



Talbro's Automotive
Components Ltd.

www.talbro's.com

August 14, 2023

BSE Ltd. Phiroze Jeejeebhoy Towers, Dalal Street, Fort Mumbai – 400 001 Scrip Code - 505160	The National Stock Exchange of India Ltd. Exchange Plaza, 5 th Floor, Plot No. C/1, G Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051 Company Code - TALBROAUTO
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Sub: Intimation of Newspaper Advertisement of the 66th Annual General Meeting of the Company to be held on 25th September, 2023 through Video Conference/Other Audio Visual Means (VC/OAVM)

Dear Sir/ Ma'am,

Pursuant to Regulation 30 read with Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby enclose the copies of newspaper advertisement published in Business Standard (English - All editions) and (Hindi - Delhi NCR edition) on Monday, 14th August, 2023, in Compliance with the applicable Circulars issued by Ministry of Corporate Affairs and Securities and Exchange Board of India, intimating, *inter alia*, that 66th Annual General Meeting of the Company will be held on Monday, 25th September, 2023 at 11:00 a.m. (IST) through VC/OAVM and that the Company is providing facility of remote e-voting and e-voting at AGM to members.

You are requested to take the above information on records and oblige.

Thanking you,

Yours faithfully

For Talbro's Automotive Components Limited

Seema Narang
Company Secretary



Encl: As above

BeES. A common oversight among investors is to fixate solely on the expense ratio, ignoring other costs linked to ETFs (difference between market price and NAV, brokerage, and so on). Retail investors who buy and sell stocks might gravitate towards ETFs over index funds. Yet, it's evident that index funds offer a lower

all-encompassing tracking error. Moreover, ETFs don't allow SIP (Systematic Investment Plan) mode of investment. Truth be told, one wonders why retail investors opt for ETFs when index funds, with lower tracking error, are available. The trend in passive investing is likely to shift to self-balancing Fund of index Funds (FoFs), which include diverse asset classes such as domestic and international equity, debt, and gold. It's worth noting that a hastily introduced tax amendment targeting debt funds has inadvertently affected FoFs. It is widely anticipated that this will be removed and index-based FoFs will play a pivotal part in passive investing in the future.

The writer heads Fee-Only Investment Advisors LLP, a Sebi-registered investment advisor; Twitter: @harshroongta

is resulting in many households struggling to repay their debts.

Borrowers who miss out on the payment deadlines sometimes have to bear the brunt of harsh collection measures employed by recovery agents. The issue assumes significance in the light of Union Finance Minister Nirmala Sitharaman's recent statement in the Lok Sabha instructing public- and private-sector banks to deal with customers with greater sensitivity.

On the eve of Independence Day, here are a few strategies that can help you regain your financial freedom (emerge from a debt trap) and cope with recovery agents.

Prioritise high-cost loan

Most financial planners recommend this strategy, called debt avalanche. First, rank all your loans by interest rate—from the highest to the lowest. Make minimum payments on all your loans to avoid a default, then use any surplus you are left with to pre-pay a part of the highest-cost loan. Says Jigar Patel, a member of the Association of Registered Investment Advisors (ARIA): "By paying the minimum amount on all loans, you keep your credit score healthy. And by repaying the highest-cost loan first, you lower your interest cost with each repayment."

Raj Khosla, founder and managing director of MyMoneyMantra.com, underlines the importance of staying the course. "Stay disciplined in following this order and avoid unnecessary spending," he says.

himself: Make sure you know who you are speaking to and who the person is representing

■ **Ask the agent to stop contacting you:** If the agent is harassing you, politely ask him to stop contacting you

■ **File a complaint:** If the harassment continues, file a

Pay off smallest loan first

Another strategy, called debt snowball, entails paying off your debt, starting with the smallest balance and gradually moving to the largest. Again, make minimum payments on all loans, then channel any money that is left into repaying your smallest debt first. Once that is paid off, move on to the next smallest, and so on.

This strategy is more expensive and could require more time to pay off your loans than the avalanche strategy. However, researchers at *Harvard Business Review* have found it to be more effective. Says Patel: "Paying off the smallest loan feels like an accomplishment and improves confidence."

Credit card balance: Move to lower-cost debt

A balance transfer works well for paying off credit card outstanding. Says Col. Sanjeev Govila (retired), chief executive officer (CEO) of Hum Fauji Initiatives, a financial planning firm: "Through a balance transfer, move your existing credit card debt to a new card with lower inter-

complaint with the Reserve Bank of India, the bank, or the police

■ **Get legal help:** Another option to get legal help. A lawyer can help you understand your rights and file a complaint

est. This will give you the breathing room required to pay off the principal without being weighed down by high interest costs."

