



Kotak Mahindra Bank

25th June 2020

The Manager Corporate Relationship BSE Limited 1st Floor, New Trading Ring, Rotunda Building, Phiroze Jeejebhoy Towers, Dalal Street, Mumbai 400 001.	The Manager National Stock Exchange of India Limited Exchange Plaza, 5 th Floor, Plot No. C/ 1, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051.
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Dear Sir,

Pursuant to Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose a copy of Notice published by the Bank on Thursday 25th June 2020, in English daily, Business Standard, and in Marathi daily, Navakaal, with respect to the duplicate share certificates, to be issued.

Kotak Mahindra Bank Limited

Bina Chandarana
Joint President & Company Secretary

Encl: as above.

Kotak Mahindra Bank Ltd.
CIN: L65110MH1985PLC038137

Registered Office:
27 BKC, C 27, G Block,
Bandra Kurla Complex,
Bandra (E), Mumbai 400051,
Maharashtra, India.

T +91 22 61660001
www.kotak.com



Kotak Mahindra Bank Limited

CIN - L65110MH1985PLC038137
Registered Office: 27BK, C 27, G Block, Bandra Kurla Complex,
Bandra (East), Mumbai - 400 051.
Tel: 61660001 Website: www.kotak.com

NOTICE is hereby given that the under mentioned share certificates of the Bank have been lost/misplaced and the holders/purchasers of the said shares have applied to the Bank to issue duplicate certificate(s).

Table with columns: Folio No., Name of the holder(s), Certificate No., Distinctive Nos. (From, To), No. of Shares. Lists various shareholders like Parmesh Chander Khosla, Para A Ibrahim, Mehul Pankaj Pate, etc.

KOTAK MAHINDRA BANK LIMITED
Bina Chandarana
Joint President & Company Secretary

Tender Notice
e-Tender is inviting by the Divisional Forest Officer, Bankura (South) Division for Excavation of Pond vide NIT No.- WBFOR/BKS/EP/IWMP-19/NIT-1/2020-21 in the website www.wbtenders.gov.in under Tender ID No. 2020_DOFR_286484_1 to 2020_DOFR_286484_3. Last Date of submission of e-Tender is 02-07-2020 upto 05.00 p.m. Details are available in www.bankuraforest.in & www.westbengalforest.gov.in

Tender Notice
e-Tender is inviting by the Divisional Forest Officer, Bankura (South) Division for Excavation of Pond vide NIT No.- WBFOR/BKS/EP/IWMP-16/NIT-1/2020-21 in the website www.wbtenders.gov.in under Tender ID No. 2020_DOFR_286479_1 to 2020_DOFR_286479_2. Last Date of submission of e-Tender is 02-07-2020 upto 05.00 p.m. Details are available in www.bankuraforest.in & www.westbengalforest.gov.in

भारतीय कंटेनर लिमिटेड (भारत सरकार को स्वतंत्र, पूरा मंत्रालय)
CONTAINER CORPORATION OF INDIA LTD. (A Govt. of India Undertaking, Ministry of Railways)
A Navratna Company
TENDER NOTICE (E-Tendering Cum Reverse Auction Mode only)
Tender No.: CON/SCR/Chandiyaroad/CRT/2020 Date 25-06-2020
CONCOR invites Online Open E-Tender Cum Reverse Auction in Two Bid system for Cargo/Container Handling/Transportation at Chandiyaroad/CRT on South Central Region.

CLARIANT
Clarient Chemicals (India) Limited
CIN: L24110MH1956PLC010806
Regd. Office: Reliable Tech Park, Gut No. 31, Village Elthan Off Thane-Belapur Road, Airoli, Navi Mumbai - 400708
Phone: (+91) 22 7125 1000; Website: www.clariant.com; E-mail: investorrelations_india@clariant.com
NOTICE TO EQUITY SHAREHOLDERS
SUB: TRANSFER OF EQUITY SHARES TO THE INVESTOR EDUCATION AND PROTECTION FUND

SBI
Corporate Centre, Stressed Assets Resolution Group, 2nd floor, Tower "4", The Arcade Building, World Trade Centre, Cuffe Parade, Mumbai - 400 005.
SALE OF FINANCIAL ASSETS TO BANKS/ ARCs/ NBFCs/ FIs THROUGH e-AUCTION
State Bank of India invites bids from the Banks/ARCs/NBFCs/FIs through e-Auction for sale of financial assets. Banks/ARCs/NBFCs/FIs interested in bidding for buying such financial assets, to be showcased by the Bank from time to time, can participate in the bidding process after executing a non-disclosure agreement with the Bank, if not already executed. For execution of non-disclosure agreement with the Bank & other queries, if any, such interested Banks/ARCs/NBFCs/FIs can contact on e-mail id -dgm.sr@sbi.co.in

In the matter of reduction of share capital of S R Holdings Private Limited
Under sec 66 of the Companies Act 2013
CA 122/2020
The Shareholders of M/s. S R Holdings Private Limited, a company registered under Companies Act 1956, having its registered office at 44, Armenian Street, Chennai approved the reduction of paid up capital of the Company from Rs. 14,02,37,900 consisting of 14,02,379 equity shares of Rs.100/- each by cancelling and extinguishing Rs.70/- per share to write off the accumulated loss of Rs.9,81,66,530/- thereby reducing the paid up capital to Rs. 4,20,71,370/- consisting of 4,20,71,370 equity shares of Re 1/- each pursuant to provisions of section 66 & 64 of the Companies Act 2013. On an application, the said reduction was confirmed by the order of the Hon'ble National Company Law Tribunal Chennai Bench in application no CA/122/2020 dated 22.6.2020, for the notice of all the stake holders.
This is published as per the Directions of the Hon'ble Tribunal of Chennai Bench.

