that while the idea of export was good, he has got a suggestion where at least 50% of such products can be mandated to be sold in India.

Infrastructure may Get New Definition to Woo Investors

Debroy-led panel to submit report by Sept

Yogima.Sharma
@timesgroup.com

New Delhi: The government is looking to redefine 'infrastructure' and devise a new framework to ease flow of funds to the sector.

The finance ministry has tasked a high-level committee under Bibek Debroy, chairman of the Economic Advisory Council to PM, to undertake a comprehensive assessment of the characteristics or parameters defining infrastructure and its financing framework.

The committee is expected to submit its report by September.

According to an office memorandum issued by the finance ministry a copy of which was seen by ET, the other members in the five-member committee are economic affairs secretary Ajay Seth, civil aviation secretary Rajiv Bansal, chief economic adviser V Anantha Nageswaran, State Bank of India chairman Dinesh Khara and Solomon Arokiaraj, joint secretary in the finance ministry.

The development comes amid a massive ramp-upof the country's infrastructure, as part of which the government has announced the National Infrastructure Pipeline and the PM Gatishakti plan.

Finance minister Nirmala Sitharaman had said while presenting the budget for 2023-24 that there was a need for re-assessing the scope and comprehensiveness of infrastructure definition and the infrastructure financing framework.

"Infrastructure is a catalyst for sustainable and productive economic growth. Infrastructure spending not only increases creation and upgradation of national assets, but also has a high multiplier effect in terms of employment generation, industrial and ancillary growth and socio-economic development," the ministry said in its memorandum.

The Rangarajan Committee under the National Statistical Commission had defined the term 'infrastructure' following which in 2012 the 'harmonised master list (HML) of infrastructure' was created based on the Rangarajan framework.

The government is of the view that since the adoption of HML in 2012, the economic conditions around the world have considerably changed, and the sectoral mix that constitutes 'infrastructure' has significantly altered.

"This necessitates a relook at the definition of 'infrastructure' to reflect the current economic realities, as well as, understand ways in which infrastructure can be best financed to attract more investments into the infrastructure sector," the ministry said.

The committee is expected to review the existing framework's underlying principles of defining infrastructure under the HML.

Infra Push

Govt sets up an expert committee for infrastructure

Five-member committee to be headed by Bibek Debroy

To reclassify harmonised master list of infrastructure

Will review existing infrastructure financing strategy

Also analyse current status of public and private investments

Will identify a mechanism to collect infra financing statistics



R Dinesh is New CII Prez

New Delhi: R Dinesh, executive vice chairman of TVS Supply Chain Solutions, has been elected the president of industry body Confederation of Indian Industry (CII) for 2023-24. He takes over from Sanjiv Bajaj, chairman and managing director, Bajaj Finserv Limited.

Dinesh started TVS Supply Chain Solutions (erstwhile known as TVS Logistics) in 1995. He is a fourth-generation TVS family member.

Sanjiv Puri took over as president-designate of CII for 2023-24. He is the chairman and managing director of ITC Limited.

In an associated development, Rajiv Memani has been appointed as vice president of CII for the current fiscal. He is chairman of the India region of EY (Ernst & Young), a leading global professional services organization. He is also a member of EY's global management body as the chair of its Global Emerging Markets Committee.

A CII statement said Dinesh has won many awards including 'Icon of the Year' from ICT Academy of Tamil Nadu for 2018, Entrepreneur of the Year Award for 'Services' category by Ernst & Young in 2017. He is also the recipient of TiECON's "Next Gen Entrepreneur of the Year 2014" award and 'Emerging Entrepreneur' award by CII in 2010.– Our Bureau

PM Modi to Chair 8th Niti Governing Council Meet

New Delhi: Prime Minister Narendra Modi will chair the eighth governing council meeting of Niti Aayog on Saturday and deliberate on issues related to health, skill development, women empowerment and infrastructure development, with an aim to make India a developed nation by 2047.

The council includes all chief ministers, lieutenant governors of Union Territories and several union ministers. The PM is the chairman of Niti Aayog.

"Niti Aayog will be organising its 8th Governing Council meeting on the theme of 'Viksit Bharat @ 2047: Role of Team India' on May 27, 2023," the Aayog said in a statement on Thursday.

It said India, which is the world's fifth largest economy and the most populous nation, is at a stage in its economic development trajectory where it can achieve accelerated growth over the next 25 years. – Our Bureau



Formal Job Creation Up in March

New Delhi: Formal job creation ended the fiscal year on a high, growing across all categories in March compared with the previous month.

While net additions to the Employees' Provident Fund accounts increased 10.1%, new subscriptions to the Employees' State Insurance and the National Pension Scheme increased 5.4% and 77.5%, respectively, according to data released on Thursday by the Ministry of Statistics and Programme Implementation.

Net additions to the EPF payroll increased to about 1.34 million in March from about 1.22 million in the previous month. The March additions were also the highest in 2022-23.

New net addition to the state insurance scheme for employees rose, for the first time in four months, to 1.31 million. NPS applications exhibited a phenomenal rise, increasing to 99,206 from 55,890 in February, boosted by enrolments of state government employees.

The number of people enrolled from state governments in NPS doubled to 66,640 from 33,332 in February. – Our Bureau

ARAGEN LIFE SCIENCES LIMITED

(formerly known as Aragen Life Sciences Private Limited)

CIN: U74999TG2000PLC035826

Registered and Corporate Office: Plot 28A, IDA Nacharam, Hyderabad Telangana-500076, India, Tel: +91 40 6692 9999 F: +91 40 6692 9900

Email id: compliances@aragen.com, website:www.aragen.com

aragen

Extract of consolidated financial results for the quarter and year ended 31 March 2023 (₹ in million)

S. No.	Particulars	Quarter ended			For the Year ended	
		31 March 2023	31 December 2022	31 March 2022	31 March 2023	31 March 2022
		Audited	Unaudited	Audited	Audited	Audited
1	Total Income from operations	4,353.98	4,515.65	3,654.16	17,366.01	13,873.61
2	Net Profit / (Loss) for the period (before tax, Exceptional and/or Extraordinary items)	871.97	822.09	650.50	3,065.50	2,673.66
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	871.97	822.09	650.50	3,065.50	2,673.66
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	640.63	601.17	508.15	2,198.71	1,974.63
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	870.21	848.60	440.84	2,031.62	1,968.75
6	Paid up Equity Share Capital (Face value of Rs. 10/- each)	2,044.14	681.38	681.38	2,044.14	681.38
7	Reserves (excluding Revaluation Reserve)	9,707.37	10,204.86	9,640.54	9,707.37	9,640.54
8	Securities Premium Account	-	391.33	391.33	-	391.33
9	Net worth	11,751.51	10,886.24	10,321.92	11,751.51	10,321.92
10	Paid up Debt Capital/ Outstanding Debt	5,285.39	5,351.10	5,204.54	5,285.39	5,204.54
11	Outstanding Redeemable Preference Shares	N.A.	N.A.	N.A.	N.A.	N.A.
12	*Debt Equity Ratio**	*0.45*	*0.49*	*0.50*	*0.45*	*0.50*
13	Earnings Per Share (EPS) (Face value of ₹ 10 each fully paid) *					
	Basic EPS (Rs)	3.44	7.81	7.33	10.72	9.73
	Diluted EPS (Rs)	3.40	7.72	7.25	10.59	9.62
14	Capital Redemption Reserve	-	3.36	3.36	-	3.36
15	Debenture Redemption Reserve	200.00	200.00	200.00	200.00	200.00
16	*Debt Service Coverage Ratio**	*0.99*	*1.17*	*1.56*	*3.18*	*4.71*
17	*Interest Service Coverage Ratio**	*12.85*	*9.07*	*7.46*	*8.88*	*12.37*

*Quarter ended ratios are not annualised. *EPS not annualised for the quarter ended

Notes:

a) The above is an extract of the detailed format of quarterly/annual financial results prepared in accordance with the Indian Accounting Standards (Ind AS) filed with the stock exchange under Regulation 52 of the Listing Regulations as the Company's debt securities (Non-Convertible Debentures (NCD) of ₹ 2,000 million, carrying an annual interest rate of 7.75% and secured by first charge on property at the Mallapur unit with minimum asset cover of 1.25x) are listed. The equity shares of the Company are not listed on any Stock Exchange.

b) For the other line items referred to in Regulation 52(4) of the LODR Regulations, pertinent disclosures have been made to the stock exchange, BSE Limited, and can be accessed at www.bseindia.com

c) The above financial results have been reviewed and recommended by the Audit Committee at its meeting held on 23 May 2023 and approved by the Board of Directors at its meeting held on 24 May 2023.

d) The full format of the quarterly/annual financial results including detailed notes thereon are available on the websites of the stock exchange- BSE Limited at www.bseindia.com and the Company at www.aragen.com

e) The statutory auditors of the Group have carried out an audit of the above consolidated financial results for the quarter and year ended 31 March 2023 and have issued an unmodified audit report. The audit report of the Statutory auditors was filed with the BSE Limited and also is available on the Company's website.

f) Figures for the quarter ended 31 March 2023 and 31 March 2022 represents the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the respective financial years.

g) On 13 December 2021, the Group has acquired 56.62% of equity stake in Intox Private Limited ("Intox"). The acquisition was executed through a share purchase agreement ("SPA") and the Group has also agreed to acquire the balance stake up to 100% in a phased manner. As per the terms of SPA, the Group has control over 76% of the equity interest of Intox with purchase consideration to be paid in two tranches. The Group has paid the tranche-I consideration during the previous year and further paid the balance tranche-II during current year.

h) The Company has issued bonus equity shares of Rs. 10/- (Rupees Ten) each as fully paid-up Equity Shares in proportion of 2 (two) new fully paid-up Equity Shares of Rs. 10/- (Rupees Ten) for every 1 (One) existing fully paid-up Equity Shares of Rs. 10/- (Rupees Ten) each to the eligible shareholders on the record date, i.e., 27 January 2023. Consequent to this bonus issue, the earnings per share has also been adjusted for all the previous periods presented, in accordance with Ind AS 33, Earnings per share.

i) The Board of Directors of the Company have recommended a final dividend of ₹2.65 per share on 24 May 2023 for the financial year ended 31 March 2023. Such final dividend is subject to approval of the shareholders.

j) During the quarter and year ended 31 March 2023, the Company had not received any complaints from the NCD holders and there has been no Complaint pending for redressal at the beginning or at the end of the quarter.

