



Talbros Automotive  
Components Ltd.

www.talbro.com

August 22, 2023

<b>BSE Ltd.</b> Phiroze Jeejeebhoy Towers, Dalal Street, Fort Mumbai – 400 001  <b>Scrip Code - 505160</b>	<b>The National Stock Exchange of India Ltd.</b> Exchange Plaza, 5 <sup>th</sup> Floor, Plot No. C/1, G Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051  <b>Company Code - TALBROAUTO</b>
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**Sub: Intimation of Newspaper Advertisement of the 66<sup>th</sup> Annual General Meeting of the Company to be held on 25<sup>th</sup> 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 66<sup>th</sup> Annual General Meeting of the Company will be held on Monday, 25<sup>th</sup> 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.

Inadvertently, the copies of newspaper publication, earlier filed on August 14, 2023 were not accurately uploaded, therefore these are being re-uploaded.

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

Thanking you,

Yours faithfully  
For Talbros Automotive Components Limited

  
Seema Narang  
Company Secretary



Encl: As above

# Index fund or ETFs? Compare total cost



**TRUTH BE TOLD**  
HARSH ROONGTA

The financial landscape in India is witnessing a notable shift with passive investing emerging as a favoured choice. At present, approximately ₹7.5 lakh crore, almost 25 per cent of the total equity and hybrid-equity assets under management (totalling about ₹31 lakh crore), is invested in these funds.

At its core, passive investing is a method where investors buy a bundle of stocks in the same proportion as in the chosen index. Take the example of the Nifty50 index, comprising India's 50 leading companies represented in proportion to their market weight. Its movement mirrors that of its constituent stocks.

Those considering the passive investment approach can make use of two popular avenues: index funds and exchange-traded funds (ETFs). The differences between them can be explained using the Nifty50 index as an example.

**The difference between market price and the NAV imposes an additional cost. Besides, there is brokerage fee, which amplifies an ETF's tracking error**

**Nifty 50 Index Fund:** When an individual opts to buy or sell via an index fund, she approaches a mutual fund (MF) company. The MF then procures the 50 required shares and creates a fresh bundle for the investor. When the investor sells the index fund, the MF offloads these shares and hands over the proceeds to the investor based on the net asset value (NAV) at the end of the day. The MF charges a fee for the bundling and unbundling service called the expense ratio. Generally, index funds have a higher expense ratio than ETFs.

The index fund's return lags behind the underlying index slightly due to the expense ratio. This difference in performance is termed tracking error. A lower tracking error indicates the fund's performance is closely aligned with the index.

**Decoding the Nifty 50 ETF:** At the outset,

the MF acquires the requisite shares, bundles them, and lists them on the stock exchange. Investors buy and sell ETFs directly on the exchange. Beyond the initial phase, MFs are not involved in bundling or unbundling, leading to a lower expense ratio in ETFs. Theoretically, this should translate into a lower tracking error for ETFs compared to index funds.

However, ETFs have additional costs. For instance, the market price at which ETF units are bought might exceed the NAV, while the price at which they are sold could be below it. In practice, an ETF's tracking error, as measured by the closing market price, is far higher than if calculated based on its NAV. Other costs, such as brokerage, amplify the tracking error.

Take the Nippon India Nifty 50 ETF BeES (popularly called Nifty BeES) as an example. Its tracking error based on NAV over the past year stands at a mere 0.02 per cent, but this surges to 1.77 per cent when calculated against its closing market price. Meanwhile, the UTI Nifty 50 Index Fund (direct growth option) also has a 0.02 per cent tracking error, on a par with the Nifty

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*

# Clear high-cost loans first to minimise interest burden

Alternatively, repay the smallest debt first to gain motivation and momentum

BINDISHA SARANG

**W**hile bad loans in the banking sector have touched a decadal low, nearly 10 per cent of retail borrowers are missing their monthly loan repayments, according to the Reserve Bank of India's (RBI) Financial Stability Report. These borrowers manage to prevent their accounts from being classified as non-performing assets (NPAs) by making some payments before the 90-day deadline. Rising indebtedness (evident from the sharp rise in retail loans) at a time of high inflation 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.

## HANDLING HARASSMENT BY RECOVERY AGENTS

■ **Document everything:** Keep a record of all calls, emails, and text messages from the recovery agent. This will come in handy if you need to file a complaint

■ **Ask the agent to identify 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



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

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

Source: ASI

## 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-

solidation actually reduces your overall cost."

