

Non-disclosure doesn't apply to known facts



CONSUMER PROTECTION

JEHANGIR B GAI

Pawan Kumar had taken several policies from Life Insurance Corporation (LIC) of India. The first three policies were taken between 1997 and 2007.

The fourth policy was taken on November 17, 2009. The fifth and last policy, with a coverage of ₹15 lakh was taken on November 18, 2009.

Kumar received burn injuries during some dispute, and expired on November 30, 2009. A first information report (FIR) was filed against the accused at Sonapat Police Station in Haryana.

Subsequently, when Kumar's brother Jagjit lodged a claim under the last policy issued on November 17, 2009, LIC repudiated it on March 31, 2012, on the ground that the insured had failed to disclose particulars of the previous policy taken on November 17, 2009.

Aggrieved, Jagit filed a complaint before the Jhajjar District Consumer Commission, which was contested by LIC.

The District Commission allowed the complaint and ordered LIC to pay the sum insured of ₹15 lakh along with a 9 per cent interest from the date of death of the life assured.

LIC challenged the order, but its appeal was dismissed by the Haryana State Commission. LIC then filed a revision petition before the National Commission.

LIC raised technical objections on the maintainability of the complaint.

The National Commission considered that the law provided jurisdiction could be based on the complainant's place of residence. It also observed that the question of non-disclosure applies only when a party did not have prior knowledge

It contended that the policy had been obtained from the Rohtak Branch, so the complaint filed at Jhajjar was not maintainable as the cause of action had not arisen there.

On merits, LIC argued that the suppression of the previous policy would have an impact on the fundamental principles governing a contract of insurance. It claimed that the two policies were obtained through two different agents in order to mislead and defraud LIC.

The suppression enabled of Kumar to avoid the mandatory special medical check up which is required when the total sum insured exceeds ₹35 lakh.

It argued that the disclosure of previous policies was a fundamental and material issue which went to the root of the dispute, and justified the repudiation of the claim.

Jagjit pointed out that he resided in Jhajjar, and so did the agent through whom the policy was taken.

The National Commission considered that the law provided that jurisdiction could be based on the complainant's place of residence. Since Jagjit was residing in Jhajjar, it concluded that the complaint would be maintainable before the Jhajjar District Commission.

It also observed that the question of non-disclosure applied only when the

a party did not have prior knowledge, whereas in the instant case LIC was well aware of the previous policy as there was a difference of just one day between the fourth policy taken on November 17, 2009, and the fifth policy taken on November 18, 2009.

It pointed out that the scope in revision proceedings was limited and would be no justification for deviating from the well reasoned concurrent findings of the District and State Commissions.

Accordingly, by its order of June 4, 2023, delivered by Inder Jit Singh, the National Commission dismissed LIC's petition and ordered it to pay a further sum of ₹15,000 towards litigation costs.

The writer is a consumer activist

Unrealistic return expectations can disappoint investors in BAFs

For those shifting from fixed-income, they can serve as a stepping stone to equities

SANJAY KUMAR SINGH & KARTHIK JEROME

Balanced advantage funds (BAF), also known as dynamic asset allocation funds, whose total asset under management (AUM) stood at ₹200,129.8 crore on May 31, 2023, have experienced aggregate outflows of ₹3,893.7 crore between October 2022 and May 2023. For many investors, however, this category could be the right fit with the ability to offer a smooth investment experience.

Expectations mismatch

One reason for the outflows from this category is misplaced investor expectations. "Occasionally, the returns from this category mirror that of equity funds, leading many investors to anticipate returns of 12 per cent or higher. When returns range between 7-9 per cent, as has been the case for most of the top funds over the past couple of years, there is disappointment, prompting withdrawal of money," says Arun Kumar, head of research, Fundsindia.com.

Rising portfolio yields of debt funds have also led to money moving out of BAFs to these funds. "But with capital gains from debt funds now taxed at slab rates, we expect this trend to reverse," says Alekh Yadav, head of investments, Sanctum Wealth.

Rising interest fixed deposit rates (FDs) also played a part. "Investors who had earlier allocated money to BAFs, hoping for higher returns without significant risk, started shifting back to FDs," says Pratik Bagaria, fund manager-Portfolio Management Services, dezerv.

Key strategies

Most funds in this category dynamically adjust their equity allocation between 30 and 80 per cent. When equity valuations turn expensive, these funds tilt



PERFORMANCE HAS RECOVERED OVER PAST YEAR

		Returns (%)					
Fund	AUM (₹cr)	YTD	1-year	3-year	5-year	7-year	10-year
HDFC BAF	55,605	8.9	26.2	26.9	14.8	13.6	15.7
ICICI Pru BAF	46,534	5.5	13.9	15.8	10.8	10.5	12.6
SBI BAF	22,094	9.1	17.5	-	-	-	-
Kotak BAF	14,690	7.2	15.5	13.4	-	-	-
Edelweiss BAF	9,078	7.1	16.5	16.3	11.5	11.3	11.6
Category-yr average return		5.6	14.4	11.4	6.0	6.4	11.9

BAF stands for balanced advantage funds. Returns are of regular funds

Source: NGEN Markets

their equity allocation towards the lower end of the scale, and vice versa.

To be eligible for equity-like tax treatment, these funds maintain an overall equity plus arbitrage allocation of 65 per cent or higher. The rest of the portfolio is invested in debt.

"Besides valuation indicators, some funds also incorporate a small overlay of momentum indicators. One fund, from Edelweiss, determines its equity allocation based purely on momentum," says Kumar.

Superior risk-adjusted returns

Investors don't need to be concerned about their asset allocation when they invest in these funds. "Most investors may not have the ability to tweak their allocation to equities and debt based on the part of the market cycle they are in. This task gets outsourced to the fund management team in a BAF," says Nirav Karkera, head of research, Fisdom.

The fund manager handles the task of rebalancing as well. "When investors

rebalance their own portfolios by moving out of equities and into debt, or vice versa, they incur a tax liability. This doesn't occur when a fund manager rebalances her portfolio," says Bagaria. Investors also don't have to worry about paying an exit load. The change in equity allocation based on market conditions reduces portfolio risk and allows investors to earn superior risk-adjusted returns.

Model could falter

Each fund house determines its allocation to equities and debt based on an in-house model. Not all models will perform well. "The fund may not be sufficiently invested in equities after a market drop, leading to it not participating in the recovery. The fund may also become underweight in equities during a consistently rising market, thereby missing out on a large portion of the returns," says Kumar.