For Aragen Life Sciences Limited

Sd/-

Manmahesh Kantipudi

Whole Time Director & CEO

DIN: 05241166

Date: 24th May 2023

Place: Hyderabad

LIC HFL

LIC HOUSING FINANCE LTD

LIC HOUSING FINANCE LIMITED

Corporate Identity Number: L65922MH1989PLC052257

Registered Office: Bombay Life Building, 2nd Floor, 45/47, Veer Nariman Road, Mumbai - 400 001.

Corporate Office: 131 Maker Tower, "F" Premises, 13th Floor, Cuffe Parade, Mumbai – 400 005.

Tel.: 022-2217 8600, 2217 8700, Fax: 022-2217 8777

Website: www.lichousing.com

Email: lichousing@lichousing.com, secretarial@lichousing.com

NOTICE OF POSTAL BALLOT

Notice is hereby given pursuant to and in compliance with the provisions of Sections 108, 110 and other applicable provisions, if any, of the Companies Act, 2013 (the "Act"), read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014, read with the General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, 22/2020 dated June 15, 2020, 33/2020 dated September 28, 2020, 39/2020 dated December 31, 2020, 10/2021 dated June 23, 2021, 20/2021 dated December 08, 2021 and 03/2022 dated May 5, 2022 issued by the Ministry of Corporate Affairs ("MCA Circulars"), Secretarial Standard on General Meetings issued by The Institute of Company Secretaries of India ("SS-2"), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") including any statutory modification or re-enactment thereof for the time being in force, and as amended from time to time, and pursuant to other applicable laws and regulations, that the resolution(s) appended below in respect of the following matters for approval of the Shareholders of the Company through Postal Ballot by remote e-voting process ("e-voting").

S.No.	Particulars
1.	To pass as an ordinary resolution for approval and confirmation of the appointment of Shri Siddhartha Mohanty (DIN 08058830) by the Shareholders as Director and Non-Executive Chairperson of the Company.
2.	To pass as an ordinary resolution for approval and confirmation of the appointment of Shri Jagannath Mukkavilli (DIN 10090437) by the Shareholders as Non-Executive Director of the Company.
3.	To pass as a special resolution for the approval of amendment in clause 143 (a) of the Articles of association for making provisions for the debenture trustees for appointment of Nominee Directors in the Board of the Company as required by the SEBI Regulations.
4.	To pass as a special resolution for the approval of authorising the Board for issuance of redeemable Non-convertible debentures/or any other instruments on a private placement basis to the tune of Rs.53,000 crore.

The explanatory statement pursuant to Section 102 and other applicable provisions, if any, of the Act pertaining to the aforesaid resolutions setting out the material facts concerning the above matters has been enclosed with the notice of Postal Ballot.

In accordance with the provisions of the MCA Circulars and other applicable laws and regulations, shareholders can vote only through the remote e-voting process. Accordingly, the Company is pleased to offer a remote e-voting facility to all its shareholders to cast their votes electronically. The Company has engaged Link Intime India Private Limited ("**LIIPL**" or "**RTA**"), its Registrar and Transfer Agent, for the purpose of providing remote e-voting facility to its members. The remote e-voting instructions are mentioned in the Notice. The remote e-voting shall commence on **Monday, May 29, 2023 at 9.00 a.m. (IST)** and shall end on **Wednesday, June 28, 2023 at 5:00 PM (IST). Further, the Shareholders would have the option to vote only through remote e-voting and voting through physical ballot papers will not be provided.** Shareholders are requested to read the instructions in the Notes under the section **"General information and instructions relating to e-voting"** in this Postal Ballot Notice ("**Postal Ballot Notice**") to cast their vote electronically. Shareholders are requested to cast their vote through the e-voting process not later than **5:00 PM (IST)** on **Wednesday, June 28, 2023**, to be eligible for being considered, failing which it will be strictly considered that no vote has been received from the Shareholder.

The Scrutinizer will submit his Report to the Chairman / the person(s) authorised by the Chairman of the Company after completion of scrutiny of the e-voting. The results shall be declared on or before **Friday, June 30, 2023** and communicated to Bombay Stock Exchange Limited ("**BSE**"), National Stock Exchange of India Limited ("**NSE**") and Luxemburg Stock Exchange (together the "**Stock Exchanges**"), National Securities Depository Limited ("**NSDL**") and Central Depository Services (India) Limited ("**CDSL**") (together the "**Depositories**"), Link Intime India Private Limited" or **"Registrar and Share Transfer Agent"** or **"RTA"** or **"Link Intime"**) and will also be displayed on the Company's website **www.lichousing.com.**

The Resolution, if passed by requisite majority, shall be deemed to have been passed on the last date specified by the Company for e-voting **Wednesday, June 28, 2023**.

For LIC Housing Finance Limited

Sd/-

Varsha Hardasani

Company Secretary & Compliance Officer

Date : 25th May, 2023

Place : Mumbai

GREENPLY INDUSTRIES LIMITED

CIN: L20211AS1990PLC003484
Registered Office: Makum Road, P.O. Tinsukia, Assam-786125
Corporate Office: "Madgul Lounge", 23 Chetla Central Road, 5th & 6th Floor, Kolkata - 700 027
Phone: (033) 3051-5000, Fax: (033) 3051-5010,
Email: investors@greenply.com, Website: www.greenply.com

NOTICE

With reference to the earlier Notice dated May 19, 2023 regarding intimation of Board Meeting which was scheduled to be held on Friday, May 26, 2023, inter-alia, to consider, approve and take on record the Audited Standalone Financial Statements, Audited Consolidated Financial Statements and Audited Financial Results for the quarter and financial year ended 31st March, 2023 and to consider recommendation of dividend, if any, on equity shares for the year ended 31st March, 2023, we hereby inform that due to unavoidable circumstances the said meeting of the Board of Directors of the Company has been postponed and rescheduled on Tuesday, May 30, 2023.

Further, to inform that, pursuant to the provisions of the SEBI (Prohibition of Insider Trading) Regulations, 2015 (PIT Regulations) and Company's Code of Conduct for Prohibition of Insider Trading, the Trading Window for dealing in shares of the Company has already been closed with effect from 1st April, 2023 and will be reopened on 1st June, 2023 after expiry of 48 hours of submitting the above referred Financial Results of the Company to the Stock Exchanges on 30th May, 2023.

The said Notice may be accessed on the Company's website at **http://www.greenply.com/investors** and may also be accessed on the Stock Exchange websites at **http://www.bseindia.com** and **https://www.nseindia.com**

For Greenply Industries Limited
Sd/-
Kaushal Kumar Agarwal
Company Secretary & Vice President-Legal

Place : Kolkata
Date: 25th May, 2023

TATA CHEMICALS LIMITED

Corporate Identity Number: L24239MH1939PLC002893
Registered Office: Bombay House, 24 Homi Mody Street, Fort, Mumbai - 400 001
Tel. No.: +91 22 6665 8282
Email: investors@tatachemicals.com **Website**: www.tatachemicals.com

PUBLIC NOTICE – 84TH ANNUAL GENERAL MEETING AND BOOK CLOSURE

This is to inform that the 84th Annual General Meeting ('AGM' / 'Meeting') of Tata Chemicals Limited ('the Company') will be convened on Monday, June 26, 2023 at 3.00 p.m. (IST) through Video Conference ('VC') / Other Audio Visual Means ('OAVM') provided by the National Securities Depository Limited ('NSDL') to transact the businesses as set out in the Notice convening the AGM which will be circulated for convening the AGM. This is in compliance with the applicable provisions of the Companies Act, 2013 and the Rules made thereunder, read with 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 10/2022 dated December 28, 2022 (collectively referred to as "MCA Circulars").

In accordance with the aforesaid MCA Circulars and Circular Nos. SEBI/HO/CFD/CMD1/CIR/P/2020/79, SEBI/HO/CFD/CMD2/CIR/P/2021/11, SEBI/HO/CFD/CMD2/CIR/P/2022/62 and SEBI/HO/CFD/PoD-2/P/CIR/2023/4 dated May 12, 2020, January 15, 2021, May 13, 2022 and January 5, 2023, respectively issued by Securities and Exchange Board of India (collectively referred to as "SEBI Circulars"), the Notice of the e-AGM along with the Integrated Annual Report 2022-23 will be sent electronically to those Members whose email addresses are registered with the Company / Registrar & Transfer Agents ('Registrar' or 'RTA') / Depository Participants ('DPs'). The Company shall send a physical copy of the Integrated Annual Report to those Members who request for the same at investors@tatachemicals.com mentioning their Folio No. / DP ID and Client ID.

The e-copy of the Integrated Annual Report of the Company for the Financial Year 2022-23 along with the Notice of the e-AGM, Financial Statements and other Statutory Reports will be available on the website of the Company at www.tatachemicals.com and on the website of NSDL at www.evoting.nsdl.com. Additionally, Notice of the e-AGM will also be available on the website of the Stock Exchanges on which the securities of the Company are listed i.e. at www.bseindia.com and www.nseindia.com.

Members can attend and participate in the e-AGM through the VC / OAVM facility only, the details of which will be provided by the Company in the Notice of the Meeting. Members attending the Meeting through VC / OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.