Many of the above-mentioned strategies can be combined. Patel suggests combining snowball and avalanche strategies. This would entail paying the minimum amount on all other loans first, then using what is left to first pay off the smallest loan and then the largest, thereby striking a balance between reducing interest cost and boosting confidence.

## Coping with recovery agents

Recovery agents often resort to mental harassment and intimidation tactics to recover loans. The RBI has framed guidelines setting out the responsibilities of lenders employing recovery agents.

Says Apoorva Bhang, partner at Vesta Legal, a law firm: "If a loan recovery agent does not comply with RBI's guidelines, the borrower can lodge a complaint."

Shashank Agarwal, advocate at Delhi High Court, informs that the guidelines require banks and financial institutions to provide a grievance redressal mechanism.

Borrowers should be aware of their rights and ensure these are not infringed. Says Abhinav Sharma, managing partner at ASI, a law firm: "A defaulter's legal rights include receiving notice, fair debt collection practices, grievance redressal, seeking legal assistance, fair credit reporting, the right to privacy, the right to a fair hearing, and the right to restructure one's loan."

Recovery agents can't make threatening or anonymous calls, or send inappropriate messages to borrowers. They must obtain a borrower's consent before visiting his home or workplace.

Once a borrower realises she may miss her EMI payments due to financial difficulties, she should contact the lender and explore the possibility of a moratorium or debt restructuring (longer tenure, lower EMI).

Finally, if despite your best efforts, you are unable to extricate yourself from a debt trap, enlist the help of a financial advisor or a credit counselling agency.

## LARK TRADING AND FINANCE LIMITED

CIN: L34102UP1987PLC009222  
Regd. off: C-273 Sector-63, Noida, Gautam Buddha Nagar, Uttar Pradesh-201301  
Telephone- 0120-4508517, Email: larktrading@larktrading.com, website: www.larktrading.in

### 36<sup>th</sup> ANNUAL GENERAL MEETING

Notice is hereby given that 36<sup>th</sup> Annual General Meeting (AGM) of members of Lark Trading and Finance Limited ("the Company") is scheduled to be held on **Thursday, 7<sup>th</sup> day of September, 2023 at 10:00 A.M.** IST at the Registered office of the Company in compliance with applicable provisions of the Companies Act, 2013 and SEBI (LODR) Regulations, 2015 and circulars issued thereunder, to transact the business items as set out in the notice of AGM which shall *inter-alia* contain the instructions for joining AGM at the Registered office of the Company.

### Manner of registering/ updating e-mail addresses:

Members holding shares in Demat form and who are yet to register/update their email IDs are requested to approach NSDL/CDSL ("Depository Participant") in case of dematerialized shares. Members holding shares in physical form are requested to send their duly signed request letters to **Satellite Corporate Services Pvt. Ltd.**, A/106-107, Dattani Plaza, Kurla Andheri Road, Kurla (W), Nr. Safed Pool East West Estate Mumbai - 400072 (RTA) or by writing an e-mail on [service@satellitecorp.com](mailto:service@satellitecorp.com) to our RTA along with self-attested copies of PAN Card and address proof to register their email IDs.

Members will have an opportunity to cast their vote remotely on the business items as set out in notice of AGM. The remote e-voting shall commence from 4<sup>th</sup> September, 2023 (09:00 A.M.) to 6<sup>th</sup> September, 2023 (05:00 P.M.). The cut-off date for the purpose of e-voting shall be 1<sup>st</sup> September, 2023. The manner of casting vote through e-voting system including those by physical shareholders or by shareholders who have not registered their email IDs or person who have acquired shares and become members of the company after the dispatch of notice is provided in notice of AGM. The remote e-voting shall not be allowed beyond the aforementioned date and time.

Notice is also hereby given pursuant to Section 91 of the Companies Act, 2023 and Regulation 42 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 that the Register of Members & the Share Transfer Books will remain closed from Saturday, 02<sup>nd</sup> September, 2023 to Thursday, 7<sup>th</sup> September, 2023 (both days inclusive) for the purpose of AGM.

The company shall provide for voting by members present at the meeting through Ballot process during AGM. A member may participate in the meeting even after exercising his right to vote through remote e-voting but shall not be allowed to vote again in the meeting. A member whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as well as on the cut-off date only shall be entitled to avail the facility of remote e-voting as well as voting in the annual general meeting.

The aforesaid notice of 36<sup>th</sup> AGM along with Annual Report will be made available on the website of the Company. The web link for the same is <http://larktrading.in/finance.html> and on the website of stock exchange viz. MSEI Limited and CSE Limited at <https://www.msei.in/> and <https://www.cse-india.com/>, respectively.

