

ARTSON ENGINEERING LIMITED

28th October 2020

Corporate Relationship Department **BSE Limited**, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400001

Dear Sir/ Madam,

Sub: Intimation regarding newspaper publication of the Notice of adjourned Board Meeting to be held on Thursday, 29th October 2020 at 2.00 pm

In continuation of the disclosure made on 27th October 2020 regarding the adjournment of the Board Meeting, this is to inform that, pursuant to the Regulation 29 and 47 of SEBI (Listing Obligation and Disclosure Requirements) Regulation 2015 the Company has given newspaper publication of the adjourned **Board Meeting to be held on Thursday, 29th October 2020, at 02.00 pm** in Business Standard (English), all India edition and Navakal (Marathi) Mumbai edition on 28th October 2020.

The clippings of the aforesaid newspaper publication are enclosed.

This is for your reference and records please.

Yours Truly, For **Artson Engineering Limited**

Deepak Tibrewal Company Secretary FCS 8925

Retail loans cause more pain in Q2

Credit Suisse expects delinguencies at 5-10% for pvt banks, 9-12% for NBFCs

Mumbai, 27 October

tress in retail loans had started building up around this time last year, owing to the slowdown in economic activity. The pandemic to 4.3 per cent — up from 1.4 per and subsequent lockdown may have added to stress, if the September quarter (Q2) results of India's largest retail lenders across segments — HDFC Bank, Bajaj Finance, and SBI Cards are anything to go by.

In case of HDFC Bank, for instance, retail growth at 5.3 per cent vear-on-vear was at a decadal low, and so was the share of retail loans at 46.7 per cent.

Except personal loans and credit cards, retail growth was even lower. HDFC Bank's high share of unsecured loans — at 16 per cent of its retail book poses a risk while the secure pockets of auto and housing loans continue witnessing a decline in growth.

In the case of Bajaj Finance, sharp and unprecedented rise in the pool of 60 day-plus overdue loans (60DPD). The consumer (wholesale and retail) and auto loan pockets, which account for over 65 per cent of total loans, witnessed the 60DPD ratio rising from 1.2-1.5 per cent (10 per cent in auto these numbers. loans) to 7-25 per cent.

Therefore, even if collection trends improve as indicated, normalisation may be many quarters away.

SBI Cards' Q2 was more alarming, with the gross nonperforming asset ratio surging cent in Q1. The card issuance data suggests that in present conditions the lender would prefer caution to growth. Though prudent as a strategy, slow growth could drag the overall asset quality down.

Based on the initial assessment of Q2 results, analysts at Credit Suisse have forecast delinquencies in retail loans to come in at 5-10 per cent for private banks and 9-12 per cent for non-banking financial companies (NBFCs).

"Early reporting on segment-level delinquencies in Q2 indicates wide variances in consumer loan delinquency trending at 17 per cent and 21 per cent in credit cards and twowheelers, respectively, 10-11 per the worrying factor was the cent in the microfinance and tractors segments, less that 10 per cent in commercial vehicles, and 3-7 per cent in business banking and LAP (loan against property)," they note.

Improving trends monthly collections is a critical assumption while extrapolating



Macquarie Capital remains unchanged on his estimates of total gross addition to stressed assets, at 8-10 per cent over the next nine months. He expects half the moratorium book to come under stress

"Some (lenders) argue that 80 per cent (of the moratorium book) will be fine, and only 20 per cent could be stressed. We find it difficult to digest how a customer could pay the dues for September or October, when he has not paid up for six months," he points out.

Ashish Singhal, managing director of Experian Credit Information Company India, agrees with Ganapathy, saying collection efficiency is 200-400 bps below pre-Covid levels, indicating deterioration in asset quality.

'Some customers thought

HOW ASSET QUALITY STACKS

Gross NPA	FY20	Q1 FY21	Q2 FY21		
(%)			Actual	Proforma	
HDFC Bank	1.30	1.40	1.10	1.40	
Bajaj Finance	1.61	1.40	1.03	1.34	
SBI Cards	2.00	1.40	4.30	7.46	

NPA: Non-performing assets Proforma is NPA ratio without SC's standstill order on NPA recognition Source: Companies

extended moratorium," he formance and scores, the next adds. If not for this, NPA numbers would have been dif-

Hence, the months ahead will be crucial for judging retail asset quality. Much of it would depend on the financial position of borrowers, along with the lender's willingness in growing its books.

low-rated customers enquiring

2-3 months are critical," cautions Singhal. For now, rating agencies say enquiries are increasing for home loans, auto loans, and credit cards vis-à-vis personal loans — indicating a lower chance of revolving loans to meet monthly dues.

Axis Bank, ICICI Bank, and IndusInd Bank are set to dis-"We are not seeing a shift to close their Q2 numbers this week. Their commentary will be the Supreme Court's stay on or availing of loans. However, in important to judge if the retail Ganapathy of NPA recognition was an terms of actual portfolio per- credit cycle has run its course.

Home loan offers: Conditions apply

They may be available only to those whose credit score exceeds a level or who buy insurance also

SANJAY KUMAR SINGH

Just as property developers are deluging prospective homebuyers with price discounts, payment plans, and freebies, banks and housing finance companies (HFCs), too, have come out with special offers on home loans this festive season. These include lower interest rates and complete or partial waiver of the processing fee.