Members whose email addresses are not registered with the Company/ DPs are requested to get their email addresses registered for the purpose of receiving the credentials for remote e-Voting alongwith the Notice of the 84th AGM and Integrated Annual Report 2022-23 electronically by providing the same to the RTA **on or before 5.00 p.m. (IST) on Monday, June 19, 2023** by following the process for registering email address as mentioned below:

a)	Visit the link: https://tcpl.linkintime.co.in/EmailReg/Email_Register.html
b)	Select the Name of the Company from the dropdown list: **Tata Chemicals Limited**
c)	Enter the Folio No./DP ID, Client ID, Shareholder Name, PAN details, Mobile no. and email address. Members holding shares in physical form are additionally required to enter one of their share certificate numbers and upload a self-attested copy of the PAN card and address proof viz. Aadhaar Card or Passport and front and backside of their share certificate
d)	The system will send OTP on the Mobile no. and email address
e)	Enter OTP received on Mobile no. and email address
f)	The system will then confirm the email address for the limited purpose of service of Notice of AGM alongwith Integrated Annual Report 2022-23

The Company is pleased to provide remote e-Voting facility of NSDL before as well as during the e-AGM to all its Members to cast their votes on all resolutions set out in the Notice of the e-AGM. Detailed procedure for such remote e-Voting will be provided in the Notice.

Members who have not updated their bank account details for receiving the dividends directly in their bank accounts through Electronic Clearing Service or any other means may follow the below instructions:

Physical Holding	Send the following documents in original to the Registrar of the Company, TSR Consultants Private Limited (RTA) latest by **Thursday, June 8, 2023:** a. Form ISR-1 along with the supporting documents. The said form is available on the website of the Company at https://www.tatachemicals.com/Investors/Investor-resources/Other-forms and on the website of the RTA at https://www.tcplindia.co.in/kyc-download.html. b. original cancelled cheque bearing the name of the Member or first holder, in case shares are held jointly. In case name of the holder is not available on the cheque, kindly submit the following documents:- i) cancelled cheque in original. ii) bank attested legible copy of the first page of the Bank Passbook / Bank Statement bearing the names of the account holders, address, same bank account number and type as on the cheque leaf and the full address of the Bank branch. c. self-attested photocopy of the PAN Card of all the holders; and d. self-attested photocopy of any document (such as Aadhaar Card, Driving License, Election Identity Card, Passport) in support of the address of the first holder as registered with the Company.
Demat Holding	Members holding shares in demat form are requested to update their Electronic Bank Mandate with their respective DPs latest by **Thursday, June 8, 2023**

In case of non-availability of the bank details of any Member, the Company shall despatch the dividend warrant / demand draft to such Members.

Dividend and Book Closure:

Members may note that the Board of Directors at its meeting held on May 3, 2023, has recommended a dividend of Rs. 17.50 per equity share of Rs. 10 each. The dividend, if declared at the AGM, will be paid, subject to deduction of tax at source (TDS), on or after Friday, June 30, 2023. The Register of Members and the Share Transfer Books of the Company will be closed from Thursday, June 15, 2023 to Monday, June 26, 2023 (both days inclusive) for the purpose of Dividend and AGM.

Tax on Dividend:

Dividend income is taxable in the hands of the Members and the Company is required to deduct tax at source (TDS) from dividend paid to the Members at prescribed rates in the Income Tax Act, 1961 (the 'IT Act'). In general, to enable compliance with the TDS requirements, Members are requested to complete and / or update their Residential Status, PAN and Category as per the IT Act with their DPs or in case shares are held in physical form with the Company / Registrar by submitting required documents on or before June 14, 2023 by email at csg4-exemptforms2324@tcplindia.co.in or by uploading on the link https://tcpl.linkintime.co.in/formsreg/submission-of-form-15g-15h.html. The detailed Process/Forms of the same are available on the website of the Company at https://www.tatachemicals.com/TDSInformation.htm.

For Tata Chemicals Limited
Sd/-
Rajiv Chandan
Global General Counsel & Company Secretary

Place: Mumbai
Date: May 25, 2023

WALCHAND PEOPLEFIRST LIMITED

CIN: L74140MH1920PLC000791
Registered Office : 1st Floor, Construction House, 5-Walchand Hirachand Marg, Ballard Estate, Mumbai-400 001
Email Id : kajal@walchandgroup.com
Tel. No. : 022-67818181 **Fax No.:** 022-22610574

NOTICE

(For the attention of Equity Shareholders of the Company)

Sub.: Transfer of Equity shares and unpaid / unclaimed dividend to the Investor Education and Protection Fund (IEPF)

This Notice is published pursuant to the provisions of Section 124(6) of the Companies Act, 2013 and the Investor Education and Protection Fund Authority (Accounting, Auditing, Transfer and Refund) Rules 2016, which have come into effect from 7th September 2016, read with the amendments and circulars issued by the Ministry of Corporate Affairs till date (collectively "the Rules").

The Rules, amongst other matters, contain provision for transfer of shares in respect of which dividend has not been paid or claimed by the shareholders for seven consecutive years or more in the name of Investor Education and Protection Fund (IEPF), a Fund constituted by the Government of India under Section 125 of the Companies Act, 2013.

Adhering to the various requirements set out in the Rules, the Company has communicated individually the concerned shareholders whose shares are liable to be transferred to IEPF under the Rules (at their latest available addresses with the Company) for taking appropriate action(s).

The Company has uploaded full details of such shareholders and shares due for transfer to IEPF on its website at **www.walchandpeoplefirst.com.** Shareholders are requested to refer to the web-link **https://www. walchandpeoplefirst.com/ investors relation/** to verify the details of unpaid / unclaimed dividends and shares liable to be transferred to IEPF.

Shareholders may note that both unpaid / unclaimed dividend and the shares transferred to IEPF Authority including all benefits accruing on such shares, if any, can be claimed back by them from IEPF Authority after following the procedures prescribed by the Rules.

In case the Company does not receive any communication from the concerned shareholders by 27th August, 2023 the Company shall, pursuant to the requirements set out in the Rules, transfer the unclaimed dividend along with the shares to the DEMAT Account of IEPF by the due date as per procedure stipulated in the Rules.

The concerned shareholder(s) are further informed that all future benefits arising on such shares would also be transferred to IEPF Authority.

Please note that no claim shall lie against the Company in respect of unclaimed dividend amount and equity shares transferred to the IEPF Authority Pursuant to the said Rules.

The Shareholder(s) may note that in the event of transfer of their unclaimed dividends and shares to the IEPF (including all benefits accruing on such shares, if any), the concerned shareholder(s) are entitled to claim the same from the IEPF Authority by submitting an online application in the prescribed e-Form IEPF-5, available on the website **www.iepf.gov.in** and sending a physical copy of the same, duly signed (as per the specimen signature recorded with the Company) to the Company at its Registered Office along with the requisites documents enumerated in Form IEPF-5. Link of the e-Form IEPF-5 is also available on the website of the Company at **https:// www.walchandpeoplefirst.com/investors-relation.**

In case the shareholders have any queries or issues regarding subject matters, they may contact the Company's Registrar and Transfer Agents and / or the Company at below mentioned address:

Bigshare Services Private Limited
Office No. S6-2, 6th Floor, Pinnacle Business Park, Next to Ahura Centre, Mahakali Caves Road, Andheri (East) Mumbai-400093,
Tel.No.: 022 – 62638200;
Fax No.: 022 – 62638299,
Email : investor@bigshareonline.com,
Website : www.bigshareonline.com.
Walchand PeopleFirst Limited
1st Floor, Construction House, 5-Walchand Hirachand Marg, Ballard Estate, Mumbai-400 001.
Email ID : kajal@walchandgroup.com
Tel. No. : 022-67818181

By Order of the Board,
FOR **WALCHAND PEOPLEFIRST LIMITED**
Sd/-
Pallavi Jha
Chairperson and Managing Director
DIN : 00068483

Place : Mumbai
Date : 26th May, 2023

Rameshwar Media

LIC HOUSING FINANCE LIMITED

Corporate Identity Number: L65922MH1989PLC052257
Registered Office: Bombay Life Building, 2nd Floor, 45/47, Veer Nariman Road, Mumbai - 400 001.
Corporate Office: 131 Maker Tower, "F" Premises, 13th Floor, Cuffe Parade, Mumbai – 400 005.
Tel.: 022-2217 8600, 2217 8700, **Fax:** 022-2217 8777
Website: www.lichousing.com
Email: lichousing@lichousing.com, secretarial@lichousing.com

NOTICE OF POSTAL BALLOT

Notice is hereby given pursuant to and in compliance with the provisions of Sections 108, 110 and other applicable provisions, if any, of the Companies Act, 2013 (the **"Act"**), read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014, read with the General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, 22/2020 dated June 15, 2020, 33/2020 dated September 28, 2020, 39/2020 dated December 31, 2020, 10/2021 dated June 23, 2021, 20/2021 dated December 08, 2021 and 03/2022 dated May 5, 2022 issued by the Ministry of Corporate Affairs (**"MCA Circulars"**), Secretarial Standard on General Meetings issued by The Institute of Company Secretaries of India (**"SS-2"**), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (**"SEBI Listing Regulations"**) including any statutory modification or re-enactment thereof for the time being in force, and as amended from time to time, and pursuant to other applicable laws and regulations, that the resolution(s) appended below in respect of the following matters for approval of the Shareholders of the Company through Postal Ballot by remote e-voting process (**"e-voting"**).