For Lark Trading and Finance Limited  
Date: 12.08.2023  
Place: Noida  
Sd/-  
Sumit Tayal  
Whole Time Director  
DIN: 06598044

## TALBROS AUTOMOTIVE COMPONENTS LIMITED

CIN : L29199HR1956PLC033107  
Regd. Office: 14/1, Delhi Madhura Road, P.O. Amar Nagar, Faridabad, Haryana -121003  
Tel No.: 0129-2251482, E-mail: seema\_narang@talbros.com Website: www.talbros.com

### INFORMATION REGARDING 66<sup>th</sup> 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/CMD2/CIR/P/2020/79 dated May 12, 2020, Circular No. SEBI/HO/CFD/CMD2/CIR/P/2021/11 dated January 15, 2021, Circular No. SEBI/HO/CFD/CMD2/CIR/P/2022/62 dated May 13, 2022 and Circular No. SEBI/HO/CFD/PoD-2/P/CIR/2023/4 dated January 5, 2023 issued by the Securities and Exchange Board of India ("SEBI Circulars"), the **66<sup>th</sup> 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 Conference ("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 66<sup>th</sup> AGM. Accordingly, please note that no provision has been made to attend and participate in the 66<sup>th</sup> 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 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's Registrar & Transfer Agent ("Registrar")/ Depository Participants ("DPs"). As per MCA Circulars and SEBI Circulars, no physical/hard copies of the Notice of 66<sup>th</sup> 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](http://karisma.kfintech.com/downloads/2Form_ISR-1.pdf)) for updating their KYC details along with necessary documents to our RTA- M/s 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](mailto: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.talbros.com](http://www.talbros.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@talbros.com](mailto:seema_narang@talbros.com) or RTA at [rajeev.kr@kfintech.com](mailto:rajeev.kr@kfintech.com). Please be informed that for permanent registration of e-mail address, the members are requested to register the same with their respective Depository Participants.

The members who are holding shares in physical form or who have not registered their email addresses with the Company can cast their vote through remote e-voting or through the e-voting system during the meeting as per the manner provided in the Notice of 66<sup>th</sup> AGM by accessing the website of NSDL viz. <https://www.evoting.nsdl.com/>.

Members are requested to update their complete bank details with their Depositories (where shares are held in demat mode) and update with Company's RTA (where shares are held in physical form) to receive the dividend directly into their bank account by sending the request to RTA in Form ISR-1 along with the supporting documents. Pursuant to Finance Act, 2020, dividend paid or distributed by a Company on or after April 01, 2020 shall be taxable in the hands of Members. The Company shall therefore be required to deduct tax at source (TDS) at the time of making the payment of final dividend at the prescribed rates. For prescribed rates for various categories, the shareholders are requested to refer to the Finance Act, 2020 and the amendments thereto.

The e-copy of 66<sup>th</sup> Annual Report of the Company for the Financial Year 2022-23 along with the Notice of the 66<sup>th</sup> AGM, Financial Statements and other Statutory Reports will be available soon on the website of the Company at [www.talbros.com](http://www.talbros.com) and on the website of NSDL at [www.evoting.nsdl.com](http://www.evoting.nsdl.com) and on the relevant section of the website of Stock Exchanges on which securities of the Company are listed i.e. National Stock Exchange of India Limited (NSE) and BSE Limited (BSE) at [www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com), respectively.

Detailed procedure for remote e-voting before the AGM/ remote e-voting during the AGM will be provided in the Notice of 66<sup>th</sup> AGM.

This advertisement is being issued for the information and benefit of all the members of the Company in compliance with the MCA Circulars and SEBI Circulars in this regard.

For Talbros Automotive Components Limited  
Sd/-  
(Seema Narang)  
Company Secretary

Date : August 12, 2023  
Place: Faridabad

## ASHIKA CREDIT CAPITAL LIMITED

CIN : L67120WB1994PLC062159  
Trinity, 226/1, A.J.C Bose Road, 7th Floor, Kolkata-700020  
Tel: (033) 40102500; Fax: (033) 40102543,  
E-mail: [secretarial@ashikagroup.com](mailto:secretarial@ashikagroup.com); Website: [www.ashikagroup.com](http://www.ashikagroup.com)

### NOTICE OF 30TH ANNUAL GENERAL MEETING OF ASHIKA CREDIT CAPITAL LIMITED TO BE HELD THROUGH VIDEO CONFERENCING (VC)/ OTHER AUDIO-VISUAL MEANS (OAVM) AND INTIMATION OF BOOK CLOSURE