If you have to choose between a lender offering a special interest rate and one offering concession on the processing fee, go with the former. "The processing fee is a one-time concession, while the benefit of a lower interest rate will accrue for a longer period," says Arvind Rao,

chartered

founder.

and

accountant

Arvind Rao

Associates.

every bor-

rower will

be able to

avail of the

Many lenders charge a fee for legal and technical evaluation of the property, in addition to a processing fee. A lender may advertise that it is waiving the processing fee, but may levy the other fee. Borrowers need to clarify this

offers being advertised. "These days, offers come with eligibility criteria attached. A lender could, for instance, be giving special loan rate only to clients with a credit score of 750 and above," says Gaurav Gupta, founder and chief executive officer (CEO), MyLoanCare. He suggests that borrowers should also check if the lender is funding

Many lenders charge a fee for legal and technical evaluation of the property, in addition to a processing fee. A lender may advertise it is waiving the processing fee, but may levy the other fee. Borrowers need to clarify this.

the property you are interested in.

Some special offers are only available if customers purchase insurance from the lender. "Depending on the type of insurance sold, the cost could range between 1 per cent and 7 per cent of the loan amount," says Gupta. Find out in advance if the offer is available only if you buy the insurance cover. You will have a long association with



the lender you choose. Enquire from existing borrowers about its service standards. With a pandemic raging, it would be advisable to select one with a strong online presence, or one with an office close to your residence.

Also find out if, to avail of a timebound offer, you need to apply by a cer-

tain date or get your loan approved by then. "It should not happen that by the time your loan is approved the special offer period has ended and you cannot avail of it," says Rishi Mehra, CEO, Wishfin.

Finally, you will need to decide whether to borrow from a bank or an HFC. When you borrow from the former,

your home loan rate will be linked to the reporate. Transmission of rate cuts will happen more transparently here. A bank also agrees to accept a lower margin when it makes a special offer and cannot hike the margin unless the borrower's creditworthiness changes.

If you go with an HFC, the loan rate will be linked to an internal benchmark called the prime lending rate. "Some HFCs take more time to reduce the rate for existing customers than others and must be avoided," says Mehra.

Doing some research online will help you zero in on an HFC that has a better record of transmitting rate cuts.

Soaring potato prices make farmers jittery

Lucknow, 27 October

With potato rates touching a Potato seed is new high every day, farmers in selling for ₹60-70 Uttar Pradesh are finding it dif- per kg in the open ficult to acquire seeds. In the market this year as crop season, farmers are forced compared to ₹18-22 to buy potato seeds at three earlier times the rates compared to previous years.

Potato seed is selling for ₹60-70 per kg in the open market this year as compared to ₹18-22 earlier. Crop area of potato is set to reduce this year due to high rates

BHARAT FORGE LIMITED

CIN: L25209PN1961PLC012046 Registered Office: Mundhwa, Pune Cantonment,

Pune 411 036, Maharashtra, India Ph. No.: 91-20-6704 2777 / 2476 Fax No.: 91-20-2682 2163

NOTICE

Pursuant to Regulation 47 of the Securities and Exchange Board of India

(Listing Obligations and Disclosure Requirements) Regulations, 2015,

notice is hereby given that a Meeting of the Board of Directors of the

Company will be held on Wednesday, November 11, 2020, inter-alia, to

consider and approve the Unaudited Standalone and Consolidated

Financial Results of the Company for the quarter and half year ended on

The said notice may be accessed on the Company's website

at www.bharatforge.com and may also be accessed on

the Stock Exchange websites at www.bseindia.com and

meet the demand. In the sowing season this year, Chipsona, Kufri, Chandramukhi Lalima. and Badshah varieties of

potato seeds are in great demand. According to traders, these varieties of seeds are selling for ₹60-72 per kg. Last year, these potato seeds were sell-

ing at ₹18-22 per kg. According to farmers,

other items such as fertilisers and insec-However, the state government has arranged potato seeds for ticides have also increased. Although the ₹32 per kg at select centres UP government opened seed counters at the state-owned cold stores but due to but this is not enough to freight charges and distance, very few farmers are availing this facility.

Potato farmer from Aligarh Mohit Singh said due to the high rate of seeds, people are shying away from this crop. When the seeds are costly, the crop is sold cheaper and this trend is bothering farmers, he added.

Agriculture expert SK Singh said because of the high rate of seeds, the crop

besides the high rate of seeds, the cost of area in UP may reduce by 20 per cent this

According to him, in the sowing season, a farmer needs four quintals of seed for one bigha. Adding labour, fertiliser and other items, the cost of potato production will soar this year.

Besides, the farmers are not sure about potato rates in the near future and this has been keeping them away from sowing during the year.

For the last three years, there has been record production of potato in UP. Last year, UP had produced more than 165 lakh tonnes of potato.

GREENPLY INDUSTRIES LIMITED

legd. Office: Makum Road, Tinsukia, Assam – 786 Phone: 033 3051 5000, Fax: 033 3051 5010

Notice is hereby given pursuant to Regulation 29 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 that a meeting of the Board of Directors of Greenply ndustries Limited will be held on Wednesday, the 4th November, 2020 inter alia, to consider, approve and take on record the Un-audited financial results of the Company for the quarter and half year ended on

This is to inform that, pursuant to the provisions of the SEBI (Prohibition Code of Conduct for Prohibition of Insider Trading, the Trading Window for dealing in shares of the Company has already been closed with effect from 1st October, 2020 and will be reopened on 6th November, 2020 after expiry of 48 hours of submitting the above referred Financial Results of the Company to the Stock Exchanges on 4th November, 2020.