The expense ratios of these funds could be higher than if one were to

invest in separate equity and debt funds. "This happens because both the equity and the debt portion have a similar expense ratio," says Bagaria.

Their asset allocation of these funds is determined by the prevailing market conditions. "It's not personalised to suit each investor's needs," adds Bagaria.

Ideal for beginners

According to Karkera, investors with a conservative to moderate risk profile may consider investing in this category. Yadav opines that retail investors who are unable or unwilling to manage their asset allocation should opt for these funds. Kumar views these funds as an ideal starting point for those who previously invested in fixed income products and now wish to venture into equities.

Avoid if you're an advisor

Investors who already have an asset-allocated portfolio can bypass these funds. "If such an investor invests in a BAF, the fund will manage its own asset allocation, making it difficult to maintain a consistent asset allocation at the portfolio level," says Kumar.

Yadav adds that investors with access to wealth managers and financial advisers may also forgo these funds.

"Conservative investors who deposit their money in FDs should also avoid these funds, rather than treat them as an alternative," says Bagaria.

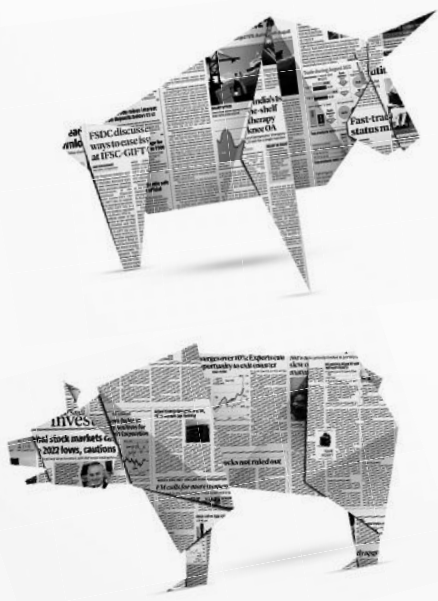
Investors should approach these funds with a minimum investment horizon of three years. "However, they should be prepared to extend their investment horizon if the fund performs poorly in the third year due to a market downturn," says Kumar.

Stick to fund with track record

These funds operate based on asset allocation models built by fund houses through back testing. "Select a fund that has been active in the market for five years or more, instead of relying on performance based on back-tested data," says Kumar.

Investors also need to assess a fund's performance in various market phases: bull, bear, and flat. The fund should reduce downside risk while capturing the upside.

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Business Standard Insight Out

Hindustan Unilever Limited

Registered Office: Unilever House, B. D. Sawant Marg, Chakala, Andheri East, Mumbai - 400 099. CIN: L15140MH1933PLC002030. Web: www.hul.co.in, Email: levercare.shareholder@unilever.com. Tel: +91 22 5043 3000 / 5043 3070

NOTICE

Notice is hereby given that a meeting of the Board of Directors of the Company will be held on Thursday, 20th July, 2023, inter-alia, to consider the Unaudited Standalone and Consolidated Financial Results for the quarter ended 30th June, 2023.

For **Hindustan Unilever Limited**
Dev Bajpai
Executive Director, Legal and Corporate Affairs & Company Secretary
Date: 10th July, 2023 Place: Mumbai
Corporate Affairs & Company Secretary
DIN : 00050516 / FCS No: F3354

The Notice is also available at Investor Relations section of the Company's website www.hul.co.in and corporate announcement section of www.nseindia.com and www.bseindia.com

FORM G
INVITATION FOR EXPRESSION OF INTEREST FOR
EUROLIFE HEALTHCARE PRIVATE LIMITED
OPERATING IN PHARMACEUTICAL INDUSTRY AT ROORKEE & ALATHUR, TAMILNADU
(Under Regulation 36A(1) of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

RELEVANT PARTICULARS	
1. Name of the corporate debtor along with PAN/ CIN/ LLP No.	EUROLIFE HEALTHCARE PRIVATE LIMITED U51900MH1987PTC043106
2. Address of the registered office	PLOT 21, FLAT 105, SECTOR - 16 KOPARKAIRANE, NAVI MUMBAI, Thane, Maharashtra - 400709.
3. URL of website	Nil
4. Insolvency Commencement of the Corporate Debtor	09/05/2023
4. Details of place where majority of fixed assets are located	Alathur, Chengalpattu, Tamilnadu and Roorkee (2 plants), Uttarakhand
5. Installed capacity of main products/ services	Products: Intravenous Infusions, Ophthalmics, Tablets, Nebules, Capsules, Injectables, Ointments & Creams, Sterilized water for Injections and Liquid Orals. Ins. Capacity: Roorkee: 500ml-1.5 mn & 100 ML-3 mn; Alathur: 500 ML- 3 mn Sales: Rs. 76.27 Crs.
6. Value of main products/ services sold in last financial year (2021-22)	
7. Number of employees/ workmen	Around 210
8. Further details including last available financial statements (with schedules) of two years, lists of creditors, relevant dates for subsequent events of the process are available at:	Write to the Resolution Professional at: ehncplcirp@gmail.com Contact: 401, Darshan CHS Ltd., Raghunath Dadaji Street, Fort, Mumbai 400001. 022 4971 5974/8591095341 -
9. Eligibility for resolution applicants under section 25(2)(h) of the Code is available at:	Same-
10. Last date for receipt of expression of interest	28/07/2023
11. Date of issue of provisional list of prospective resolution applicants	04/08/2023
12. Last date for submission of objections to provisional list	11/08/2023
13. Process email id to submit EOI	ehncplcirp@gmail.com

Date: 10/07/2023
Place: Mumbai

Rajeev Mannadiar
Resolution Professional
IBBI/IPA-001/IP-P00212/2017-2018/10412-AFA Validity-15/12/2023
For EUROLIFE HEALTHCARE PRIVATE LIMITED (under CIRP)

यूनियन बैंक ऑफ इंडिया
भारत सरकार का उपक्रम

Central Office: Union Bank Bhavan, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai – 400 021. Website: www.unionbankofindia.co.in Email: investorservices@unionbankofindia.bank

NOTICE OF 21st ANNUAL GENERAL MEETING, BOOK CLOSURE & E-VOTING

NOTICE is hereby given that the **21st (Twenty First) Annual General Meeting ("AGM")** of the Shareholders of **Union Bank of India ("Bank")** will be held on Friday, **4th August 2023 at 11.00 am (IST) through Video Conferencing (VC) or Other Audio Visual Means (OAVM) facility** at Central Office, Union Bank of India, Mumbai (the deemed venue of the meeting) to transact the following business:

Ordinary Business:

Item No. 1 : To discuss, approve and adopt the Audited Standalone and Consolidated Balance Sheet of the Bank as at **31st March 2023**, Standalone and Consolidated Profit and Loss Account for the year ended on that date, the Report of the Board of Directors on the working and activities of the Bank for the period covered by the Accounts and the Auditors' Report on the Balance Sheet and Accounts.