S.No.	Particulars
1.	To pass as an ordinary resolution for approval and confirmation of the appointment of Shri Siddhartha Mohanty (DIN 08058830) by the Shareholders as Director and Non-Executive Chairperson of the Company.
2.	To pass as an ordinary resolution for approval and confirmation of the appointment of Shri Jagannath Mukkavilli (DIN 10090437) by the Shareholders as Non- Executive Director of the Company.
3.	To pass as a special resolution for the approval of amendment in clause 143 (a) of the Articles of association for making provisions for the debenture trustees for appointment of Nominee Directors in the Board of the Company as required by the SEBI Regulations.
4.	To pass as a special resolution for the approval of authorising the Board for issuance of redeemable Non-convertible debentures/or any other instruments on a private placement basis to the tune of Rs.53,000 crore.

The explanatory statement pursuant to Section 102 and other applicable provisions, if any, of the Act pertaining to the aforesaid resolutions setting out the material facts concerning the above matters has been enclosed with the notice of Postal Ballot.

In accordance with the provisions of the MCA Circulars and other applicable laws and regulations, shareholders can vote only through the remote e-voting process. Accordingly, the Company is pleased to offer a remote e-voting facility to all its shareholders to cast their votes electronically. The Company has engaged Link Intime India Private Limited **("LIIPL" or "RTA")**, its Registrar and Transfer Agent, for the purpose of providing remote e-voting facility to its members. The remote e-voting instructions are mentioned in the Notice. The remote e-voting shall commence on **Monday, May 29, 2023 at 9.00 a.m. (IST)** and shall end on **Wednesday, June 28, 2023 at 5:00 PM (IST)**. **Further, the Shareholders would have the option to vote only through remote e-voting and voting through physical ballot papers will not be provided**. Shareholders are requested to read the instructions in the Notes under the section **"General information and instructions relating to e-voting"** in this Postal Ballot Notice **("Postal Ballot Notice")** to cast their vote electronically. Shareholders are requested to cast their vote through the e-voting process not later than **5:00 PM (IST)** on **Wednesday, June 28, 2023**, to be eligible for being considered, failing which it will be strictly considered that no vote has been received from the Shareholder.

The Scrutinizer will submit his Report to the Chairman / the person(s) authorised by the Chairman of the Company after completion of scrutiny of the e-voting. The results shall be declared on or before **Friday, June 30, 2023** and communicated to Bombay Stock Exchange Limited **("BSE")**, National Stock Exchange of India Limited **("NSE")** and Luxemburg Stock Exchange (together the **"Stock Exchanges"**), National Securities Depository Limited **("NSDL")** and Central Depository Services (India) Limited **("CDSL")** (together the **"Depositories"**), Link Intime India Private Limited" or **"Registrar and Share Transfer Agent"** or **"RTA"** or **"Link Intime"**) and will also be displayed on the Company's website **www.lichousing.com**.

The Resolution, if passed by requisite majority, shall be deemed to have been passed on the last date specified by the Company for e-voting **Wednesday, June 28, 2023**.

For LIC Housing Finance Limited
Sd/-
Varsha Hardasani
Company Secretary & Compliance Officer

Date : 25th May, 2023
Place : Mumbai

ESAB INDIA LIMITED

CIN No. L29299TN1987PLC058738
Regd Office: Plot No. 13, 3rd Main Road, Industrial Estate, Ambattur, Chennai - 600 058
Telephone No. 044-42281100 email id : investor.relations@esab.co.in

Extract of Statement of Audited Financial Results for the quarter and year ended March 31, 2023

₹ In Lakhs (Except EPS)

Sl No	Particulars	Quarter ended March 31, 2023	Quarter ended December 31, 2022	Quarter ended March 31, 2022	Year ended March 31, 2023	Year ended March 31, 2022
		Audited	Unaudited	Audited	Audited	Audited
1	Total income from operations	30,469	27,055	26,594	1,09,860	90,098
2	Net Profit for the period (before Tax, Exceptional and / or Extraordinary items)	5,645	4,857	2,864	18,229	11,356
3	Net Profit for the period before Tax (after Exceptional and / or Extraordinary items)	5,645	4,857	2,864	18,229	11,356
4	Net Profit for the period after Tax (after Exceptional and / or Extraordinary items)	4,186	3,631	2,133	13,568	8,431
5	Total Comprehensive income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	4,230	3,631	2,207	13,612	8,505
6	Equity Share Capital	1,539	1,539	1,539	1,539	1,539
7	Earning Per Share (of Rs 10/each) (for continuing and discontinued operations)					
	- Basic	27.20	23.60	13.86	88.16	54.78
	- Diluted	27.20	23.60	13.86	88.16	54.78

Note: The above is an extract of the detailed Statement of audited Financial Results for the quarter and year ended March 31, 2023 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The same would be available on the Company's website www.esabindia.com and on the website of the Stock Exchanges - BSE Limited and National Stock Exchange of India Limited.

Chennai
May 25, 2023

"Shaping the world we imagine"
Visit our website : http://www.esabindia.com

For ESAB India Limited
Rohit Gambhir
Managing Director

CROWN LIFTERS LIMITED

CIN: L74210MH2002PLC138439
Registered Office: 104, Raheja Plaza Premises Co-Op Soc. Ltd., Shah Industrial Estate, Veera Desai Rd, Andheri (W) Mumbai - 400053.
Tel No: +91 +91 22 4006 2829; E-mail: cs.cll@crownlifters.com; Website: www.crownlifters.com

Statement of Financial Results for the Quarter and Year Ended on March 31st, 2023

(Rs. in Lakhs)

Sr. No	Particulars	Quarter Ended			Year Ended	
		31-03-2023	31-12-2022	31-03-2022	31-03-2023	31-03-2022
		(Audited)	(Audited)	(Audited)	(Audited)	(Audited)
1	Revenue from Operations	607.12	507.06	962.48	1,927.76	1,992.41
2	Other Income	17.57	16.40	1.96	42.16	16.51
3	**Total Income**	**624.70**	**523.47**	**964.44**	**1,969.92**	**2,008.92**
4	**Expenses**					
(a)	Cost of Material consumed	314.19	309.00	704.15	1,083.99	1,109.24
(b)	Purchase of stock in trade	0.00	0.00	0.00	0.00	0.00
[c]	Changes in Inventories of Finished Goods, Work-In-Progress and Stock-In-Trade	0.00	0.00	0.00	0.00	0.00
(d)	Employee Benefits Expenses	76.06	68.75	63.45	270.89	229.56
(e)	Finance Costs	10.85	6.76	14.18	18.57	105.80
(f)	Depreciation and Amortisation Expenses	84.59	88.40	60.23	264.17	269.58
(g)	Other Expenses	49.48	16.10	25.65	105.81	106.22
	Total Expenses (4)	**535.17**	**489.01**	**867.66**	**1,743.43**	**1,820.41**
5	**Profit/(Loss) from Operations Before Exceptional Items & Tax (3 - 4)**	**89.53**	**34.45**	**96.78**	**226.49**	**188.51**
6	Exceptional Items	24.97	0.00	183.16	80.36	293.00
7	**Profit / (Loss) from Ordinary Activities Before Tax (5 - 6)**	**114.50**	**34.45**	**279.94**	**306.85**	**481.51**
8	Tax Expenses					
	(a) Current Tax	(7.48)	0.00	16.90	28.22	16.90
	(b) Deferred Tax	(111.43)	0.00	655.08	(111.43)	624.86
	(c) Adjustment of tax relating to earlier period	0.00	0.00	0.00	0.00	0.00
	Total Expenses (8)	(118.91)	0.00	671.98	(83.21)	641.76
9	**Net Profit/(Loss) for the period (7 - 8)**	**233.41**	**34.45**	**(392.04)**	**390.06**	**(160.25)**
10	Other Comprehensive Income					
11	**Total Comprehensive Income for the period (9+10)**	**233.41**	**34.45**	**(392.04)**	**390.06**	**(160.25)**
12	Paid-Up Equity Share Capital shares of Rs 10/-Each	1,041.00	1,041.00	1,041.00	1,041.00	1,041.00
13	Other Equity excluding revaluation reserve	1,072.06	839.05	703.21	1,072.06	703.21
14	**Earnings Per Equity Share (Not Annualised)**					
	(a) Basic	2.24	0.33	(3.77)	3.75	(1.54)
	(b) Diluted	2.24	0.33	(3.77)	3.75	(1.54)
	(See accompanying notes to the financial results)					

NOTES:
1. The above detailed format of Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015. The financial result is also available on the Stock Exchange websites: : www.nseindia.com & company's website: www.crownlifters.com.

Place : Mumbai
Date : 25-05-2023

On behalf of the Board of Directors
CROWN LIFTERS LIMITED
Mr. Nizar Nooruddin Rajwani - Director & Chief Financial Officer
DIN: 03312143

RITESH PROPERTIES AND INDUSTRIES LIMITED

Registered Office: 11/5B, Pusa Road, New Delhi-110060
CIN: L74899DL1987PLC027050, Website: www.riteshindustries.us
Phone No.: 011-41537951, +91-9212359076, E-mail:riteshlimited8@gmail.com

NOTICE OF POSTAL BALLOT

Notice is hereby given pursuant to the provisions of Section 108 and Section 110 and other applicable provisions, if any, of the Companies Act, 2013 (**"the Act"**) read with Rule 20 and Rule 22 of the Companies (Management and Administration) Rules, 2014 (including any statutory amendment(s), modification(s) or enactment(s) thereof for the time being in force) (**"the Rules"**), the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("the **Listing Regulations"**), and in accordance with the guidelines prescribed and relevant circulars issued by the Ministry of Corporate Affairs (**"MCA"**) for holding general meetings/ conducting postal ballot through e-voting, Secretarial Standard on General Meeting ("**SS-2**") issued by the Institute of Company Secretaries of India and other applicable laws and regulations, if any, the Company has completed the dispatch of Postal Ballot Notice dated May 04, 2023 (the **"Notice"**)along with explanatory statement, on Thursday dated May 25, 2023, through electronic mode to all those members who have registered their email address with their Depository Participant(s) (the **"DPs"**) or with Skyline Financial Services Private Limited, the Registrar and Share Transfer Agent of the Company ("RTA") as on May 19, 2023 (the **"Cut-off Date"**).