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

For Greenply Industries Limited

..Applicant/

Resulting Company

Kaushal Kumar Agarwal Place : Kolkata

http://www.airindia.in or mail to girish.kumar@airindia.in

atson

Pune: October 27, 2020

September 30, 2020.

ARTSON ENGINEERING LIMITED CIN: L27290MH1978PLC020644

(A subsidiary of Tata Projects Limited)

For Bharat Forge Limited

Tejaswini Chaudhari

Company Secretary

Regd. Office: 2nd Floor, One Boulevard, Lake Boulevard Road, Hiranandani Business Park, Powai, Mumbai-76, MH.
Tel: 022-66255600; Email: investors@artson.net; website: www.artson.net

Notice is hereby given that, pursuant to Regulation 29 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Board Meeting convened on 27th October 2020 is adjourned due to certain unavoidable circumstance and now will be held on Thursday, 29th October 2020 at 02:00 pm. through Video Conference to consider and approve the un-audited financial results of the Company for the second quarter ended 30th September 2020. The trading window shall continue to remain closed until 48 hours after the public nouncement of the unaudited financial results for the second quarter. Notice is also available on the website of the Company at www.artson.net ar

website of BSE at www.bseindia.com. for Artson Engineering Limited

Deepak Tibrewal

Mumbai, 28th October 2020

GREAVES COTTON LIMITED Corporate Identity Number: L99999MH1922PI C000987

Registered Office: Unit No. 701, 7th Floor, Tower 3, Equinox Business Park, LBS Marg Kurla(W), Mumbai - 400 070 **Telephone:** +91-22 62211700; **Fax:** +91-22 62217499 E-mail: investorservices@greavescotton.com Website: www.greavescotton.com



Notice is hereby given pursuant to Regulation 47 read with Regulation 29 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of the Company will be held on Thursday, 5th November 2020, inter alia, to consider and approve the unaudited financial results (standalone and consolidated) of the Company for the quarter and half year ended 30th September, 2020.

> For Greaves Cotton Limited Atindra Basu

> > Place: Mumbai

Head - Legal, Internal Audit Mumbai 27th October, 2020 This Notice is also available at the Investor Relations section of

& Company Secretary the Company's website www.greavescotton.com and Corporate Announcement section of the Stock Exchanges' website www.nseindia.com and www.bseindia.com



PLATES conforming to IS 2062 GR.E250C for a total quantity of 3,30,642 Kg. through https://e-procure.gov.in portal. For split up of quantity and detailed terms and conditions, visit our website (www.fact.co.in) or Central Public Procurement Portal (https://e-procure.gov.in). EMD Rs. 1.00 Lakh. Intimation of extension of bid submission/opening, Part B price bid opening will be only through CPP portal/FACT website Due date / time for submission of two part bids : 17-11-2020, 2 PM.

FACT THE FERTILISERS AND CHEMICALS TRAVANCORE LIMITED

Phone: 0484-2568326 / 2568327 E-mail:geethakg@factltd.com/ngeetha@factltd.com_website: http://www.fact.co.in

(A Government of India Enterprise), Regd. Office: Eloor CORPORATE MATERIALS. FACT-PD ADMN. BUILDING. UDYOGAMANDAL-683 501. KOCHI (KERALA). INDIA

Deputy General Manager (Materials) ESS

RISHI LASER LIMITED

CIN : L99999MH1992PLC066412 612, V. K. Industrial Estate, 10-14 Pais Street, Byculla (W), Mumbai 400 011 Tel. No.: (022) 23075677/23074585, Fax No. (022) 23080022 E-mail: rlcl.mumbai@rishilaser.com. Website: www.rishilaser.com

NOTICE OF 28TH ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCE / OTHER AUDIO VISUAL MEANS lotice is hereby given that the 28th Annual General Meeting (AGM) of

Rishi Laser Limited is scheduled to be held on Friday 27th November 2020 at 11.00 a.m. through Video Conferencing / Other Audio Visual Means (VC / OAVM) in accordance with applicable provisions of the Companies Act, 2013 and in compliance with the procedure prescribed in Circular No. 20/2020 dated 5th May. 2020 read with circular number 14/2020 dated 8th April 2020 and circular number 17/2020 dated 13th April 2020 issued by the Ministry of Corporate Affairs and circular number SEB / HO / CFD CMD / CIR / P / 2020 / 79 dated 12th May 2020 issued by the Securities and Exchange Board of India.

The Annual Report of the Company for the financial year 2019-20 including the Notice of 28th AGM of the Company, are being sent to the Members whose email ids are registered with the Company / Depository Participants. The Annual Report along with Notice of 28th AGM of the Company is available on the website of the Company at www.rishilaser. com and shall also be available on the website of BSE Limited at www bsendia.com and Central Depository Services (India) Limited (CDSL) at www.evotingindia.com. Statutory Registers and Documents referred to in the Notice of 28th AGM and Explanatory statement are open for inspection by the Members at the Registered Office of the Company on all days (excluding Saturday and Sunday) between 11.00 a.m. to 1.00 p.m. upto the date of

The members of the Company who are holding shares in physical form o who have not registered their email ID with the Company, can cast their vote through remote e-voting during Monday, November 23, 2020 at 9.00 a. m. and upto Thursday, November 26, 2020 at 5.00 p. m. or through e-voting during the Annual General Meeting. Detailed procedure for remote e-voting and e-voting at the AGM is provided in the Notice of 28th AGM