Item No. 2: To declare Dividend of Rs. 3/- per Equity Share for the Financial Year 2022-23.

Special Business:

Item No. 3: Raising of Capital of the Bank by way of issuance of fresh Equity Shares and / or by issuance of Additional Tier-1/ Tier-2 Capital as per BASEL III Guidelines.

Item No. 4: Appointment of Shri Laxman S Uppar (DIN: 02453845) as Part-Time Non-Official (Independent) Director of the Bank.

Item No. 5: Appointment of Shri Srinivasan Varadarajan (DIN: 00033882) as Part-Time Non-Official (Independent) Director and Non-Executive Chairman of the Bank.

Item No. 6: Appointment of Shri Nidhu Saxena (DIN: 09691292) as Executive Director of the Bank.

Item No. 7: Appointment of Ms. A. Manimekhalai (DIN: 08411575) as Managing Director and CEO of the Bank.

Item No. 8: Appointment of Shri Ramasubramanian S (DIN: 08747165) as Executive Director of the Bank.

The Shareholders are further informed that:

- The Annual Report of the Bank for the year 2022-23 inter alia containing detailed Notice of the AGM has been served by Email only to the shareholders as per MCA and SEBI circulars on 6th July, 2023.
- The Annual Report is also hosted on the website of BSE www.bseindia.com and NSE www.nseindia.com
- The Annual Report is also hosted on the website of the Bank on the following link – <https://www.unionbankofindia.co.in/english/aboutus-investor-annual-reports.aspx>
- The Annual Report is also hosted on the website of e-voting service provider <https://evoting.kfintech.com>

Notice is also given that -

- The Register of Shareholders and Share Transfer Books of the Bank will remain closed from **Saturday, 29th July, 2023 to Friday, 4th August, 2023** (both days inclusive) for the purpose of AGM.
- Pursuant to provisions of Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015 and Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended by the Companies (Management and Administration) Amendment Rules, 2015, the Bank is providing shareholders the facility to exercise their right to vote at the AGM by electronic means and the business may be transacted through E-Voting Services.
- The facility of casting the votes by the shareholders using an electronic voting system from a place other than venue of the AGM ("remote e-voting") and Voting during AGM will be provided by KFin Technologies Limited ("KFinTech"). Shareholders may log on to the E-Voting website <https://evoting.kfintech.com> to cast their vote.
- Such of those shareholders whose names appear on the Register of Members/Beneficial owners as furnished by NSDL/ CDSL as on **Friday, 28th July, 2023** shall be entitled to participate in e-voting.
- The remote e-voting period commences on **Tuesday, 1st August, 2023 (9:00 am IST) and ends on Thursday, 3rd August, 2023 (5:00 pm IST)**. During this period, shareholders of the Bank, holding shares either in physical form or in dematerialized form, as on the **Cut-Off Date i.e., Friday, 28th July, 2023** may cast their vote by Remote E-Voting. The Remote E-Voting module shall be disabled by KFinTech for voting thereafter. Once the shareholder casts his vote on a resolution, the shareholder shall not be allowed to change it subsequently.
- As per the SEBI circular dated 9th December 2020, CDSL & NSDL circulars dated 11th December 2020 and 15th December

2020 respectively on e-Voting facility provided by Listed Companies, individual shareholders holding shares in Demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are advised to update their mobile number and email id in their demat accounts in order to access e-Voting facility.

- The facility for e-voting shall also be made available at the time of the AGM and the shareholders participating in the AGM who have not casted their votes by remote e-voting shall be able to exercise their right during the meeting through e-voting.
- The shareholders who have casted their vote by remote e-voting prior to the AGM may also participate in the AGM but shall not be entitled to cast their vote again.
- As per Regulation 10 of the Union Bank of India (Shares and Meetings) Regulations, 1998, if any share stands in the names of two or more persons, the person first named in the register shall, as regards voting, be deemed to be the sole holder thereof. Hence if shares are in the names of joint holders, then first named person is only entitled to attend the meeting and is only eligible to vote in the meeting.
- No person shall be entitled to attend or vote at the meeting as a duly authorized representative of a Company or any Body Corporate which is a shareholder of the Bank, unless a copy of the resolution appointing him/her as a duly authorized representative, certified to be true copy by the Chairman of the meeting at which it was passed, shall be sent to mail@csragrinichokshi.com not less than **FOUR DAYS** before the date of meeting i.e. **on or before the closing hours of the Bank i.e. 5.00 p.m. on Friday, 28th July 2023**.
- Any person, who acquires shares of the Bank and becomes shareholder of the Bank after sending the notice by e-mail and holding shares as of the **cut-off date i.e. Friday, 28th July, 2023**, shall follow the process and the manner for e-voting given under para no. 16 of the Notice of AGM. If shareholder is holding shares in demat form and had logged on to <https://evoting.kfintech.com> and voted on an earlier voting of any company or Bank, then the existing password can be used.
- Members may participate in the AGM through VC/OAVM facility by following the procedure as mentioned in the Notice which shall be kept open for the shareholders from 10.45 AM (IST) i.e. 15 minutes before the time scheduled to start the AGM and the Bank may close the window for joining the VC/OAVM facility 30 minutes after the scheduled time to start the AGM. To join the VC/OAVM please visit <https://emeetings.kfintech.com> with the credentials as mentioned in the notice para no. 16(vii) of AGM Notice. The helpline toll free no. 18003094001 may be used for assistance with the technology before or during the meeting.
- The Shareholders who have not registered their email id can participate in the AGM after registering their email ID and mobile numbers in the weblink <https://ris.kfintech.com/client-services/mobilereg/mobileemailreg.aspx>
- The consolidated results of Remote E-Voting and Voting during AGM alongwith the report of the Scrutinizer shall be placed on the website of the Bank i.e. www.unionbankofindia.co.in and on the website of KFinTech i.e. <https://evoting.kfintech.com> immediately after the declaration of result. The results shall also be immediately forwarded to the Stock Exchanges.