NOTICE is hereby given that the **30th Annual General Meeting ("AGM")** of Ashika Credit Capital Limited ("the Company") will be held on **Saturday the 16th day of September 2023 at 11:30 a.m.** through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM"), to transact the businesses as set out in the Notice convening the 30th AGM of the Company. The Ministry of Corporate Affairs ("MCA") inter-alia, vide its General Circular Nos. 14/2020 dated April 8, 2020 and 17/2020 dated April 13, 2020, followed by General Circular Nos. 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") has permitted the holding of the annual general meeting through Video Conferencing ("VC") or through other audio-visual means ("OAVM"), without the physical presence of the Members at a common venue. The VC/OAVM facility is provided by the National Securities and Depositories Limited ("NSDL").

Members may note that in compliance with the afore-mentioned MCA and SEBI Circulars, Notice of 30th AGM and Annual Report for Financial Year 2022-2023 will be sent only through electronic mode to those Members whose e-mail addresses are registered with the Company/Depositories. Members may note that the Notice of the AGM and the Annual Report for the Financial Year 2022-2023 will also be available on the Company's website at [www.ashikagroup.com](http://www.ashikagroup.com), websites of the Stock Exchanges where the company shares are listed and traded, viz., [www.bseindia.com](http://www.bseindia.com), [www.msei.in](http://www.msei.in) and [www.cse-india.com](http://www.cse-india.com), and on the website of NSDL at [www.evoting.nsdl.com](http://www.evoting.nsdl.com). The physical copy of the Notice along with Annual Report shall be made available to the Member(s) who may request for the same in writing to the Company.

Members can attend and participate in the AGM through VC/OAVM facility ONLY. The detailed instructions for joining the AGM through VC or OAVM and the manner of taking part in the e-voting process are provided in the Notice convening the 30th AGM. Members attending the meeting through VC or OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of Companies Act 2013.

The Company is providing remote e-voting facility ("remote e-voting") to all its members to cast their votes on all resolutions as set out in the Notice of AGM. Additionally, the Company is providing the facility of voting through e-voting system during the AGM ("e-voting") to those members who will be present in AGM through VC/OAVM and have not cast their voting through remote e-voting. Detailed procedure for remote e-voting/e-voting for shareholders for holding shares in dematerialized mode, physical mode and for those shareholders who have not registered their email address is provided in the Notice of the AGM.

Pursuant to Section 91(1) of Companies Act 2013, the shareholders may note that the Register of the Members and Share Transfer Book will remain closed from **Saturday the 9th Day of September, 2023 to Saturday the 16th Day of September, 2023 (both days inclusive)**.

The members who have not registered their email address and holding Equity shares in Demat form are requested to register email id with respective Depository Participant (DP) and members holding shares in physical form may get their email address registered with Registrar and Share Transfer Agent of the company by providing the information and filing up form as available on website of RTA at <https://mpl.in> and sending the hard copy of the form with relevant documents to the address of RTA, Maheshwari Datamatics Pvt Ltd as noted below.

If your email address is already registered with Company/DP/RTA, login details for e-voting, Notice and Annual Report will be sent on your registered email address.

**Process for those shareholders whose email ids are not registered with the depositories/Company/RTA for procuring USER ID AND PASSWORD and login details FOR E-VOTING for the resolutions set out in this notice:**

Physical Holding	In case shares are held in physical mode, please provide Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self attested scanned copy of PAN card), AADHAR (self attested scanned copy of Aadhaar Card) by sending an email to Company's mail id at <a href="mailto:secretarial@ashikagroup.com">secretarial@ashikagroup.com</a>
Demat Holding	In case shares are held in demat mode, please provide DPID-CLID (16 digit DPID + CLID or 16 digit beneficiary ID), Name, client master or copy of Consolidated Account statement, PAN (self attested scanned copy of PAN card), AADHAR (self attested scanned copy of Aadhaar Card) to <a href="mailto:secretarial@ashikagroup.com">secretarial@ashikagroup.com</a>

Members are requested to update their PAN, KYC, Signature, Bank account details, Nomination forms and changes therein with Registrar & Share Transfer Agent of the company by following the below mentioned process.