The procedure for registration of email id to receive future document

a) Members holding shares in Dematerialised mode are requested to register their email id and PAN, Bank Mandate details either with the Company or with their Depository Participants or the Registrar and Transfer Agent of

their email id and PAN, Bank Mandate details by sending an email to

Company's email id: rlcl.mumbai@rishilaser.com or to the Company's Registrar & Transfer Agent, M/s. Adroit Corporate Services Private Limited email id: sandeeps@adroitcorporate.com with a Signed Request letter mentioning their Folio Number and the Email ID/ PAN (Self attested copy) that is to be registered along with the cancelled Cheque. Notice is hereby given that pursuant to the provisions of Section 91 of the Act read with the relevant Rules framed thereunder and Regulations

42 of the Listing Regulations, the Register of members and Share Transfer Books of the Company shall remain closed from Saturday lovember 21, 2020 to Friday, November 27, 2020 (both days inclusive) fo the purpose of 28th AGM for the financial year 2019-20. In case you have any Queries or issues regarding e-voting you may refe

In case the Members have any gueries or issues regarding login / e-voting during the AGM, you can write an email to helpdesk.evoting@cdslindia.com or call 022-23058542/43

For RISHI LASER LTD.

Managing Director **DIN**: 00164228

Website: www.greenply.com, E-mail: investors@greenply.com CIN: L20211AS1990PLC003484

Insider Trading) Regulations, 2015 (PTI Regulations) and Company's

Date: 27th October, 2020 Company Secretary & Vice President-Legal

BEFORE THE NATIONAL COMPANY LAW TRIBUNAL **DIVISION BENCH. CHENNAI** FORM NO. CAA. 2 [Pursuant to Section 230(3) and rule 6 and 7]

CA/324/CAA/2020 In the matter of: Sections 230 to 232 and other applicable Provisions of the Companies Act, 2013;

In the matter of Scheme of Arrangement between Severn Glocon India Private Limited and Severn Glocon Valves Private Limited and their respective shareholders and creditors

And

Severn Glocon Valves Private Limited. company incorporated and registered under the provisions of the Companies Act, 2013 and having its registered office at F 96 & F 97, SIPCOT Industrial Park. rungattukottai, Chennai 602 105, Tamil Nadu, India

The Equity Shareholders of Severn Glocon Valves Private Limited NOTICE is hereby given that by an order dated 6 October 2020, the National Company Law Tribunal, Division Bench, Chennai ("the Tribunal") has directed the meeting of he Equity Shareholders of the Resulting Company for the purpose of considering, and

Notice and Advertisement of notice of the meeting of the Equity Shareholders

and their respective shareholders and creditors ('the Scheme'). In pursuance of the said order and as directed therein, further notice is hereby given at a meeting of the Equity Shareholders of the Resulting Company be convened and held at F.96 & F.97. SIPCOT Industrial Park, Irungattukottai, Chennai 602 105. Tamil Nadu, India through video conferencing via Zoom [https://zoom.us/j/ 97724087340?pwd=Tk1ZdzJvSnJ0Z1I1UidEN2pudFhBQT091 on 30 November 202 at 5:15 P.M. and the said Equity Shareholders of the Resulting Company are requested

The guorum for the Meeting shall be 2 (Two) Members. In case the guorum is not in place at the designated time, the Meeting shall be adjourned by half an hour and thereafter, the shareholders present for voting shall be deemed to constitute the quorum. Copies of the Scheme of Arrangement and of the Statement under Section 230 and other applicable provisions of the Companies Act, 2013 can be obtained free of charge at the Registered Office of the Resulting Company. Persons entitled to attend and vote at the meeting may vote in person or by proxy,

provided that all proxies in the prescribed form are deposited at the Registered Office the Resulting Company at F 96 & F 97, SIPCOT Industrial Park, Irungattukottai, Chennai 602 105. Tamil Nadu. India. not later than 48 hours before the Meeting. The Tribunal has appointed Mr. Arun Karthik Mohan, failing which, the directors nanaging directors of the Resulting Company as the Chairman of the said Meeting The above mentioned Scheme of Arrangement, if approved by the Meeting, will be

> Mr Arun Karthik Mohan Chairman appointed for the Meeting



YOUR

MONEY

NOTICE INVITING TENDER						
Tender No. Nature of Services		Last date For Submission				
Tender/ Fare filing/02	"Airlines Fare Filing and distribution services"	18 th Nov 2020				
For further detail	ls regarding tender documer	nts visit our website				

General Manager - Commercial

XGATI

GATI LIMITED CIN: L63011TG1995PLC020121

Regd. Office: Plot No. 20, Survey No. 12, Kothaguda, Kondapur, Hyderabad - 500 084, Telangana Tel: +91-040-7120 4284, Fax: +91-040-2311 2318, Email Id: investor.services@gati.com, Website: www.gati.com **NOTICE**

Pursuant to Regulation 29 read with Regulation 47 and other applicable regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, notice is hereby given that the Meeting of the Board of Directors of **Gati Limited** is scheduled to be held on Wednesday, November 04, 2020 inter-alia to consider and approve the Un-audited financial results (Standalone and Consolidated) of the Company for the quarter and half year ended September 30, 2020.

The information contained in this notice is also available on the Company's website www.gati.com and also on the websites of the Stock Exchanges at www.nseindia.com and www.bseindia.com.