In case you have any queries or issues regarding e-voting, you may refer the Frequently Asked Questions ("FAQs") and e-voting manual available at <https://evoting.kfintech.com> under help section or call on 1800 309 4001.

All grievances connected with the facility for voting by electronic means may be addressed to Mr. Kishore Jairam Naik, AVP- Corporate Registry & Issuer Services, KFin Technologies Limited, Selenium Building, Tower-B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad - 500032 or write an email to evoting@kfintech.com or call 1800 309 4001.

By order of the Board of Directors
For UNION BANK OF INDIA

Sd/-
(S. K. Dash)
Company Secretary

Place: Mumbai
Date: 06.07.2023



Saraswat Bank

Saraswat Co-operative Bank Ltd.
(Scheduled Bank)

SARASWAT CO-OP. BANK LIMITED

74/C, Samadhan Building, Senapati Bapat Marg, Dadar (W), Mumbai 400 028
Tel. No. : (022) 2422 1202 / 1204 / 1206 / 1211

POSSESSION NOTICE
COMMON POSSESSION NOTICE FOR IMMOVABLE PROPERTIES IN CASE OF MORE THAN ONE BORROWER BY THE RESPECTIVE AUTHORISED OFFICERS (FOR IMMOVABLE PROPERTY)
WHEREAS, Saraswat Co-operative Bank Ltd. / the Authorised Officer/s of the Saraswat Co-operative Bank Ltd. under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13 read with the Security Interest (Enforcement) Rules, 2002, issued demand notice/s on the dates mentioned against each account calling upon the respective borrower/s, guarantor/s and mortgagor/s to repay the amount as mentioned against each account **within 60 days** from the date of the notice(s)/date of receipt of the said notice/s.
The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken the possession of the property described herein below in exercise of power conferred on him under sub-section (4) of Section 13 of Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on various dates of **July, 2023**.
The borrower/s, mortgagor/s, guarantor/s in particular and the **PUBLIC IN GENERAL** is hereby cautioned not to deal with the property/ies and any dealing with the said property/ies will be subject to the charge of **Saraswat Co-operative Bank Ltd.** for the amounts outstanding alongwith the interest and charges.

Sr. No.	Name of the Branch	Name of the account	Name of the Borrower / Mortgagor / Guarantor	Description of the property Mortgaged (Secured asset)	Date of Demand Notice	Date of Symbolic Possession	Amt. O/s. as per demand notice (alongwith future interest & charges)
01	Ghatkopar (E)	Mr. Dhamane Vijay Mahadev	Borrower / Mortgagor : Mr. Dhamane Vijay Mahadev AND Co-Borrower & Mortgagor : Mrs. Dhamane Vidyali Vijay	Flat No. 203, Admeasuring 44.03 Sq. mtrs., carpet on 2 nd Floor in the building known as Sai Gaurav situated at Survey No. 9, Hissa No. 14/A/5, Plot No. 5, Shirgaon, Badlapur East, Tal. & Dist. Ambernath & Thane-421 503.	17.02.2023	06.07.2023	₹ 22,47,804/- (Rs. Twenty Two Lakhs Forty Seven Thousand Eight Hundred Four Only) as on 15.02.2023
02	Bhandup	Mr. Nirmal Sandesh Narayan	Borrower & Mortgagor : Mr. Nirmal Sandesh Narayan	Equitable mortgage of all that premises lying being and situate at Flat No. 302, on 3 rd floor admeasuring about 390 sq. ft. in the building known as Bhagirathi Residency CHSL, F wing, situated at S. No. 63 H. No. 9 & II part at village Kulgaon, Badlapur in name of Mr. Sandesh Narayan Nirmal .	24.03.2023	06.07.2023	₹ 20,98,332/- (Rs. Twenty Lakhs Ninety Eight Thousand Three Hundred Thirty Two Only) as on 17.03.2023
03	Ambernath East	Mr. Chavan Raju Ramashankar	Borrower & Mortgagor : Mr. Chavan Raju Ramashankar Guarantor : Mrs. Chauhan Jyoti Rajendra	Equitable mortgage of all that premises lying being and situate at Flat No. 003, admeasuring 610 Sq. ft. carpet on Ground floor in B Wing in the building known as Audumbar Apartment situated at S. No. 170, Hissa No. 1/2, Village Badlapur Gaon, Tal. Ambernath, Dist. Thane-421 503 owned by Mr. Chavan Raju Ramashankar .	06.03.2023	06.07.2023	₹ 23,98,274/- (Rs. Twenty Three Lakhs Ninety Eight Thousand Two Hundred Seventy Four Only) as on 02.03.2023
04	Badlapur	M/s. Morya Enterprises	Principal Borrower : M/s. Morya Enterprises Through its Proprietor Shelar Swaraj Sanjay Mortgagor & Guarantor : Mr. Shelar Sanjay Shankar	Equitable mortgage of all that premises Flat No. 202, on the 2 nd floor, admeasuring area about 1200 sq. fts. (Carpet area). In the building known as "Shelar House", constructed on land Bearing S. No. 88, Hissa No. 16, at Village : Kulgaon, Badlapur, Taluka Ambernath, District Thane-421 503 Owned by Mr. Shelar Sanjay Shankar .	10.01.2023	06.07.2023	₹ 22,00,626/- (Rs. Twenty Two Lakhs Six Hundred Twenty Six Only) as on 08.01.2023
05	Badlapur	Mr. Shelar Sanjay Shankar	Borrower & Mortgagor : Mr. Shelar Sanjay Shankar Co-Borrower : Mr. Shelar Swaraj Sanjay	Equitable mortgage of all that premises Flat No. 202, on the Second floor, admeasuring area about 1200 sq. fts. (Carpet area). In the building known as "Shelar House", constructed on land Bearing S.No.88, Hissa No. 16, at Village : Kulgaon, Badlapur, Taluka Ambernath, District Thane-421 503 Owned by Mr. Shelar Sanjay Shankar .	10.01.2023	06.07.2023	₹ 15,64,291/- (Rs. Fifteen Lakhs Sixty Four Thousand Two Hundred Ninety One Only) as on 08.01.2023

The borrower/s, guarantor/s, mortgagor/s attention is invited to the provisions of sub-section (8) of Section 13 of the Act, in respect of time available to redeem the mortgaged property/ies i.e., secured asset/s.