The lower-cost card may charge 0.99 per cent interest for the first few months, after which the standard interest charge would apply.

You can also try to substitute a credit card debt with a personal loan or a secured loan against an asset, both of which carry lower interest rates.

Consolidate your debts

Consolidation refers to taking a fresh loan to clear multiple existing ones. Says Adhil Shetty, chief executive officer of BankBazaar, an online marketplace for financial products: "A loan may come with more favourable repayment terms, such as a lower interest rate and an affordable EMI. It simplifies the repayment process as there are fewer payments to track."

Those who have multiple high-interest unsecured loans should opt for a strategy. Says Khosla: "Carefully analyze the terms and fees to ensure that

ND FINANCE LIMITED

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General Meeting

Members of Lark Trading and Finance Limited ("the Company") is scheduled to hold the 66th Annual General Meeting ("AGM") of the Company on 25th September 2023 at 11:00 A.M. (IST) on Monday, September 25, 2023 through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") facility provided by the National Securities Depositories Limited ("NSDL"), without physical presence of members at a common venue.

Members can attend and participate in the AGM ONLY through the VC/OAVM facility, the details of which will be provided by the Company in the Notice of 66th AGM. Accordingly, please note that no provision has been made to attend and participate in the 66th AGM of the Company in person. Members attending the AGM through VC/OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.

In accordance with the MCA Circulars and SEBI Circulars, the Notice along with the Annual Report for the FY 2022-23 will be sent electronically to those Members whose e-mail addresses are registered with the Company/ Registrar & Transfer Agent ("Registrar")/ Depository Participants ("DPs"). As per MCA Circulars and SEBI Circulars, no physical/hard copies of the Notice of 66th AGM and Annual Report will be sent to any Member except to those shareholder(s) who have requested for the physical copy of the Annual Report 2022-23.

Members who have not yet registered their e-mail addresses can register the same as per following procedure:

1. Members holding shares in physical form may get their e-mail ids registered by submitting the duly filled and signed Form-ISR 1 (available at http://karisma.kfintech.com/downloads/2Form_ISR-1.pdf) for updating their KYC details along with necessary documents to our RTA-M/MS KFin Technologies Ltd. at Karvy Selenium Tower-B, Plot No. 31 & 32, Financial District, Gachibowli, Nanakramguda, Serilingampally Hyderabad 500008, India, E-mail: rajeev.kr@kfintech.com providing their name, folio number, scanned copy of the share certificate (front and back) and self-attested scanned copy of PAN and Aadhar Card in support for registering e-mail address.

SEBI has recently mandated furnishing of PAN, KYC details (i.e. Postal Address with PIN Code, e-mail address, mobile number, bank account details) and nomination details by holders of securities in physical form. Any service request or complaint received from the Member will not be processed until the aforesaid details/documents are provided to RTA and on or after October 1, 2023, in case any of the above cited documents/details are not available in the folio(s), RTA shall be constrained to freeze such folio(s). Relevant details and prescribed forms in this regard are available on website of the Company at www.talbro.com

2. Members holding shares in dematerialized form may also temporarily get their e-mail id registered by providing their Demat account details, Name, Client master copy, self-attested copy of PAN and Aadhaar to the Company at seema_narang@talbro.com or RTA at rajeev.kr@kfintech.com. Please be informed that for permanent registration of

For Lark Trading and Finance Limited
Sd/-
Sumit Teyal
Whole Time Director
DIN: 06598044

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TALBROS AUTOMOTIVE COMPONENTS LIMITED

CIN : L29199HR1956PLC033107
Regd. Office: 14/1, Delhi Mathura Road, P.O. Amar Nagar, Faridabad, Haryana -121003
Tel No.: 0129-2251482, E-mail: seema_narang@talbro.com Website: www.talbro.com