T. S. Maharan

..Applicant

Demerged Compan

Company Secretary & Compliance Officer

Place: Hyderabad Date: October 27, 2020

> REFORE THE NATIONAL COMPANY LAW TRIBUNAL DIVISION BENCH, CHENNAI FORM NO. CAA. 2

CA/323/CAA/2020 In the matter of: Sections 230 to 232 and other applicable

In the matter of Scheme of Arrangement between Severn Glocon India Private Limited and Severn Glocon Valves Private Limited and their respective shareholders and creditors

The Unsecured Creditors of Severn Glocon India Limited NOTICE is hereby given that by an order dated 6 October 2020, the National Company Law Tribunal, Division Bench, Chennai ("the Tribunal") has directed the meeting of the Unsecured Creditors of the Demerged Company for the purpose of considering and if thought fit, approving with or without modification, the Scheme of Arrangemen between Severn Glocon India Private Limited and Severn Glocon Valves Private Limited

n pursuance of the said order and as directed therein, further notice is hereby give hat a meeting of the Unsecured Creditors of the Company be convened and held at 1 F 97, SIPCOT Industrial Park, Irungattukottai, Chennai 602 105, Tamil Nadu India through video conferencing via National Securities Depository Limited [https://www.evoting.nsdl.com/] on 30 November 2020 at 4:15 P.M. and the said Unsecured

Creditors of the Company are requested to attend the meeting. The quorum for the Meeting shall be 20 (Twenty) Members constituting 25% or mor

Copies of the Scheme of Arrangement and of the Statement under Section 230 and other applicable provisions of the Companies Act, 2013 can be obtained free of charge at the Registered Office of the Company.

of the Company at F 96 & F 97, SIPCOT Industrial Park, Irungattukottai, Chennai 602 105. Tamil Nadu, India, not later than 48 hours before the Meeting. The Tribunal has appointed Mr. Arun Karthik Mohan, failing which, the directors

Mr Arun Karthik Mohar

Place : Chennai Date : 28/10/2020 Chairman appointed for the Meeting

if thought fit, approving with or without modification, the Scheme of Arrangement Members holding shares in physical form are requested to registe between Severn Glocon India Private Limited and Severn Glocon Valves Private Limited

the Frequently Asked Questions ("FAQs") and e-voting manual available at ww.evotingindia.com under help section or write an email helpdesk.evoting@cdslindia.com or call 1800225533.

Harshad Pate

Provisions of the Companies Act, 2013;

Severn Glocon India Limited. company incorporated and registered under the provisions of the Companies Act, 1956 and having its egistered office at F 96 & F 97, SIPCOT Industrial Park.

<u>Notice and Advertisement of notice of the meeting of the Unsecured Creditors</u>

rungattukottai, Chennai 602 105, Tamil Nadu, India

and their respective shareholders and creditors ('the Scheme').

of the value of the unsecured credit. In case the quorum is not in place at the designated time, the Meeting shall be adjourned by half an hour and thereafter, the unsecured reditors present for voting shall be deemed to constitute the quorum.

ersons entitled to attend and vote at the meeting may vote in person or by proxy provided that all proxies in the prescribed form are deposited at the Registered Office

managing directors of the Company, as the Chairman of the said Meeting. The above mentioned Scheme of Arrangement, if approved by the Meeting, will be subject to the subsequent approval of the Tribunal

वेळेत स्थानकात या अन्यथा तुमची ट्रेन चुकू शकते वापुरात विद्युत टिणगी कडक अंमलबजावणीला सुरुवात झाली आहे

रत्नागिरी, प्रतिनिधी

वारंवार सूचना करूनही तपासणीकरीता रेल्वेच्या वेळेच्या पूर्वी स्थानकात उपस्थित न राहणाऱ्या प्रवाश्यांच्या बाबतीत कोकण रेल्वेने आता कडक पावले उचलली आहेत. उशिरा आल्याने तपासणी न होणाऱ्या प्रवाश्यांचा रेल्वेतील प्रवेश अडचणीत येणार आहे. कोकण रेल्वे आजपासन रत्नगिरी सिंधुदुर्गातील सर्वच स्थानकात या बाबतची कडक अंमलबजावणी करणार आहे.

कोव्हिड चा धोका पर्णतः टळलेला नाही, या पार्श्वभूमीवर कोकण रेल्वे सर्व स्थानकांवर प्रवाश्यांची प्रवासापूर्वी आरोग्य व अन्य तपासणी करत आहे.

कोकण रेल्वे कडून विशेष सूचना



रेल्वेच्या याकरीता वेळेपूर्वी प्रवाश्यांनी किमान एक तास आधी स्थानकात उपस्थित ग्हावं असे आवाहन गेले काही दिवस कोकण रेल्वे करत आहे.

या आवाहनाला प्रवाश्यांनी उत्तम प्रतिसाद दिला आहे.मात्र काही ठराविक प्रवासी ऐनवेळी स्थानकात दाखल असल्याने रेल्वे सुटण्याच्या वेळी गोंधळाची स्थिती निर्माण होते आहे. आता अशा प्रवाश्यांच्या बाबतीत कठोर धोरण अवलंबले

यामळे ऐनवेळी येणाऱ्या प्रवाश्यांना ट्रेनच्या बाहेर रहावे लागण्याची भीती आहे. कोव्हिडचा प्रसार होऊ यासाठी कोकण रेल्वे सर्व त्या खबरदारी घेत आहे. केले जाणारे सर्व उपाय

प्रवाश्यांच्या आरोग्याच्या हिताचे आहेत या सगळ्याकरीता कोकण रेल्वेचे सर्व कर्मचारी अधिकारी मर्व स्थानकात अहोरात्र मेहनत घेत आहेत. त्यांच्या या प्रयत्नांना प्रवाश्यांची साथ अपेक्षित आहे.