Date : 10.07.2023
Place : Mumbai

sd/-
AUTHORISED OFFICER
Saraswat Co-op. Bank Limited
Rameshwar Media



CAPRI GLOBAL CAPITAL LIMITED

Registered & Corporate Office :- 502, Tower-A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai-400013
Circle Office :- Capri Global Capital Limited Office/Plot no. 9B, 2nd Floor, Pusa Road, Rajinder Place, New Delhi 110 060

[See proviso to rule 8 (6) and 9 (1)]
Sale notice for sale of immovable properties

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) and 9 (1) of the Security Interest (Enforcement) Rules, 2002 Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the Constructive/physical possession of which has been taken by the Authorised Officer of Capri Global Capital Limited Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on dates below mentioned, for recovery of amount mentioned below due to the Capri Global Capital Limited Secured Creditor from Borrower mentioned below. The reserve price, EMD amount and property details mentioned below.

Sr. No.	1.BORROWER(S) NAME 2. OUTSTANDING AMOUNT	DESCRIPTION OF THE MORTGAGED PROPERTY	1. DATE & TIME OF E-AUCTION 2. LAST DATE OF SUBMISSION OF EMD 3. DATE & TIME OF THE PROPERTY INSPECTION	1. RESERVE PRICE 2. EMD OF THE PROPERTY 3. INCREMENTAL VALUE
1.	1. M/s Fresh Seasons ("Borrower") 1. Mr. Vipinkumar Babasaheb Kangale 2. Mrs. Manali Vipin Kangale 3. Mr. Babasaheb Jangalaji Kangale 4. Mrs. Anita Babasaheb Kangale (Co-borrower) LOAN ACCOUNT No. LNCGCGMTL0000008109 Rupees 58,07,591/- (Rupees Fifty Eight Lacs Seven Thousand Five Hundred Ninety One Only) as on 19.04.2023 along with applicable future interest	MIDC Plot No. C-179 in Butibori Industrial Area, situated at village limits of Pohl and outside the limit of Nagpur Municipal Council/Corporation, Taluka and Registration Sub District Hingna and Registration District Nagpur, Maharashtra contained by admeasurements 930 Sq. Mts., or thereabouts, alongwith Construction thereon Present and Future both; and Bounded as: North By: Nala and Open Space South By: Plot No. C-180 East By: MIDC 20.00 Mts. R/W West By: Open Space	1. E-AUCTION DATE: 27.07.2023 (Between 3:00 P.M. to 4:00 P.M.) 2. LAST DATE OF SUBMISSION OF EMD WITH KYC: 26.07.2023 3. DATE OF INSPECTION: 25.07.2023 between 11:00 AM to 2:00 PM	RESERVE PRICE: Rs. 27,00,000/- (Rupees Twenty Seven Lacs Only). EARNEST MONEY DEPOSIT: Rs. 2,70,000/- (Rupees Two Lacs Seventy Thousand Only) INCREMENTAL VALUE: Rs. 20,000/- (Rupees Twenty Thousand Only)
2.	1. M/s Usha Pipe Industries ("Borrower") 1. Mr. Indrakumar Murlihar Patil 2. Mrs. Rupali Nilachand Patil 3. Mr. Murlihar Eknath Patil 4. Mrs. Ushabai Murlihar Patil (Co-borrower) LOAN ACCOUNT No. LNMELAL000016331 Rupees 27,94,203/- (Rupees Twenty Seven Lacs Ninety Four Thousand Two Hundred Thre Only) as on 19.05.2023 along with applicable future interest	Duplex Block No. 3, admeasuring its open + built-up area of 75 Sq. Mts., in K C Park, constructed on Plot No. 13, admeasuring 221.25 Sq. Mts., bearing Shet S. No. 371/3, situated at Shivar, Kanada Road, Jalgaon, Maharashtra - 425001, Bounded as: East By: Plot No. 14 West By: Approach and Road North By: Plot No. 12 South By: Block No. 02 out of this plot	1. E-AUCTION DATE: 27.07.2023 (Between 3:00 P.M. to 4:00 P.M.) 2. LAST DATE OF SUBMISSION OF EMD WITH KYC: 26.07.2023 3. DATE OF INSPECTION: 25.07.2023 between 11:00 AM to 2:00 PM	RESERVE PRICE: Rs. 15,21,000/- (Rupees Fifteen Lacs Twenty One Thousand Only). EARNEST MONEY DEPOSIT: Rs. 1,52,100/- (Rupees One Lac Fifty Two Thousand One Hundred Only) INCREMENTAL VALUE: Rs. 20,000/- (Rupees Twenty Thousand Only)
3.	1. M/s Samarth Bakery ("Borrower") 1. Mrs. Pooja Sujay Jadhav Kasbekar 2. Mr. Vijayjay Jaysingrao Jadhav 3. Mr. Ajay Jaysinghrao Jadhav Kasbekar (Co-borrower) LOAN ACCOUNT No. LNMKOL000026949 Rupees 51,22,340/- (Rupees Fifty One Lacs Twenty Two Thousand Three Hundred Forty Only) as on 31.01.2023 along with applicable future interest	All Piece and Parcel of Property bearing Plot No. 7, admeasuring 143.40 Sq. Mts., having R.S. No. 1213/1, situated in A. Ward, Kasbekar Park, Lakshatirth Vasahat, Taluka Kasaba Karveer, District Kolhapur, Maharashtra - 416012, alongwith Construction thereon Present and Future both; and Bounded as: East By: Plot No. 11 West By: Road South By: Property No. R.S. No. 1213/2 Plot No. 13 North By: Plot No. 8	1. E-AUCTION DATE: 27.07.2023 (Between 3:00 P.M. to 4:00 P.M.) 2. LAST DATE OF SUBMISSION OF EMD WITH KYC: 26.07.2023 3. DATE OF INSPECTION: 25.07.2023 between 11:00 AM to 2:00 PM	RESERVE PRICE: Rs. 33,07,500/- (Rupees Thirty Three Lacs Seven Thousand Five Hundred Only). EARNEST MONEY DEPOSIT: Rs. 3,30,750/- (Rupees Three Lacs Thirty Thousand Seven Hundred Fifty Only) INCREMENTAL VALUE: Rs. 20,000/- (Rupees Twenty Thousand Only)

For detailed terms and conditions of the sale, please refer to the link provided in Capri Global Capital Limited Secured Creditor's website i.e. www. Capriglobal.in/auction/

TERMS & CONDITIONS OF ONLINE E- AUCTION SALE:-

1. The Property is being sold on "AS IS WHERE IS, WHATEVER THERE & WITHOUT RECOURSE BASIS". As such sale is without any kind of warranties & indemnities.