INFORMATION REGARDING 66th ANNUAL GENERAL MEETING

In compliance with the applicable provisions of the Companies Act, 2013, rules made thereunder and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with General Circular No. 14/2020 dated April 8, 2020, No. 17/2020 dated April 13, 2020, No. 20/2020 dated May 5, 2020, No. 02/2021 dated January 13, 2021, No. 2/2022 dated May 5, 2022 and No. 10/2022 dated December 28, 2022 issued by the Ministry of Corporate Affairs ("MCA Circulars") and Circular No. SEBI/HO/CFD/CMD/1/CIR/P/2020/79 dated May 12, 2020, Circular No. SEBI/HO/CFD/CMD/2/CIR/P/2021/11 dated January 15, 2021, Circular No. SEBI/HO/CFD/CMD/2/CIR/P/2022/62 dated May 13, 2022 and Circular No. SEBI/HO/CFD/POD-2/P/CIR/2022/4 dated January 5, 2023 issued by the Securities and Exchange Board of India ("SEBI Circulars"), the 66th Annual General Meeting ("AGM") of Talbros Automotive Components Limited (the "Company") will be held at 11:00 A.M. (IST) on Monday, September 25, 2023 through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") facility provided by the National Securities Depositories Limited ("NSDL"), without physical presence of members at a common venue.

Members can attend and participate in the AGM ONLY through the VC/OAVM facility, the details of which will be provided by the Company in the Notice of 66th AGM. Accordingly, please note that no provision has been made to attend and participate in the 66th AGM of the Company in person. Members attending the AGM through VC/OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.

In accordance with the MCA Circulars and SEBI Circulars, the Notice along with the Annual Report for the FY 2022-23 will be sent electronically to those Members whose e-mail addresses are registered with the Company/ Registrar & Transfer Agent ("Registrar")/ Depository Participants ("DPs"). As per MCA Circulars and SEBI Circulars, no physical/hard copies of the Notice of 66th AGM and Annual Report will be sent to any Member except to those shareholder(s) who have requested for the physical copy of the Annual Report 2022-23.

Members who have not yet registered their e-mail addresses can register the same as per following procedure:

1. Members holding shares in physical form may get their e-mail ids registered by submitting the duly filled and signed Form-ISR 1 (available at http://karisma.kfintech.com/downloads/2Form_ISR-1.pdf) for updating their KYC details along with necessary documents to our RTA-M/MS KFin Technologies Ltd. at Karvy Selenium Tower-B, Plot No. 31 & 32, Financial District, Gachibowli, Nanakramguda, Serilingampally Hyderabad 500008, India, E-mail: rajeev.kr@kfintech.com providing their name, folio number, scanned copy of the share certificate (front and back) and self-attested scanned copy of PAN and Aadhar Card in support for registering e-mail address.

SEBI has recently mandated furnishing of PAN, KYC details (i.e. Postal Address with PIN Code, e-mail address, mobile number, bank account details) and nomination details by holders of securities in physical form. Any service request or complaint received from the Member will not be processed until the aforesaid details/documents are provided to RTA and on or after October 1, 2023, in case any of the above cited documents/details are not available in the folio(s), RTA shall be constrained to freeze such folio(s). Relevant details and prescribed forms in this regard are available on website of the Company at www.talbro.com

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ASHIKA CREDIT GROUP

CIN : L67120WB1
Trinity, 226/1, A.J.C Bose Road
Tel: (033) 40102500; Fax: (033) 40102501
Email: secretarial@ashikagroup.com

NOTICE OF 30TH ANNUAL GENERAL MEETING (AGM) TO BE HELD THROUGH VIDEO CONFERENCING (VC)/ OTHER AUDIO VISUAL MEANS (OAVM) INTIMATION OF BOARD

NOTICE is hereby given that the 30th Annual General Meeting ("AGM") of Ashika Credit Group Limited ("the Company") will be held on Saturday the 16th day of September, 2023 at 11:00 A.M. (IST) through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") facility provided by the National Securities Depositories Limited ("NSDL"), without physical presence of members at a common venue.

Members can attend and participate in the AGM ONLY through the VC/OAVM facility, the details of which will be provided by the Company in the Notice of 30th AGM. Accordingly, please note that no provision has been made to attend and participate in the 30th AGM of the Company in person. Members attending the AGM through VC/OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.

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SEBI has recently mandated furnishing of PAN, KYC details (i.e. Postal Address with PIN Code, e-mail address, mobile number, bank account details) and nomination details by holders of securities in physical form. Any service request or complaint received from the Member will not be processed until the aforesaid details/documents are provided to RTA and on or after October 1, 2023, in case any of the above cited documents/details are not available in the folio(s), RTA shall be constrained to freeze such folio(s). Relevant details and prescribed forms in this regard are available on website of the Company at www.talbro.com

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