In compliance with the MCA Circulars, the physical copy of the Notice along with Postal Ballot Form and pre-paid business reply envelope will not be sent to the members for this Postal Ballot.

Members are hereby Informed that:

a) The Resolutions pertaining to "Alteration in objects clause of The Memorandum of Association' and 'Approval of material related party transactions" under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015' as set out in the Notice are to be transacted through Postal Ballot by e-voting through electronic means only (**'remote e-voting'**) through remote e-voting platform provided by ("CDSL") Central Depository Services (India) Limited.

b) The remote **e-voting period commences at 09:00 a.m. (IST) on Friday, May 26, 2023.**

c) The remote **e-voting period ends at 05:00 p.m. (IST) on Saturday, June 24, 2023**. The remote e-voting facility shall be forth with disabled after expiry of the said period.

d) During this period, only those Members whose names appear in the Register of Members or in the Register of Beneficial Owners maintained by the Depositories, as on the Cut-off Date i.e., May 19, 2023, shall be entitled to cast their vote through remote e-voting.

A person who is not a member of the Company as on the said cut-off date, will not been titled to vote and should treat this Notice, for information purposes only.

e) In case of any query/grievance regarding remote e-voting, members are requested to write to/ contact Ms. Tarandeep Kaur, Company Secretary, Contact No. +91-9212359076; Email ID- **riteshlimited8@gmail.com** or contact at below mentioned details:

Central Depository Services (India) Limited (CDSL), A Wing, 25th Floor, Marathon Futurex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai 400013 or send an email to **helpdesk.evoting@cdslindia.com** or call on 022-23058542/43.

Skyline Financial Services Private Limited, the Registrar and Share Transfer Agent of the Company ("RTA") send an email to **info@skylinerta.com** or call on 011-40450193 to 97.

Members who have not updated their email address are requested to register the same in respect of shares held by them in electronic form with the Depository through their Depository Participants and in respect of shares held in physical form by writing to Company's Registrar and Share Transfer Agent, Skyline Financial Services Private Limited either by email to **admin@skylinerta.com** or by post to Skyline Financial Services Private Limited, D-153 A| Ist Floor | Okhla Industrial Area, Phase-I, New Delhi-110 020. Tel.: 011-26812682, 40450193 to 97

The Board has appointed M/s. MZ & Associates, Firm of Practicing Company Secretaries, New Delhi, as the Scrutinizer to conduct the Postal Ballot through remote e-voting process in a fair and transparent manner.

The Notice is available on the website of the Company www.riteshindustries.us and BSE Limited www.bseindia.com

The Result(s) in respect of the Resolution(s) as set out in the Notice, so declared, along with the Scrutinizers' Report will be communicated to the Stock Exchanges, not later than **Tuesday, June 27, 2023** and will be uploaded on the website of the Company i.e. www.riteshindustries.us and communicated to the Stock Exchange, Depository, Registrar and Share transfer Agent.

By the order of the Board
For Ritesh Properties and Industries Limited
Sd/-
(Tarandeep Kaur)
Company Secretary
Membership No.ACS 42144

Date: 25.05.2023
Place: Gurugram

Devakar Investment & Trading Company Pvt. Ltd

Regd.Office : 10, New Lajpat Nagar, Pakhowal Road, Ludhiana, Punjab - 141001

JOINT PUBLIC NOTICE

This public notice is being issued jointly by Devakar Investment & Trading Company Pvt. Ltd. ("Company"), Mr. S. P. Oswal ("Transferor 1"), Mrs. Shakun Oswal ("Transferor 2"), S P Oswal Trust ("Acquirer Trust 1") and Mrs. Shakun Oswal Trust ("Acquirer Trust 2") pursuant to para 69 of the Non-Banking Financial Company Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016 issued by the Reserve Bank of India ("RBI").

The Company is a Non-Deposit taking Systemically Important Non-Banking Financial Company ("NBFC-ND-SI"), registered with the RBI in terms of the Certificate of Registration bearing reference number B-06.00555. The Transferor 1 and Transferor 2 are existing shareholders of the Company.

The Company has been informed that Transferor 1 intends to transfer 5,98,000 Class "A" equity shares (representing 31.30% of Class "A" equity shares of the Company) to Acquirer Trust 1 and Transferor 2 intends to transfer 2,72,653 Class "A" equity shares of the Company (representing 14.27% of Class "A" equity shares of the Company) to Acquirer Trust 2 respectively (together referred to as the **"Proposed Transfer"**).

Transferee Details: Both Acquirer Trust 1 and Acquirer Trust 2 are Irrevocable Discretionary Private Trusts formed under Indian Trust Act, 1882 having registered office at 2722, AuroMirra Bhawan, Gurdev Nagar, Pakhowal Road, Ludhiana.

Rationale for the Proposed Transfer: Objective of the aforesaid Trust(s) is to provide a systematic succession plan for the Beneficiaries (i.e., family members of Transferor 1 and Transferor 2) of the respective Trust(s) and the Proposed Transfer is being undertaken to further aforesaid objective.

Presently, Transferor 1 and Transferor 2 exercises control over the Company. After the Proposed Transfer of shares of the Company, Transferor 1, Transferor 2, Acquirer Trust 1 and Acquirer Trust 2 will jointly exercise control over the Company.

The RBI had already issued a no objection certificate dated 1st May 2023 in connection with the Proposed Transfer.

Any clarification and/or objections in this regard may be sent within 30 days from the date of this notice at the registered office address of the company.

Sd/-
Devakar Investment & Trading Co. (Pvt.) Ltd.
S. P. Oswal
Shakun Oswal
S P Oswal Trust
Mrs. Shakun Oswal Trust

Place: Ludhiana
Date: 25th May 2023

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बैलेंस्ड एडवांटेज फंड कम आकर्षक

अभिषेक कुमार
मुंबई, 25 मई

वर्ष 2021 के बाद के समय में निवेशकों की पसंद रहे बैलेंस्ड एडवांटेज फंडों (बीएएफ) में कुछ महीने पहले तक लगातार मजबूत पूंजी प्रवाह दर्ज किया गया था, क्योंकि निवेशकों ने मूल्यांकन चिंताओं के बीच सुरक्षित निवेश विकल्पों पर जोर दिया। लेकिन अब मूल्यांकन संबंधित चिंताएं घटने से निवेशक बीएएफ से दूरी बनाकर जोखिमपूर्ण फंडों की ओर रुख कर रहे हैं। हाइब्रिड फंड श्रेणी से बिकवाली पिछले सात महीनों में से छह में काफी बढ़ गई थी और निवेशकों ने सात महीने की अवधि के दौरान 3,140 करोड़ रुपये की बिकवाली की थी।

साथ ही, जोखिम से जुड़ी एमएफ योजनाओं (स्मॉलकैप और थीमेटिक फंडों) में मासिक प्रवाह बढ़ा है। इन दो फंड श्रेणियों ने अक्टूबर 2022 से शुद्ध मासिक पूंजी प्रवाह के संदर्भ में अन्य फंड श्रेणियों को पीछे छोड़ दिया है। अक्टूबर और अप्रैल के बीच, स्मॉलकैप और सेक्टोरल फंडों में 12-12 हजार करोड़ रुपये का शुद्ध निवेश आकर्षित किया था। वहीं फ्लेक्सीकैप और लार्जकैप फंडों ने 3,900 करोड़ रुपये और 1,100 करोड़ रुपये के शुद्ध निवेश हासिल किए।



जोखिम पर दांव

- हाइब्रिड फंड श्रेणी से बिकवाली पिछले सात महीनों में से छह में काफी बढ़ गई
- मूल्यांकन सुधरने से निवेशक जोखिमपूर्ण फंडों पर ज्यादा दांव लगा रहे हैं
- जोखिम से जुड़ी एमएफ योजनाओं में मासिक प्रवाह बढ़ा
- पूंजी प्रवाह और निफ्टी-50 के पीई अनुपात के बीच मजबूत संबंध है

फिसडम में शोध प्रमुख नीरव करकेरा ने कहा, 'मूल रूप से यह बदलाव-केंद्रित है। आपने देखा होगा कि बीएएएफ में दिलचस्पी पिछले कैलेंडर वर्ष के अंत में घटनी शुरू हो गई थी, जब वृहद आर्थिक परिदृश्य में कमजोरी आई। उसके बाद घरेलू सुधार के संदर्भ में बदलाव दिखने लगा। थीमेटिक और स्मॉलकैप जैसे जोखिम से जुड़े फंडों में पूंजी प्रवाह भी बढ़ गया।'

बैलेंस्ड एडवांटेज फंडों को फंड प्रबंधकों द्वारा रकम को बाजार हालात के आधार पर इक्विटी और डेट के बीच स्थानांतरित करने की स्वायत्तता की वजह से सुरक्षित विकल्प माना जाता है। बाजार में भारी उतार-चढ़ाव के दौरान ये गिरावट के संदर्भ में सुरक्षित माने जाते हैं।

वित्त वर्ष 2021-2022 में, हाइब्रिड फंड श्रेणी में 4,750 करोड़ रुपये का औसत मासिक शुद्ध प्रवाह हासिल हुआ था। निफ्टी-50 मूल्यांकन के साथ बीएएफ में पूंजी प्रवाह की तुलना से पता चलता है कि पूंजी प्रवाह और निफ्टी-50 के पीई अनुपात के बीच मजबूत संबंध है।