2. Particulars of the property / assets (viz. extent & measurements specified in the E-Auction Sale Notice has been stated to the best of information of the Secured Creditor and Secured Creditor shall not be answerable for any error, misstatement or omission. Actual extant & dimensions may differ.

3.E-Auction Sale Notice issued by the Secured Creditor is an invitation to the general public to submit their bids and the same does not constitute and will not be deemed to constitute any commitment or nay representation on the part of the Secured Creditor. Interested bidders are advised to peruse the copies of title deeds with the Secured Creditor and to conduct own independent enquiries /due diligence about the title & present condition of the property / assets and claims / dues affecting the property before submission of bid/s.

4. Auction/bidding shall only be through "online electronic mode" through the website <https://sarfaesi.auctiontiger.net> Or Auction Tiger Mobile APP provided by the service provider M/S eProcurement Technologies Limited, Ahmedabad who shall arrange & coordinate the entire process of auction through the e-auction platform. 5. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Secured Creditor /service provider shall not be held responsible for the internet connectivity, network problems, system crash own, power failure etc.

6. For details, help, procedure and online bidding on e-auction prospective bidders may contact the Service Provider **M/S E-Procurement Technologies Limited. Auction Tiger, Ahmedabad (Contact no. 079-68136880/68136837), Mr. Ram Kumar Mob. 8000023297. Email: ramprasad@auctiontiger.net.**

7. For participating in the e-auction sale the intending bidders should register their name at <https://sarfaesi.auctiontiger.net> well in advance and shall get the user id and password. Intending bidders are advised to change only the password immediately upon receiving it from the service provider.

8. For participating in e-auction, intending bidders have to deposit a refundable EMD of 10% OF RESERVE PRICE (as mentioned above) shall be payable by interested bidders through Demand Draft/NEFT/RTGS in favor of "**Capri Global Capital Limited**" on or before 26-July-2023.

9. The intending bidders should submit the duly filled Bid in Form (format available on <https://sarfaesi.auctiontiger.net>) along with the Demand Draft remittance towards EMD in a sealed cover addressed to the Authorized Officer, Capri Global Capital Limited Regional Office **301 - 302, 3rd Floor, 927 – Sanas Memories, F C Road, Shivaji Nagar, Pune -411004** latest by 03:00 PM on 26-July-2023. The sealed cover should be super scribed with "Bid for participating in E-Auction Sales - in the Loan Account No. (as mentioned above) for property of " **Borrower Name**."

10. After expiry of the last date of submission of bids with EMD, Authorised Officer shall examine the bids received by him and confirm the details of the qualified bidders (who have quoted their bids over and above the reserve price and paid the specified EMD with the Secured Creditor) to the service provider M/S eProcurement Technologies Limited to enable them to allow only those bidders to participate in the online inter-se bidding /auction proceedings at the date and time mentioned in E-Auction Sale Notice.

11. Inter-se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders. During the process of inter-se bidding, there will be unlimited extension of "10" minutes each, i.e. the end time of e-auction shall be automatically extended by 10 Minutes each time if bid is made within 10 minutes from the last extension.

12. Bids once made shall not be cancelled or withdrawn. All bids made from the user id given to bidder will be deemed to have been made by him alone.

13. Immediately upon closure of E-Auction proceedings, the highest bidder shall confirm the final amount of bid quoted by him BY E-Mail both to the Authorised Officer, Capri Global Capital Limited, Regional Office **301 - 302, 3rd Floor, 927 – Sanas Memories, F C Road ,Shivaji Nagar, Pune -411004** and the Service Provider for getting declared as successful bidder in the E-Auction Sale proceedings.

14. The successful bidder shall deposit 25% of the bid amount (including EMD) within 24 hour of the sale, being knocked down in his favour and balance 75% of bid amount within 15 days from the date of sale by DD/Pay order/NEFT/RTGS/Chq favouring Capri Global Capital Limited.

15. In case of default in payment of above stipulated amounts by the successful bidder / auction purchaser within the stipulated time, the sale will be cancelled and the amount already paid (including EMD) will be forfeited and the property will be again put to sale.

16. At the request of the successful bidder, the Authorised Officer in his absolute discretion may grant further time in writing, for depositing the balance of the bid amount.

17. The Successful Bidder shall pay 1% of Sale price towards TDS (out of Sale proceeds) (if applicable) and submit TDS certificate to the Authorised officer and the deposit the entire amount of sale price (after deduction of 1% towards TDS), adjusting the EMD within 15 working days of the acceptance of the offer by the authorized officer, or within such other extended time as deemed fit by the Authorised Officer, failing which the earnest deposit will be forfeited.

18.Municipal / Panchayat Taxes, Electricity dues (if any) and any other authorities dues (if any) has to be paid by the successful bidder before issuance of the sale certificate. Bids shall be made taking into consideration of all the statutory dues pertaining to the property.

19. Sale Certificate will be issued by the Authorised Officer in favour of the successful bidder only upon deposit of entire purchase price / bid amount and furnishing the necessary proof in respect of payment of all taxes / charges.

20 Applicable legal charges for conveyance, stamp duty, registration charges and other incidental charges shall be borne by the auction purchaser.

21. The Authorized officer may postpone / cancel the E-Auction Sale proceedings without assigning any reason whatsoever. In case the E-Auction Sale scheduled is postponed to a later date before 15 days from the scheduled date of sale, it will be displayed on the website of the service provider.

22. The decision of the Authorised Officer is final, binding and unquestionable.

23. All bidders who submitted the bids, shall be deemed to have read and understood the terms and conditions of the E-Auction Sale and be bound by them.

24. Movable item (if any) lying in the property is not offer with sale.

25. For further details and queries, contact Authorised Officer, Capri Global Capital Limited: Mr. Jagdish Prakash Gendrao Mo. No. 8329159018 and for further inquiry Ms. Kalpana Chetanadnawla-7738039346.

26. This publication is also 15 (Fifteen) days notice to the Borrower / Mortgagor / Guarantors of the above said loan account pursuant to rule 8(6) and 9 (1) of Security Interest (Enforcement) Rules 2002, about holding of auction sale on the above mentioned date / place.

Special Instructions / Caution: Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Capri Global Capital Limited nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements / alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

Place: Maharashtra Date: 10-07-2023 Sd/- (Authorised Officer) Capri Global Capital Ltd.