Updates, w.r.t. PAN/ KYC/ Signature/ Bank details/ email ID/ Nomination or changes therein	<b>Physical Holding :</b> In supersession of earlier circular dated 3rd November, 2021, pursuant to SEBI Circular dated 16th March, 2023, investor service request forms for updates of PAN, KYC, Signature, Bank details and Nomination or changes therein, are available in Forms, viz. ISR-1, ISR-2, ISR-3, SH-13 and SH-14. Further, the same can be accessed on Company's website <a href="http://www.ashikagroup.com">www.ashikagroup.com</a> at <a href="https://ashikagroup.com/investor_relation.php">https://ashikagroup.com/investor_relation.php</a> or website of the RTA at <a href="https://mpl.in">https://mpl.in</a>
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Shareholders are requested to download the form and send the hard copies of the forms along with supporting documents to the RTA, M/s Maheshwari Datamatics Pvt Ltd at 23 R.N Mukherjee Road, 5th Floor, Kolkata 700001

**Demat holding:** In respect of shareholders who hold shares in the dematerialized form and wish to update their PAN, KYC, Signature, Bank details and Nomination or changes therein, are requested to contact their respective Depository Participants.

For Ashika Credit Capital Limited  
Sd/-  
(Anju Mundhra)  
Company Secretary  
F6686

Date : 12.08.2023  
Place : Kolkata

## PUBLIC NOTICE

General public is hereby informed that our client, **M/s. Muthoot Finance Ltd. (GSTIN 32AABCT043B1Z7)**, Registered Office: 2nd Floor, Muthoot Chambers, Banerji Road, Kochi-682018, Kerala, India, CIN: L65910KL1997PLC011300, Ph: +91 484-2396478, 2394712, Fax: +91 484-2396506, [malls@muthootgroup.com](mailto:malls@muthootgroup.com), [www.muthootfinance.com](http://www.muthootfinance.com) is conducting Auction of ornaments (NPA accounts for the period up to 31.03.2022 & Spurious/Low quality accounts for the period up to 31.03.2023), pledged in its favour, by the defaulting Borrowers, as detailed hereunder. All those interested may participate.

### First Auction Date: 23.08.2023

**Delhi-Connaught Place:** MAL-1928, 3023, MDL-629, 904, 1423, 1438, 1458, 1816, 1868, 1869, 1900, 1901, 1908, 1921, 1990, 2000, 2104, 2124, 2125, 2136, 2233, 2245, 2251, 2263, 2310, 2319, 2334, 2355, 2375, 2387, 2389, MDL-5497, 5597, 9919, 10322, 10552, 10766, 10893, 11017, 11039, 11116, 11135, 11136, 11137, 11177, 11203, 11239, 11326, 11347, 11348, 11374, 11391, 11404, 11438, 11441, 11457, 11509, 11510, 11517, 11536, 11591, 11598, 11614, 11628, 11675, 11681, 11685, SRS-5, 23, **Delhi-Chandni Chowk:** MAL-1783, MDL-1114, 1118, 1128, 1145, 1180, 1208, 1225, 1236, 1244, 1266, 1271, 1340, 1413, MEG-43, MUL-5638, 5969, 5980, 6094, 6105, 6106, 6246, 6250, 6262, 6349, 6358, 6376, 6380, 6390, 6399, 6443, 6474, 6475, 6497, 6501, 6502, 6517, 6556, 6561, 6637, 6685, **Delhi-Paharganj:** BLS-3, 28, MAL-4565, 5427, 5893, 5945, 6146, 6276, 6287, 6301, MDL-1952, 2589, 2591, 2935, 3443, 3455, 3497, 3519, 3524, 3639, 3640, 3641, 3655, 3657, 3675, 3683, 3737, 3784, 3814, 3815, 3950, 4067, 4068, 4073, 4088, 4151, 4245, 4344, MEG-14, 22, 42, MUL-6935, 11697, 11834, 12006, 12013, 12147, 12323, 12341, 12348, 12395, 12401, 12411, 12435, 12461, 12470, 12476, 12497, 12530, 12542, 12544, 12557, 12567, 12570, 12593, 12739, **Delhi-Daryaganj:** MAL-2876, MDL-1329, 1362, 1463, 1486, 1519, 1521, 1522, 1611, 1658, 1681, 1690, 1763, 1770, MUL-6154, 9285, 9724, 9795, 10096, 10155, 10276, 10345, 10432, 10490, 10577, 10629, 10645, 10657, 10703, 10747, 10802, 10809, 10816, 10863, 10887, 10888, 10897, 10899, 10900, 10918, 11003, 11025, **Delhi-Chawri Bazar:** MAL-1974, 2427, 2469, MDL-1261, 1328, 1437, 1497, 1547, 1566, 1611, 1632