पडल्याने ऊस जळन खाक

विद्युत तारांचा एकमेकांना होऊन पडलेल्या ठिणगीमुळे नवापूर येथे दीड एकरातील उसाच्या शेताला आग लागली. त्यात ऊस जळून खाक झाला. यावेळी मजुरांनी पाण्याचा मारा करत आग विझवण्याचा प्रयत्न केला. नवापूर येथील अग्निशमन बंब दाखल झाल्याने तासाभरात आगीवर नियंत्रण मिळवण्यात यश आले.

गुजरात राज्यातील खाबदा येथील रहिवासी सीमाबाई फत्तेसिंग गावित यांचे नवापर तालक्यातील आमलाण रस्त्याजवळ शेत

आमलाणकडे वाहिनी गेली आहे. विद्यत तारांचा एकमेकांना विद्युत ठिणगी शेतातील उसावर पडली आणि काही क्षणात उसाने पेट घेतला. उसाच्या शेताला आग लागल्याचे कळताच परिसरातील घटनास्थळी धाव घेत आग विझवण्याचा प्रयत्न केला. परंतु आगीने रौद्ररुप धारण केले. शेतमालक सीमाबाई फत्तेसिंग गावित आणि अमर फत्तेसिंग गावित हे दोघे आग विझवण्यासाठी शर्थीचे प्रयत्न करत होते

अमर गावित यांच्या हाताला

दखापत देखील झाली.

कांद्याचे लिलाव सुरू न झाल्यास जिल्हाभरात रास्ता रोको करणार

■ नाशिक

केंद्र सरकारने होलसेल कांदा खरेदीची साठा मर्यादा २५ टनांची केल्याने त्याला विरोध म्हणून जिल्हाभरातील बाजार समित्यांमध्ये कांद्याच्या लिलावाच्या प्रक्रियेमध्ये व्यापारी सहभाग घेत नाही. असे कारण सांगुन गेल्या दोन दिवसांपासुन नाशिक जिल्ह्यातील सर्व बाजार समित्यांमध्ये कांद्याचे लिलाव बंद आहेत. नाशिक जिल्ह्यातील बाजार समित्यांमध्ये कांद्याचे लिलाव सरू न झाल्यास जिल्हाभरात रास्ता रोको करणार असल्याचा इशारा राज्य उत्पादक कांदा संघटनेने दिला आहे.

ऐन सणासुदीच्या काळात

राज्य कांदा उत्पादक संघटनेचा इशारा



लागवड करण्याचे काम वेगात सुरु असताना कांदा उत्पादकांना आर्थिक तरतुदीची असताना साठवलेला कांदा बाजार समित्यांमध्ये विक्री करणे गरजेचे असून लासलगावसह सर्वच बाजार कामकाज बंद असल्याने कांद्रा उत्पादक शेतकन्यांसाठी मोठी गैरसोय

होत आहे. बाजार समित्यांचे कामकाज बेमुदत बंद राहन पुढे ते सुरु झाल्यानंतर अचानक कांद्याची मोठ्या प्रमाणात आवक होऊन उलट दर घयरण्याचा धोका आहे

त्यामुळे येत्या दिवसांत जिल्ह्यातील सर्व बाजार समित्यांचे कांद्याचे लिलाव सुरळीत सुरु न झाल्यास महाराष्ट्र राज्य कांदा उत्पादक शेतकरी संघटनेच्या नेतृत्वाखाली संपूर्ण जिल्हाभर रास्ता रोको आंदोलन केले जाईल, असा इशारा संघटनेचे अध्यक्ष भारत दिघोळे यांनी

युको बँकेची २५,२६६ कोटींच्या थकीत कर्जांपैकी ९ वर्षांत १,७०२ कोटींची वसुली

थकीत आणि बुडीत बाबतीत असलेल्या आघाडीवर सरकारी बँकांमध्ये यको असल्याचे उघडकीस आले आहे. या बँकेने २५ हजार २६६ कोटींच्या बुडीत कजिपकी गेल्या ९ वर्षांत केवळ १,७०२ कोटी वसूल केले असल्याची उघडकीस आली आहे.

बँकांनी सरकारी दिलेली कर्जे मोठ्या कर्जदारांनी थकली आहेत. ही कर्जे राईट ऑफ दाखवून या बँका करसवलतीचाही फायदा घेतात. कर्जे राईट ऑफ केली म्हणजे ती बडाली असा त्याचा अर्थ

होत नाही. या कर्जांची वसुली करण्याचा अधिकार वँकांना आहे. परंतु मोठ्या कर्जदारांकडील थकबाकी वसूल करण्याबाबत सरकारी बँका नेहमीच असतात. युनायटेड कमर्शियल बँक म्हणजेच यूको बँकही त्याला अपवाद नाही, या कोटींची कर्ज गर्दट ऑफ दाखवली आहेत. २०११-१२ ते २०१९-२० या ९ वर्षांच्या काळात या बँकेने त्यापैकी केवळ ७ टक्के म्हणजे १,७०२ कोटी वसूल केले आहेत. माहिती अधिकार कार्यकर्ते विवेक वेलणकर यांनी माहितीच्या अधिकाराखाली मागवलेल्या माहितीत हे