ICICI Bank
ICICI Bank Limited

Registered office: Landmark, Race Course Circle, Vadodara 390 007.
Corporate office: ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.
GOLD E-AUCTION CUM INVITATION NOTICE

The below mentioned borrowers have been issued notice to pay off their outstanding amount towards the facility against gold ornaments. ("Facility") availed by them from ICICI Bank Limited ("ICICI Bank"). We are constrained to conduct an E-Auction of pledged gold ornaments on **Jul 20, 2023** as they have failed to repay the dues. ICICI Bank has the authority to remove account, change the E-Auction date without any prior notice. Auction will be held online - <https://jewel-auction.procuretiger.com> between 12:30 pm to 3:30 pm. For detailed Terms and conditions, please log into given website. In case of deceased borrower, all conditions will be applicable to legal heirs.

Loan A/C No.	Customer Name	Loan A/C No.	Customer Name	Loan A/C No.	Customer Name
Branch Name: Badag		Branch Name: Karad-Shaniwar Path		Branch Name: Lonand	
638705002432	Sachin Sadasiv Ghose	049305004365	Isak Sikandar Jamholi	140905010002	Suklat Baban Chavan
Branch Name: Chiplun		Branch Name: Kohapur- Rajarampur		Branch Name: Manerajuri	
644105005298	Fairoza Shoukat Chougale	016605020035	Yogesh Deepak Bartakke	637905007513	Sharad Tanajirao Dubal
644105010704	Shahzaden Munawar Hujare	016605020049	Yogesh Deepak Bartakke	Branch Name: Narwad	
Branch Name: Ichhalkaranji		016605020118	Yogesh Deepak Bartakke	639905006730	Sanjaykumar Shankar Bangdar
697305602719	Siddhesh Bhagwan Tendulkar	016605018997	Kishor Jayyting Charade	Branch Name: Satara	
Branch Name: Indanhamani		Branch Name: Kulkawadi		646005004397	Shaukat Siraj Shaikh
638605006128	Suresh Pandurang Kute	226905000345	Heena Ibrahim Kumbharlikar	Branch Name: Shirwal	
Branch Name: Jath		Branch Name: Kudat		211505004472	Bhimu Chawan
640405011829	Vijaytanu Bhisu	173005005637	Minat Kavthankar	Branch Name: Uranislampur	
Branch Name: Jaysingpur		173005005574	Trupti Kairirang Kale	09505010846	Ranjeet Lalasaheb Patil
636405058314	Amit Krushna Pawar	Branch Name: Kurundwad		Branch Name: Vadgaonhazvel	
		636050007311	Rahul Kantil Upadhye	647905002891	Vandana Suresh Mane

Date : 10.07.2023
Place : Kohapur, Ratnagiri, Sangli, Satara, Sindhudurg

S/d Authorised Officer
For ICICI Bank Limited



MAHAGENCO
Maharashtra State Power Generation Co. Ltd.

NOTICE-SRM-30

Following Tenders are published on <https://eprocurement.mahagenco.in>

Sr. No.	E-Tender No.	Subject	EMD/Estimated Value
1	660MW/TW/ T-291/RFX- 3000040109	Procurement of various CPVC Pipes and Fittings for DM plant and its associated system at 3X660MW KTPS Koradi on Open Tender basis.	Rs. 29,348.33/- Rs.2,584,832.56/-
2	210MW/OS/ T-292/RFX- 3000040152	Two years work contract for cleaning of surface and underground drain and chamber cleaning at Stage-II 210MW, KTPS, Koradi.	Rs. 31,819.44/- Rs. 2,831,944.46/-
3	210MW/ODP/ T-293/RFX- 3000040171	Biennial contract for maintenance of bottom ash evacuation system, maintenance of fly ash evacuation system of ESP, Air Heater & Economizer and maintenance of ESP for Unit-6, KTPS, Koradi.	Rs. 55,357.86/- Rs. 5,185,785.60/-
4	660MW/CHP/ T-294/RFX- 3000040194	One Year contract for providing Services of closed Four Wheeler Passenger vehicles (Scorpio / TATA Sumo or any equivalent vehicle of other make) at CHP TPS Koradi.	Rs. 102,981.87/- Rs. 9,948,186.62/-
5	210MW/CIVIL /T-295/RFX- 3000039590	Closing of opening at unit no.5 on turbine floor at 210MW KTPS, Koradi	Rs. 31,564.55/- Rs. 2,806,454.55/-
6	210MW/I&C/ T-296/RFX- 3000040185	Procurement of various type of Solenoid Valve during Unit#6 planned shutdown at 210 MW, KTPS, Koradi.	Rs. 8,484.16/- Rs. 498,476.00/-
7	210MW/OS/ T-297/RFX- 3000040151	Supply of CO2 gas in MAHAGENCO cylinders and work of testing of cylinders and replacement of valves for Unit #6 210MW, KTPS, Koradi	Rs. 5,657.50/- Rs. 215,750.00/-
8	210MW/I&C/ T-298/RFX- 3000040208	Work contract for various welding and fabrication works and cleaning chock up removal of stub, impulse lines of various transmitters and pressure switches during planned shutdown of unit 6, 210 MW, KTPS, Koradi.	Rs. 6,720.00/- Rs. 322,000.00/-
9	660MW/AHP/ T-299/RFX- 3000040244	Work of Garlanding of 250NB & 350NB Pipelines along the periphery for uniform ash deposition inside Khasara Ash Bund at Ash Handling Plant of KTPS, 3X660MW Units.	Rs. 52,281.50/- Rs. 4,878,147.75/-

VENDORS ARE REQUESTED TO REGISTER THEIR FIRMS FOR e-TENDERING.
FOR MORE DETAILS LOG ON TO WEBSITE.
FOR ANY QUERIES CONTACT: EXECUTIVE ENGINEER (PURCHASE), KTPS, KORADI, NAGPUR. MOBILE NO.: +91-8411958622,
E-MAIL ID: eepurchasekoradi@mahagenco.in

---Sd/---
CHIEF ENGINEER (O&M)
MAHAGENCO, KTPS, KORADI



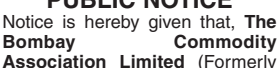
ASIAN PAINTS LTD

6 A, Shantinagar, Santacruz East, Mumbai - 400055

Notice is hereby given that the certificate for the under mentioned securities of the Company has been lost / misplaced and the holder of the said Securities has applied to the Company to release the new Certificate. The Company has informed the holder / applicant that the said shares have been transferred to IEPP as per IEPP Rules.