अगस्त-नवंबर 2021 की अवधि के दौरान पूंजी प्रवाह उस वक्त सर्वाधिक था, जब मूल्यांकन काफी ऊपर (पीई अनुपात 30-32 के दायरे में) था। वहीं निकासी ऐसे समय में दर्ज की गई जब मूल्यांकन सबसे निचले स्तर पर पहुंच गया।

मूल्यांकन में सुधार और वृहद आर्थिक परिवेश के अलावा प्रमुख म्युचुअल फंड वितरक निकासी के लिए बैंक सावधि जमा (एफडी) दरों में आई तेजी को जिम्मेदार मान रहे हैं। आणंद स्थित एक वरिष्ठ एमएफ वितरक निखिल ठक्कर ने कहा, '2021 में बीएएफ को लेकर सुर्खियों ने नए निवेशकों को आकर्षित किया, जिनमें से कुछ अब जमा दरों में तेजी की वजह से एफडी पर ध्यान दे सकते हैं।'

वर्ष 2021 के बाद के हिस्से में बीएएफ में तेजी बाजार चढ़ने के बाद महंगे मूल्यांकन को लेकर पैदा हुईं चिंताओं पर आधारित थी। इन फंडों को सबसे बड़े फंड हाउस एसबीआई एमएफ से नई फंड पेशकश (एनएफओ) से भी मदद मिली। इक्विटी-आधारित योजनाओं में निवेशकों की दिलचस्पी बढ़ने से मूल्यांकन में बड़ा सुधार आया।

बीएएफ में निवेश पैटर्न को प्रभावित करने वाला अन्य बदलाव म्युचुअल फंडों में एकमुश्त निवेश में गिरावट है। एमएफ वितरकों के अनुसार, बीएएफ और अन्य हाइब्रिड योजनाएं एकमुश्त निवेश के जरिये ज्यादातर पूंजी प्रवाह हासिल करती हैं। आंकड़े से पता चलता है कि इक्विटी और हाइब्रिड योजनाओं में एकमुश्त निवेश वित्त वर्ष 2023 के ज्यादातर समय में कमजोर रहा।

उद्योग सुस्त, बैंकिंग क्षेत्र दुरुस्त

कृष्ण कांत
मुंबई, 25 मई

बैंकिंग क्षेत्र ऐसे समय में मजबूती के साथ उभरा है जब शेष भारतीय उद्योग जगत ने वित्त वर्ष 2023 में आय में नरमी दर्ज की है। सूचीबद्ध सार्वजनिक और निजी क्षेत्र के बैंकों का संयुक्त शुद्ध लाभ पिछले वित्त वर्ष सालाना आधार पर 39.4 प्रतिशत तक बढ़ गया था और भारत की सकल मूल्य वृद्धि (जीवीए) या सकल घरेलू उत्पाद (जीडीपी) में इनकी भागीदारी एक साल पहले के 0.8 प्रति से बढ़कर करीब 1 प्रतिशत की नई ऊंचाई पर पहुंच गई।

सूचीबद्ध बैंकों का संयुक्त शुद्ध लाभ वित्त वर्ष 2023 में बढ़कर 2.36 लाख करोड़ रुपये हो गया, जो एक साल पहले 1.69 लाख करोड़ रुपये पर था। तुलनात्मक तौर पर, मौजूदा समय में भारत की जीवीए सालाना आधार पर 15.2 प्रतिशत बढ़कर 247 लाख करोड़ रुपये पर पहुंच गई है, जो एक साल पहले 214 लाख करोड़ रुपये के आसपास थी। जीवीए अर्थव्यवस्था में तैयार सभी सामान एवं सेवाओं की वैल्यू होती है, जिसमें सब्सिडी और जीएसटी जैसे अप्रत्यक्ष कर शामिल नहीं होते। सब्सिडी का कुल अप्रत्यक्ष कर संग्रह वित्त वर्ष 2023 में एक साल पहले की तुलना में 22.9 प्रतिशत तक बढ़ गया, जिसकी वजह से अर्थव्यवस्था में वस्तु एवं सेवाओं के उत्पादन के मुकाबले बाजार कीमत पर जीडीपी में ज्यादा तेजी आई।

हमारे नमूने में शामिल बैंकों की संयुक्त सकल ब्याज आय वित्त वर्ष 2023 में सालाना आधार पर 22.1 प्रतिशत तक बढ़कर 14.1 लाख करोड़ रुपये हो गई, जो एक साल पहले 11.55 लाख करोड़ रुपये थी। इसकी वजह से, बैंकों की ब्याज आय वित्त वर्ष 2023 में देश की जीवीए के 5.7 प्रतिशत के बराबर रही, जो पिछले सात वर्षों (वित्त वर्ष 2021 को छोड़कर) में सर्वाधिक है। वित्त वर्ष 2021 में मौजूदा भाव पर जीवीए कोविड-19 महामारी और देशव्यापी लॉकडाउन की वजह से 1 प्रतिशत तक घट गई थी। बैंकों को खासकर व्यक्तिगत ऋणों दो अंक की वृद्धि, और पिछले साल उधारी दरों में तेजी का लाभ मिला।

भारतीय बैंकों के मुनाफे में सुधार के आसार

वैश्विक रेटिंग एजेंसी एसऐंडपी ने आज कहा कि भारतीय बैंकिंग क्षेत्र में तेजी से सुधार हो रहा है। संपत्ति की गुणवत्ता में सुधार बरकरार रहेगा और बैंकिंग क्षेत्र की लाभप्रदता भी बढ़िया तरीके से स्थिर रहने की उम्मीद है।

ऋणदाताओं ने एक दशक में सर्वश्रेष्ठ प्रदर्शन किया है। एसऐंडपी ग्लोबल रेटिंग्स में क्रेडिट विश्लेषक दीपाली सेठ छाबड़िया ने कहा, 'भारतीय बैंकों की आय अच्छी बनी रहने की उम्मीद है। पिछले सात वर्षों में इस क्षेत्र में काफी सुधार आया है।'

भारतीय बैंकों के मुनाफे में तेजी की मुख्य वजह शुद्ध ब्याज मार्जिन ज्यादा और उधारी की लागत कम होना है। वित्त वर्ष 2023 में बैंकिंग तंत्र की औसत परिसंपत्ति पर रिटर्न (आरओएए) 1.2 फीसदी रहा। चालू वित्त वर्ष के लिए आरओएए करीब 1.1 फीसदी रह सकता है।

एसऐंडपी ग्लोबल रेटिंग्स की क्रेडिट विश्लेषक गीता चुघ ने कहा, 'ब्याज दरें अधिक रहने के बावजूद नई गैर निष्पादित ऋणों का स्तर काफी कम है। इसके साथ ही बट्टे खाते में डाली गई रकम की वसूली से भी बैंकों का मुनाफा बढ़ा है।' *बीएस*

10 वर्षीय बॉन्ड प्रतिफल अंतर 14 साल नीचे

रॉयटर्स
मुंबई, 25 मई



विश्लेषकों का कहना है कि भारतीय और अमेरिकी 10 वर्षीय बॉन्ड प्रतिफल के बीच अंतर घटकर करीब 14 वर्षों में अपने सबसे निचले स्तर पर आ गया है, लेकिन यह लंबे समय तक इस स्तर के आसपास बना नहीं रह सकता और आगामी सप्ताहों में इसमें बदलाव आ सकता है।

भारत का बॉन्ड प्रतिफल पिछले कुछ दिनों से 7 प्रतिशत के आसपास बना हुआ है, और अमेरिकी प्रतिफल पिछले दो सप्ताहों में बढ़कर 3.75 प्रतिशत के आसपास रहा, जिससे अंतर घटकर 325 आधार अंक रह गया। इससे पहले यह स्तर अगस्त 2009 में दर्ज किया गया था।

एरेटे कैपिटल के उपाध्यक्ष माताप्रसाद पांडे ने कहा, 'प्रतिफल के बीच मौजूदा अंतर टिकाऊ नहीं है। यह अंतर 10 वर्षीय बॉन्ड प्रतिफल कुछ समय से ऊपर बने रहने क वजह से दर्ज किया गया।'

पीएनबी गिल्ट्स में वरिष्ठ कार्यकारी उपाध्यक्ष विजय शर्मा ने कहा, 'स्थानीय बॉन्ड प्रतिफल अपने निचले स्तर के नजदीक है और इसके सुधरकर 7.10-7.12 प्रतिशत के दायरे में पहुंचने का अनुमान है। प्रतिफल द्वारा फिर से नया निचला स्तर बनाए जाने की संभावना नहीं है और 6.95 प्रतिशत का स्तर चालू तिमाही के लिए मजबूत प्रतिरोध स्तर के तौर पर काम कर सकता है।'

अमेरिकी प्रतिफल पिछले कुछ दिनों में तेजी से बढ़ा है, क्योंकि डेट सीलिंग को लेकर बातचीत अभी चल रही है, जबकि फेड के अधिकारियों से सख्त प्रतिक्रिया की वजह से बॉन्ड बिकवाली को बढ़ावा मिला, जबकि स्थानीय बुनियादी आधार भारतीय सरकारी बॉन्डों के लिए अनुकूल रहा है, जिससे प्रमुख प्रतिफल 7 प्रतिशत से नीचे पहुंचने को बढ़ावा मिला।

आईसीआईसीआई सिक्योरिटीज प्राइमरी डीलरशिप में शोध प्रमुख ए प्रसन्ना ने कहा, 'जब दोनों देशों में मुद्रास्फीति फिर से दीर्घावधि औसत के आसपास पहुंच जाएगी तो यह अंतर भी बढ सकता है।'

महंगे चल रहे पेंट और टायर के शेयर

लविशा दारद
नई दिल्ली, 25 मई

कच्चे माल की कीमतों में नरमी के बीच, कच्चे तेल से जुड़ी कंपनियों के शेयरों में पिछले एक साल में शानदार तेजी आई है।