धक्कादायक सत्य उघड

झाले आहे. सजन नागरिक मंचाचे अध्यक्ष वेलणकर यांना दिलेल्या माहितीत बँकेने गेल्या ४ वर्षात १० हजार ३६१ कोटींच्या थकित कर्जांपैकी केवळ ५२९ कोटींची म्हणजे ५ टक्के एवढी वसुली केली. मोठ्या थकबाकीदार कर्जधारकांची नावे व इतर माहिती वेलणकर यांनी युको बँकेकडे मागितली. तेव्हा अशा मोठ्या कर्जदारांची नावे नियमानसार आम्ही जाहीर करू शकत नाही, असे उत्तर युको बँकेने त्यांना दिले. कॅनरा आणि पंजाब आणि नॅशनल बँकेनेही बड्या थकबाकीदारांची देण्यास

पोलीस निरीक्षक रणजित डेरे यांची नगर येथे बदली आय.पी.एस.अभिनव त्यागी यांनी पदभार स्वीकारला

नेवासा पोलीस ठाण्याचे पोलीस निरीक्षक रणजित डेरे यांची नगर येथे नियंत्रण कक्ष विभागात बदली झाली असून उत्तरप्रदेश आग्रा येथून आलेले आय.पी.एस. दर्जाचे अधिकारी अभिनव त्यागी यांनी मंगळवार २७ ऑक्टोबर रोजी प्रभारी निरीक्षक म्हणून पदभार स्वीकारला. या दोन्हीही अधिकान्यांचा यावेळी नागरिकांसह सर्वपक्षीयांच्या वतीने सत्कार करून गौरव करण्यात आला.

नेवासा पोलीस स्टेशनच्या दालनात झालेल्या छोटेखानी कार्यक्रमात आय.पी.एस.अभिनव त्यागी यांचे स्वागत करण्यात येऊन पोलीस निरीक्षक रणजित डेरे यांना सत्कार करून निरोप देण्यात आला.यावेळी पत्रकार सुधीर चव्हाण यांनी प्रास्ताविक करून दिला तसेच नेवासा गावची



धार्मिक ऐतिहासिक सामाजिक पार्श्वभूमी विषद केली. यावेळी बोलतांना पोलीस निरीक्षक रणजित डेरे म्हणाले की, नेवासा पोलीस स्टेशनला दोन वर्षे मी सेवा केली जास्तीत जास्त केसेस सामोपचाराने निकाली निघाव्यात यासाठी मी मामाजिक कार्यकर्त्यांनी दाद दिली त्यामुळे सकारात्मक दृष्टीने न्याय देण्याचा प्रयत्न केला याचे समाधान वाटते सर्व जातीधर्माच्या लोकांनी देखील सहकार्य केल्याने जातीय सलोखा देखील वृद्धिगत झाला याबद्दल चांगले काम केल्याचे समाधान वाटते अशा भावना बोलतांना व्यक्त केल्या. यावेळी

अभिनव त्यागी म्हणाले की नेवासा पोलीस स्टेशनला प्रभारी म्हणून तीन महिन्यांचा चार्ज माझ्याकडे असणार आहे यामध्ये सर्वांना न्याय देण्याची भूमिका राहील,नेवासा शहरासह तालक्यात कायदा व सव्यवस्था अबाधित राखण्यासाठी माझा प्रयत्न राहील त्यासाठी सर्वांनी सहकार्य करावे असे आवाहन त्यांनी केले. यावेळी झालेल्या कार्यक्रम प्रसंगी उपनगराध्यक्ष नंदकमार पाटील वंचित बहुजन आघाडीचे संजय सुखधान भाजपचे जिल्हा संघटन यु-----सरचिटणीस नितीन दिनकर, बहुजन नेते सनील वाघमारे, नेवासा बुद्रक गावचे युवा नेते दादासाहेब कोकणे जातीय सलोखा समितीचे सदस्य असिफभाई पठाण, इम्रानभाई दारुवाले,आदर्श बडुले गावचे सरपंच दिनकरपव गर्जे, शिवसेनेचे शहर प्रमख नितीन जगताप. भाजपचे शहराध्यक्ष मनोजभाऊ पारखे आदी

उपस्थित होते.

THE MAHARASHTRA STATE CO-OP. BANK LTD., MUMBAI

REQUEST FOR PROPOSAL

आर्ट्सन इंजिनीयरिंग लिमिटेड



Kotak Mahindra General Insurance Company Ltd.