Any person who has a claim in respect of the said securities should lodge such claim with the Company at its Regd. Office within 15 days from this date else the Company will proceed to release the New certificate to the holder/applicant without further intimation. Name of Shareholder: **Neeta Betal**. Kind of Securities and Face Value: Equity shares of Re./1- each, No. of Shares: 1440, Distinctive Nos: 8515001- 8516440, Place: Bhadohi, UP
Date : 10 July 2023

Applicant:
Neeta Betal



BOMBAY COMMODITY ASSOCIATION LIMITED

Formerly known as The Bombay Commodity Exchange Ltd.) (CIN: U99999MH1938PLC002843) ('the Company') intends to convene its Ninety Sixth Annual General Meeting (AGM) in compliance with the applicable provisions of The Companies Act, 2013 ('the Act') read with the General Circular No. 14/2020 dated 08th April, 2020, General Circular No. 17/2020 dated 13th April, 2020, General Circular No. 20/2020 dated 05th May, 2020 General Circular No. 02/2021 dated 13th January, 2021, General Circular No. 19/2021 dated 08th December, 2021, General Circular No. 21/2021 dated 14th December, 2021, General Circular No. 02/2022 dated 05th May, 2022 and General Circular No. 10/2022 dated 28th December, 2022 of the Ministry of Corporate Affairs (MCA) on **Friday, 11th August, 2023 at 03.30 p.m.** through Video Conferencing facility (VC) and for the said purpose the Company proposes to send Notices to all its members by e-mail after, at least, 3 days from the date of publication of the Public Notice.

The members who have not registered their e-mail addresses with the Company can register their e-mail address by contacting Mr. G. N. Bhambore on bce1926@gmail.com (e-mail address) or 9699368512 (contact number) for participation and voting in the AGM of the Company.
Date : 7 July, 2023
Place : Mumbai
For and on behalf of The Bombay Commodity Association Limited
Sd/-
Mahendra Damji Chheda
Director
DIN:00389852



यूनियन बैंक ऑफ इंडिया
भारत सरकार का शुद्धम



Union Bank of India
A Government of India Undertaking



75th
Azadi Ka Amrit Mahotsav

Central Office: Union Bank Bhavan, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai – 400 021. Website: www.unionbankofindia.co.in Email: investorservices@unionbankofindia.bank

NOTICE OF 21st ANNUAL GENERAL MEETING, BOOK CLOSURE & E-VOTING

NOTICE is hereby given that the **21st (Twenty First) Annual General Meeting ("AGM")** of the Shareholders of **Union Bank of India ("Bank")** will be held on **Friday, 4th August 2023 at 11.00 am (IST) through Video Conferencing (VC) or Other Audio Visual Means (OAVM)** facility at Central Office, Union Bank of India, Mumbai (the deemed venue of the meeting) to transact the following business:

Ordinary Business:

Item No. 1. : To discuss, approve and adopt the Audited Standalone and Consolidated Balance Sheet of the Bank as at **31st March 2023**, Standalone and Consolidated Profit and Loss Account for the year ended on that date, the Report of the Board of Directors on the working and activities of the Bank for the period covered by the Accounts and the Auditors' Report on the Balance Sheet and Accounts.

Item No. 2: To declare Dividend of Rs. 3/- per Equity Share for the Financial Year 2022-23.

Special Business:-

Item No. 3: Raising of Capital of the Bank by way of issuance of fresh Equity Shares and / or by issuance of Additional Tier-1 / Tier-2 Capital as per BASEL III Guidelines.

Item No. 4: Appointment of Shri Laxman S Upgar (DIN: 02453845) as Part-Time Non-Official (Independent) Director of the Bank.

Item No. 5: Appointment of Shri Srinivasan Varadarajan (DIN: 00033882) as Part-Time Non-Official (Independent) Director and Non-Executive Chairman of the Bank.

Item No. 6: Appointment of Shri Nidhu Saxena (DIN: 09691292) as Executive Director of the Bank.

Item No. 7: Appointment of Ms. A. Manimekhalai (DIN: 08411575) as Managing Director and CEO of the Bank.

Item No. 8: Appointment of Shri Ramasubramanian S (DIN: 08747165) as Executive Director of the Bank.

The Shareholders are further informed that:

- The Annual Report of the Bank for the year 2022-23 inter alia containing detailed Notice of the AGM has been served by Email only to the shareholders as per MCA and SEBI circulars on 6th July, 2023.
- The Annual Report is also hosted on the website of BSE www.bseindia.com and NSE www.nseindia.com
- The Annual Report is also hosted on the website of the Bank on the following link – <https://www.unionbankofindia.co.in/english/aboutus-investor-annual-reports.aspx>
- The Annual Report is also hosted on the website of e-voting service provider <https://evoting.kfintech.com>

Notice is also given that -

- The Register of Shareholders and Share Transfer Books of the Bank will remain closed from **Saturday, 29th July, 2023 to Friday, 4th August, 2023** (both days inclusive) for the purpose of AGM.
- Pursuant to provisions of Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015 and Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended by the Companies (Management and Administration) Amendment Rules, 2015, the Bank is providing shareholders the facility to exercise their right to vote at the AGM by electronic means and the business may be transacted through E-Voting Services.
- The facility of casting the votes by the shareholders using an electronic voting system from a place other than venue of the AGM ("remote e-voting") and Voting during AGM will be provided by KFin Technologies Limited ("KFinTech"). Shareholders may log on to the E-Voting website <https://evoting.kfintech.com> to cast their vote.
- Such of those shareholders whose names appear on the Register of Members/Beneficial owners as furnished by NSDL/ CDSL as on **Friday, 28th July, 2023** shall be entitled to participate in e-voting.
- The remote e-voting period commences on **Tuesday, 1st August, 2023 (9:00 am IST) and ends on Thursday, 3rd August, 2023 (5:00 pm IST)**. During this period, shareholders of the Bank, holding shares either in physical form or in dematerialized form, as on the **Cut-Off Date i.e., Friday, 28th July, 2023** may cast their vote by Remote E-Voting. The Remote E-Voting module shall be disabled by KFinTech for voting thereafter. Once the shareholder casts his vote on a resolution, the shareholder shall not be allowed to change it subsequently.
- As per the SEBI circular dated 9th December 2020, CDSL & NSDL circulars dated 11th December 2020 and 15th December