संबंधित कंपनियों के शेयर इस अवधि में 99 प्रतिशत तक चढ़े जबकि सेंसेक्स में 14 प्रतिशत की बढ़त दर्ज की गई।

हालांकि विश्लेषकों का मानना है कि इन दोनों क्षेत्रों के मूल्यांकन में तेजी की वजह से इनकी रेटिंग में कमी को बढ़ावा मिल सकता है।

आईडीबीआई कैपिटल के शोध प्रमुख ए के प्रभाकर का कहना है, 'पेंट और टायर कंपनियों के लिए वित्त वर्ष 2023 की मजबूत जनवरी-मार्च तिमाही के बावजूद हमारा मानना है कि सकारात्मक बदलावों का असर कीमतों पर दिख चुका है। हमें महंगे मूल्यांकन की वजह से इन शेयरों में अल्पावधि गिरावट आने का अनुमान है। जहां पेंट कंपनियों का औसत मूल्यांकन पिछले 12 महीनों के मुकाबले करीब 55 गुना पर है, वहीं टायर निर्माता कंपनियों के शेयर 12 महीने पिछली अवधि के 33 गुना पर कारोबार कर रहे हैं।'

तुलनात्मक तौर पर, ऐतिहासिक तौर पर औसत मूल्यांकन पेंट के लिए 36 गुना से नीचे और टायर शेयों के लिए 12 गुना से नीचे है। विश्लेषकों का मानना है कि इसके अलावा पेंट क्षेत्र में बढ़ती प्रतिस्पर्धा की वजह से संभावित कीमत टकराव से दीर्घावधि में दबाव पड़ सकता है।

एचडीएफसी सिक्योरिटीज में रिटेल रिसर्च के प्रमुख दीपक जसानी का कहना है कि जहां पेंट उद्योग का मध्यावधि परिदृश्य मजबूत रहेगा, वहीं मूल्यांकन की वजह से दीर्घावधि में रेटिंग में कमी की आशंका है।



महंगे मूल्यांकन से चिंता

- विश्लेषकों को इस क्षेत्र में शेयरों की रेटिंग में कमी आने की आशंका है, क्योंकि एक साल में 99 प्रतिशत तक की तेजी आई
- जिंस कीमतों से जुड़ी लागत में नरमी से पेंट कंपनियों को चौथी तिमाही में एबिटा मार्जिन 5 प्रतिशत तक बढ़ाने में मदद मिली
- अपोलो टायर्स, सिएट, और जेके टायर का समेकित शुद्ध लाभ कम उत्पादन लागत और मजबूत मांग की वजह से चार गुना बढ़ गया

वित्तीय प्रदर्शन

वित्त वर्ष 2023 की मार्च तिमाही में, एशियन पेंट्स, बर्जर पेंट्स और कनसाई नैरोलैक ने एक साल पहले के मुकाबले 12.8 प्रतिशत तकी की राजस्व वृद्धि दर्ज की है, जबकि शुद्ध मुनाफा वृद्धि 401 प्रतिशत तक रही।

जिंस कीमतों से जुड़ी लागत में नरमी से पेंट कंपनियों को चौथी तिमाही में अपना एबिटा मार्जिन 5 प्रतिशत तक बढ़ाने में मदद मिली। इसमें कच्चा तेल (सालाना आधार पर 50 प्रतिशत कम), और टाइटेनियम डाई ऑक्साइड (28 प्रतिशत कम) में नरमी से इन कंपनियों को राहत मिली।

इस बीच, टायर कंपनियों अपोलो टायर्स, सिएट, और जेके टायर का समेकित शुद्ध लाभ कम उत्पादन लागत और मजबूत मांग की वजह से चार गुना बढ़ गया। दूसरी तरफ, परिचालन से राजस्व 12 प्रतिशत तक बढ़ गया।

इसके बावजूद, ब्रोकर इन दोनों क्षेत्रों पर सतर्क बने हुए हैं, और उन्होंने संबंधित क्षेत्रों के शेयरों के लिए कीमत लक्ष्य घटाए हैं।

आईसीआईसीआई सिक्योरिटीज के विश्लेषकों का कहना है कि जहां बर्जर पेंट्स का अल्पावधि परिदृश्य मजबूत बना हुआ है वहीं ज्यादा विज्ञापन खर्च के जरिये बाजार भागीदारी पुनः बढ़ाने के लिए कंपनी के प्रयासों से अल्पावधि में मार्जिन पर दबाव पड़ेगा।

ब्रोकरेज फर्म ने लिखा है, 'हमारा मानना है कि शेयर भाव में तेजी मौजूदा मूल्यांकन (वित्त वर्ष 2025 की अनुमानित ईपीएस के 48.7 गुना) पर सीमित है। इसलिए, हमने 547 रुपये के संशोधित कीमत लक्ष्य के साथ 'घटाएं' रेटिंग बरकरार रखी है।

इसके अलावा, एचडीएफसी सिक्योरिटीज के विश्लेषकों ने कनसाई नैरोलैक के लिए वित्त वर्ष 2024/वित्त वर्ष 2025 के ईपीएस अनुमान 3.3 प्रतिशत या 4.1 प्रतिशत तक घटाए हैं।

नुवामा होल्डिंग्स के विश्लेषकों द्वारा सिएट की रेटिंग घटाकर 'होल्ड' की है, क्योंकि वित्त वर्ष 2024 का मार्जिन में तेजी बनाए रखने के लिए उत्पादन लागत मिश्रित (फरवरी 2023 से रबर कीमतों में 7 प्रतिशत की तेजी) और स्थानीय कंपनियों से प्रतिस्पर्धा बढ़ाने की जरूरत होगी।

शेयर बाजारों में लौटी रौनक

स्थानीय शेयर बाजारों में गुरुवार को कारोबार के अंतिम घंटे में लिवाली का जोर रहने से सूचकांक गिरावट से उबरने में सफल रहे और एक दिन के अंतराल के बाद फिर से चढ़कर बंद हुए। वायदा एवं विकल्प खंड में मासिक सौदों के निपटान का अंतिम दिन होने से शेयर बाजारों में कारोबार उतार-चढ़ाव से भरा रहा। हालांकि कारोबार के अंतिम घंटे में अधिक खरीदारी होने से बीएसई का सेंसेक्स 98.98 अंक यानी 0.16 प्रतिशत की बढ़त के साथ 61,872.62 अंक पर बंद हुआ। कारोबार के दौरान यह ऊंचे में 61,934.01 अंक तक गया और नीचे में 61,484.66 अंक तक आया। नैशनल स्टॉक एक्सचेंज भी 35.75 अंक यानी 0.20 प्रतिशत के लाभ के साथ 18,321.15 अंक पर बंद हुआ। *भाषा*

LIC HFL
LIC HOUSING FINANCE LTD

LIC HOUSING FINANCE LIMITED
Corporate Identity Number: L65922MH1989PLC052257
Registered Office: Bombay Life Building, 2nd Floor, 45/47, Veer Nariman Road, Mumbai - 400 001.
Corporate Office: 131 Maker Tower, "F" Premises, 13th Floor, Cuffe Parade, Mumbai – 400 005.
Tel.: 022-2217 8600, 2217 8700, **Fax:** 022-2217 8777
Website: www.lichousing.com
Email: lichousing@lichousing.com, secretarial@lichousing.com

NOTICE OF POSTAL BALLOT

Notice is hereby given pursuant to and in compliance with the provisions of Sections 108, 110 and other applicable provisions, if any, of the Companies Act, 2013 (the **"Act"**), read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014, read with the General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, 22/2020 dated June 15, 2020, 33/2020 dated September 28, 2020, 39/2020 dated December 31, 2020, 10/2021 dated June 23, 2021, 20/2021 dated December 08, 2021 and 03/2022 dated May 5, 2022 issued by the Ministry of Corporate Affairs (**"MCA Circulars"**), Secretarial Standard on General Meetings issued by The Institute of Company Secretaries of India (**"SS-2"**), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (**"SEBI Listing Regulations"**) including any statutory modification or re-enactment thereof for the time being in force, and as amended from time to time, and pursuant to other applicable laws and regulations, that the resolution(s) appended below in respect of the following matters for approval of the Shareholders of the Company through Postal Ballot by remote e-voting process (**"e-voting"**).

S.No.	Particulars
1.	To pass as an ordinary resolution for approval and confirmation of the appointment of Shri Siddhartha Mohanty (DIN 08058830) by the Shareholders as Director and Non-Executive Chairperson of the Company.
2.	To pass as an ordinary resolution for approval and confirmation of the appointment of Shri Jagannath Mukkavilli (DIN 10090437) by the Shareholders as Non- Executive Director of the Company.
3.	To pass as a special resolution for the approval of amendment in clause 143 (a) of the Articles of association for making provisions for the debenture trustees for appointment of Nominee Directors in the Board of the Company as required by the SEBI Regulations.
4.	To pass as a special resolution for the approval of authorising the Board for issuance of redeemable Non-convertible debentures/or any other instruments on a private placement basis to the tune of Rs.53,000 crore.

The explanatory statement pursuant to Section 102 and other applicable provisions, if any, of the Act pertaining to the aforesaid resolutions setting out the material facts concerning the above matters has been enclosed with the notice of Postal Ballot.