IRDAI Regn. No: 152 dated November 18, 2015. www.kotakgeneralinsurance.com

UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2020

Sr.	Particulars	For the Half Year Ended September 30, 2020				For the Half Year Ended September 30, 2019			
No.		Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
1	Premiums Earned (Net)	431.72	-	17,633.30	18,065.02	338.94	-	12,994.45	13,333.35
2	Profit/Loss on Sale/Redemption of Investments	45.86	-	790.97	836.83	25,27	-	583.79	609.06
3	Others:								
	Misc Income	0.21	-	3.67	3.88	0.13	-	2.93	3.06
4	Interest, Dividend & Rent - Gross	125.35	-	1,747.31	1,872.66	60.57	-	1,213.22	1,273.75
	TOTAL (A)	603.14	15	20,175.25	20,778.39	424.91	-	14,794.39	15,219.30
1	Claims Incurred (Net)	209.04	-	10,719.09	10,928.13	359.42	-	9,185.14	9,544.56
2	Commission	42.35	-	1,351.45	1,393.80	153.27	-	1,097.14	1,250.41
3	Operating Expenses related to Insurance Business	285.65	-	7,006.00	7,291.65	432.28	-	5,729.72	6,162.00
4	Premium Deficiency	-	-		1.4	-		-	
5	Others:								
	Contribution towards Solatium Fund		-	5.35	5.35		-	5.21	5.21
	TOTAL (B)	537.04	-	19,081.89	19,618.93	944.97	-	16,017.21	16,962.18
	Operating Profit /(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	66.10	14	1,093.36	1,159.46	(520.06)	-	(1,222.82)	(1,742.88)
	APPROPRIATIONS								
1	Transfer to Shareholders' Account	66.10	-	1,093.36	1,159.46	(520.06)	-	(1,222.82)	(1,742.88)
2	Transfer to Catastrophe Reserve	-	-	-		-	-	-	
3	Employee's related remuneration and welfare benefit		-	-	-	-	-	-	j
	TOTAL (C)	66.10	-	1,093.36	1,159.46	(520.06)	-	(1,222.82)	(1,742.88)

Sr. No.	Particulars	Quarter ended Sept. 30, 2020	Half Year ended Sept. 30, 2020	Quarter ended Sept. 30, 2019	Half Year ended Sept. 30, 2019
1	Gross Direct Premium Growth Rate	35%	28%	38%	49%
2	Gross Direct Premium to Net worth ratio	0.74	1.27	0.55	1.00
3	Growth rate of Net Worth	1%	1%	45%	45%
4	Net Retention Ratio	88%	88%	87%	86%
5	Net Commission Ratio	7%	7%	8%	8%
6	Expense of Management to Gross Direct Premium Ratio	36%	40%	41%	43%
7	Expense of Management to Net Written Premium Ratio	40%	45%	46%	50%
8	Net Incurred Claims to Net Earned Premium	65%	60%	73%	72%
9.	Combined Ratio	102%	103%	116%	118%
10	Technical Reserves to Net Premium Ratio	4.81	2.81	4.30	2.39
11	Underwriting Balance Ratio	(0.12)	(0.09)	(0.28)	(0.27)
12	Operating Profit Ratio	3%	6%	-12%	-13%
13	Liquid Assets to Liabilities Ratio	0.18	0.18	0.28	0.28
14	Net Earning Ratio	6%	10%	-9%	-6%
15	Return on Net Worth Ratio	4%	11%	-4%	-5%
16	Available Solvency to Required Solvency Margin Ratio	2.12	2.12	2.73	2.73
17	NPA Ratio				17.5
	Gross NPA Ratio	1.0	7.6	-	1 4 5
-					

Sr. No.	Particulars	For the Half Year Ended September 30, 2020	For the Half Year Ended September 30, 2019	Sr. No.	
1	OPERATING PROFIT/(LOSS)			1	В
	(a) Fire Insurance	66.10	(520.06)		1
	(b) Marine Insurance	-	-		
	(c) Miscellaneous Insurance	1,093.36	(1,222.82)		3
2	INCOME FROM INVESTMENTS				
	(a) Interest, Dividend & Rent - Gross	567.45	506.61		
	(b) Profit on Sale of Investments	259.70	280.14		
	Less: Loss on Sale of Investments	(2.05)	(36.07)	2	V
3	OTHER INCOME	711 777			1
	(a) Miscellaneous	1,18	0.49		
	(b) Profit/Loss on Sale of Fixed Assets/ Other Expenses	0.08	(8.49)		
	TOTAL (A)	1,985.82	(1,000.20)		
4	PROVISIONS (Other than taxation)			3	ď
	(a) For Diminution in the value of Investments		-	-	
	(b) For Doubtful Debts	0.93			i
	(c) Others		-		
5.	OTHER EXPENSES			-	H
	(a) Expenses other than those related to Insurance Business: Employees' related remuneration and welfare benefits	2	8		
	(b) Bad debts written off	3.37	-	4	H
	(c) Others	6.88	-		
	TOTAL (B)	11.18	=	5	1
	Profit / (Loss) Before Tax (A) - (B)	1,974.64	(1,000.20)		
	Provision for Taxation	-	-		Ľ
	Profit / (Loss) After Tax	1,974.64	(1,000.20)		
	APPROPRIATIONS			Notes	Ž.
	(a) Interim dividends paid during the year	-	-	1) The at the state	
	(b) Proposed final dividend	- 4	0		
	(c) Dividend distribution tax	+	-		
	(d) Transfer to any Reserves or Other Accounts	-	-	2) An	
	Balance of Profit/ (Loss) brought forward from last year	(14,029.19)	(11,216.89)	Cir	
	Balance carried forward to Balance Sheet	(12,054.55)	(12,217.09)		

UNAUDITED BALANCE SHEET AS AT SEPTEMBER 30, 2020 rves And Surplus 37.20 749.71 757.90 CURRENT ASSETS SUB-TOTAL (A) 6.541.65 5.027.97 68,339.58 44,984.89 NET CURRENT ASSETS (C) = (A - B) (61,797.93) (39,956.92) MISCELLANEOUS EXPENDIT DEBIT BALANCE IN PROFIT AND LOSS 30,500.11

Place: Mumbai For Kotak Mahindra General Insurance Company Limited

Kotak Mahindra General Insurance Company Ltd.