In accordance with the provisions of the MCA Circulars and other applicable laws and regulations, shareholders can vote only through the remote e-voting process. Accordingly, the Company is pleased to offer a remote e-voting facility to all its shareholders to cast their votes electronically. The Company has engaged Link Intime India Private Limited **("LIIPL" or "RTA")**, its Registrar and Transfer Agent, for the purpose of providing remote e-voting facility to its members. The remote e-voting instructions are mentioned in the Notice. The remote e-voting shall commence on **Monday, May 29, 2023 at 9.00 a.m. (IST)** and shall end on **Wednesday, June 28, 2023 at 5:00 PM (IST)**. **Further, the Shareholders would have the option to vote only through remote e-voting and voting through physical ballot papers will not be provided**. Shareholders are requested to read the instructions in the Notes under the section **"General information and instructions relating to e-voting"** in this Postal Ballot Notice **("Postal Ballot Notice")** to cast their vote electronically. Shareholders are requested to cast their vote through the e-voting process not later than **5:00 PM (IST)** on **Wednesday, June 28, 2023**, to be eligible for being considered, failing which it will be strictly considered that no vote has been received from the Shareholder.

The Scrutinizer will submit his Report to the Chairman / the person(s) authorised by the Chairman of the Company after completion of scrutiny of the e-voting. The results shall be declared on or before **Friday, June 30, 2023** and communicated to Bombay Stock Exchange Limited **("BSE")**, National Stock Exchange of India Limited **("NSE")** and Luxemburg Stock Exchange (together the **"Stock Exchanges"**), National Securities Depository Limited **("NSDL")** and Central Depository Services (India) Limited **("CDSL")** (together the **"Depositories"**), Link Intime India Private Limited" or **"Registrar and Share Transfer Agent"** or **"RTA"** or **"Link Intime"**) and will also be displayed on the Company's website **www.lichousing.com**.

The Resolution, if passed by requisite majority, shall be deemed to have been passed on the last date specified by the Company for e-voting **Wednesday, June 28, 2023**.

For LIC Housing Finance Limited
Sd/-
Varsha Hardasani
Company Secretary & Compliance Officer

Date : 25th May, 2023
Place : Mumbai

सवाल जवाब

मूल्यांकन पर चिंता की कोई बात नहीं

व्हाइटओक कैपिटल मैनेजमेंट के संस्थापक प्रशांत खेमका ने अभिषेक कुमार से कहा कि इक्विटी बाजार में ताजा तेजी से मूल्यांकन पर ज्यादा दबाव नहीं डाला है और यह ज्यादा चिंताजनक नहीं है। मौजूदा समय में निवेश बनाए रखना उचित है, क्योंकि बाजार के बारे में अनुमान लगा पाना किस्मत की बात है। मुख्य अंश:



बिकवाली के बाद वैश्विक निवेशकों ने भारतीय इक्विटी में खरीदारी पर जोर दिया है। क्या अब रुझान पूरी तरह बदल गया है?
इसके लिए दो मुख्य कारक हैं। पहला, उभरते बाजारों (ईएम) के प्रति दिलचस्पी पिछले साल के मुकाबले बढ़ी (चीन के नेतृत्व में) है। देश ने कोविड-जीरो नीति के साथ बदलाव दर्ज किया है। भारत के संदर्भ में, मूल्यांकन को लेकर चिंता उतनी ज्यादा नहीं है जितनी की 6 महीने पहले थी। भारतीय बाजार का बुनियादी आधार आकर्षक बना हुआ है।

बाजार में पिछले एक महीने में कुछ तेजी आई है। क्या यह समय मुनाफावसूली का है?
बाजार मौजूदा समय में अपने 12 महीने के पीई अनुपात के मुकाबले 19 गुना के मूल्यांकन पर कारोबार कर रहे हैं, जो मोदी सरकार के अधीन मार्केट मल्टीपल (औसत मल्टीपल करीब 21 गुना था) के मुकाबले कुछ कम है। 18 के दीर्घावधि औसत पीई के मुकाबले मौजूदा पीई मल्टीपल कुछ ज्यादा है। कुल मिलाकर, मूल्यांकन उचित स्तर पर हैं और इन्हें लेकर हालात ज्यादा चिंताजनक नहीं हैं।

अब तक पेश किए गए चौथी तिमाही के नतीजों पर आपकी क्या राय है?
नतीजे मिश्रित रहे हैं और कुछ क्षेत्र अन्य के मुकाबले बेहतर प्रदर्शन कर रहे हैं। सबसे बड़े क्षेत्र बैंकिंग एवं वित्त ने मजबूत नतीजे पेश किए हैं। बड़े बैंक परिसंपत्ति गुणवत्ता को बरकरार रखते हुए 20 प्रतिशत की दर से बढ़ रहे हैं। दूसरी तरफ, कई आईटी कंपनियों ने अनुमान के मुकाबले कमजोर नतीजे दर्ज किए हैं। इन कंपनियों ने बड़ी संख्या में वैश्विक तौर पर बैंकिंग ग्राहकों को सेवा प्रदान और इनके कुल राजस्व में बीए-फएसआई का 40-45 प्रतिशत योगदान है। यही वजह है कि अमेरिका और यूरोप में बैंकिंग क्षेत्र में कुछ समस्याओं से आईटी क्षेत्र की चिंता बढ़ी है। विकसित देशों में मंदी की चिंताएं बढ़ने से लागत कटौती पर जोर दिया जा रहा है जिससे भारतीय आईटी कंपनियों के लिए मांग पर दबाव पड़ रहा है।

बैंकिंग शेयरों ने पिछले दो साल में बड़ी तेजी दर्ज की है। क्या आगे भी तेजी की संभावना है?
सबसे पहले मैं यह बताना चाहूंगा कि जिन क्षेत्रों ने सबसे ज्यादा आय दर्ज की है, उन्हीं के पीछे भागना हमेशा अच्छी रणनीति नहीं है। बाजार सामान्य तौर पर इससे पहले ही अवगत हो जाता है। उदाहरण के लिए, तीन साल पहले कोविड की शुरुआत के समय फार्मा कंपनियों ने शुरू में शानदार प्रदर्शन किया और वे मजबूत आय वृद्धि दर्ज कर रही थीं। कई निवेशकों ने अनुमान लगा लिया कि उनका दमदार प्रदर्शन बना रहेगा, लेकिन ऐसा नहीं हुआ। हमारे पोर्टफोलियो में हरेक क्षेत्र का भारांक कंपनी-केंद्रित शेयरों के चयन का परिणाम है। यह हमारी उस रणनीति का हिस्सा है जिसे हमने निजी क्षेत्र में वित्त में बेहद आकर्षक निवेशक अवसर देखे हैं।

निजी क्षेत्र के वित्तीय शेयर फंड प्रबंधकों के पसंदीदा हैं, लेकिन सार्वजनिक क्षेत्र के बैंकों ने वित्त वर्ष 2023 में अच्छा वित्तीय प्रदर्शन दर्ज किया। क्या आप इसे चुके हुए अवसर के तौर पर देखते हैं?
आप हरेक क्षेत्र में तेजी का अंदाजा नहीं लगा सकते, भले ही आप कितने भी समझदार हों। हमने पीएसयू में कम निवेश आवंटन बरकरार रखा है और इससे हमें ज्यादातर समय मदद मिली है। निवेशक के तौर पर आपकी निवेश धारणा अच्छा प्रदर्शन करने की होनी चाहिए।

एफपीआई पूंजी प्रवाह में आया सुधार

सुंदर सेतुरामन
मुंबई, 25 मई

विदेशी पोर्टफोलियो निवेशकों (एफपीआई) प्रवाह दिसंबर 2021 के बाद से पहली बार पिछले 12 महीने (टीटीएम) के आधार पर मजबूत हुआ है। पिछले तीन महीनों के दौरान मजबूत निवेश प्रवाह की मदद से घरेलू इक्विटी बाजारों में टीटीएम वैश्विक प्रवाह 7.3 अरब डॉलर पर दर्ज किया गया जो नवंबर 2021 के बाद से सर्वाधिक है। इससे निफ्टी के एक वर्षीय प्रतिफल को 12 प्रतिशत पर पहुंचने में मदद मिली।

विश्लेषकों का मानना है कि यदि बाजार मूल्यांकन और बढ़ता है, तो इससे भारत में नया एफपीआई प्रवाह प्रभावित हो सकता है

जनवरी 2021 और अप्रैल 2023 के बीच, टीटीएम एफपीआई प्रवाह लगातार 16 महीनों तक कमजोर रहा था। इस अवधि के दौरान औसत टीटीएम निफ्टी प्रतिफल 7.6 प्रतिशत रहा, और 16 में से 8 महीनों के दौरान 5 प्रतिशत से भी कम रहा।

बाजार विश्लेषकों का कहना है कि जहां मजबूत घरेलू प्रवाह से बाजार को मदद मिली, वहीं सकारात्मक एफपीआई प्रवाह बाजारों के लिए शानदार प्रतिफल देने के लिए जरूरी है। विश्लेषकों का कहना है कि एफपीआई प्रवाह में ताजा सुधार कई कारणों से आया है। आईसीआईसीआई सिक्योरिटीज के विश्लेषक विनोद कार्की और नीरज करनानी ने एक रिपोर्ट में कहा है, 'एफपीआई प्रवाह के लिए परिदृश्य सुधरा है, क्योंकि हाल में वैश्विक इक्विटी बाजारों के मुकाबले अमेरिका और भारत के मजबूत प्रदर्शन की वजह से भी यहां एफपीआई का निवेश बढ़ा है। भारतीय बाजार में तेजी पिछले एक साल के दौरान उभरते बाजार (ईएम) के सूचकांकों के मुकाबले भारत के महंगे मूल्यांकन में कमी और पर केंद्रित रही है।'

वर्ष की शुरुआत के दौरान, भारत ने एफपीआई प्रवाह में कमजोरी दर्ज की थी। लेकिन मार्च और खासकर मई में भारत में एफपीआई प्रवाह अन्य ईएम के मुकाबले तेजी से बढ़ा है। अल्फानीति फिनटेक के सह-संस्थापक यूआर भट ने कहा, 'इसे लेकर काफी अनिश्चितता थी कि क्या विकसित दुनिया में बैंकिंग संकट की वजह से अल्पावधि प्रभाव दिखेगा।