NAVI GENERAL INSURANCE LIMITED
(Formerly known as DHFL General Insurance Limited)
Registered & Corporate Office: 402, 403 & 404, A&B Wing, 4th Floor, Fulcrum, Sahar Road, Next to Hyatt Regency, Andheri (E), Mumbai -400099
Web: www.cocogeneralinsurance.com, Email: mycare@cocogeneralinsurance.com, Toll Free: 1800-123-0004
IRDAI Registration No.: 155, Dated May 22, 2017 CIN: U66000MH2016PLC283275



FORM NL-1A-B-RA
Revenue Account For The Year Ended March 31, 2020 (₹ in lakhs)
S. No. Particulars Year Ended March 31, 2020 Year Ended March 31, 2019
1. Premiums Earned (Net) 3,046 - 9,197 12,243 5,223 - 5,608 10,831
2. Profit / Loss on sale / Redemption of Investments 33 - 111 144 56 - 77 133
3. Others Other Income - - - - - - -
4. Interest, Dividend & Rent - Gross 314 - 1,067 1,381 374 - 515 889
TOTAL (A) 3,485 - 10,499 13,984 5,653 - 6,200 11,853
1. Claims Incurred (Net) (408) - 8,551 8,143 647 - 2,430 3,077
2. Commission (Net) (460) - 115 (345) (1,296) - (2,710) (4,006)
3. Operating Expenses related to Insurance Business 1,625 - 10,170 11,795 4,635 - 8,360 12,995
4. Premium Deficiency 313 - (1,113) (800) 674 - 2,282 2,956
5. Others 1 - 9 10 - - 7 7
TOTAL (B) 1,071 - 17,732 18,803 4,660 - 10,369 15,029
Operating Profit / (Loss) from Fire / Marine / Miscellaneous Business C = (A - B) 2,414 - (7,233) (4,819) 993 - (4,169) (3,176)
APPROPRIATIONS
1. Transfer to Shareholders' Account 2,414 - (7,233) (4,819) 993 - (4,169) (3,176)
2. Transfer to Catastrophe Reserve - - - - - - -
3. Transfer to Other Reserves - - - - - - -
TOTAL (D) 2,414 - (7,233) (4,819) 993 - (4,169) (3,176)

FORM NL-2A-B-PL
Profit And Loss Account For The Year Ended March 31, 2020 (₹ in lakhs)
S. No. Particulars Year Ended March 31, 2020 Year Ended March 31, 2019
1. OPERATING PROFIT / (LOSS) (a) Fire Insurance 2,414 993 (b) Marine Insurance - - (c) Miscellaneous Insurance (7,233) (4,169)
2. INCOME FROM INVESTMENTS (a) Interest, Dividend & Rent - Gross 253 776 (b) Profit on sale of investments 13 49 Less: Loss on sale of investments - -
3. OTHER INCOME 1 5
TOTAL (A) (4,552) (2,346)
4. PROVISIONS (Other than taxation) (a) For diminution in the value of investments 1,501 373 (b) For doubtful debts - - (c) Others - -
5. OTHER EXPENSES (a) Expenses other than those related to Insurance Business 812 - (b) Bad debts written off - - (c) Others 240 164
TOTAL (B) 2,553 537
Profit / (Loss) Before Tax (A) - (B) (7,105) (2,883)
Provision for Taxation - -
Profit / (Loss) After Tax (7,105) (2,883)
APPROPRIATIONS
(a) Interim dividends paid during the year - - (b) Proposed final dividend - - (c) Dividend distribution tax - - (d) Transfer to any Reserves or Other Accounts - -
Balance of profit / (loss) brought forward from last year (5,200) (2,317)
Balance carried forward to Balance Sheet (12,305) (5,200)

FORM NL-3A-B-BS
Balance Sheet As At March 31, 2020 (₹ in lakhs)
S. No. Particulars As At March 31, 2020 As At March 31, 2019
1. SOURCES OF FUNDS
Share Capital 31,005 19,005
Reserves And Surplus - -
Fair Value Change Account - Shareholders' Funds 1 -
Fair Value Change Account - Policyholders' Funds - -
Borrowings - -
TOTAL 31,006 19,006
2. APPLICATION OF FUNDS
Investments - Shareholders' 14,360 4,301
Investments - Policyholders' 17,328 15,862
Loans - -
Fixed Assets 5,384 5,380
TOTAL 31,006 19,006
3. CURRENT ASSETS
Cash and Bank Balances 522 852
Advances and Other Assets 2,658 5,845
Sub-Total (A) 3,180 6,697
Current Liabilities 11,475 7,580
Provisions 10,076 10,854
Sub-Total (B) 21,551 18,433
NET CURRENT ASSETS (C) = (A - B) (18,371) (11,736)
4. MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) - -
5. DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT 12,305 5,200
TOTAL 31,006 19,006

FORM NL-30A
Analytical Ratios
S. No. Particulars Year Ended March 31, 2020 Year Ended March 31, 2019
1. Gross Direct Premium Growth Rate -35% 72%
2. Gross Direct Premium to Net worth ratio 0.84 1.76
3. Growth rate of Net Worth 35% -17%
4. Net Retention Ratio 73% 53%
5. Net Commission Ratio -3% -31%
6. Expense of Management to Gross Direct Premium Ratio 82% 67%
7. Expense of Management to Net Written Premium Ratio 112% 126%
8. Net Incurred Claims to Net Earned Premium 60% 56%
9. Combined Ratio 159% 125%
10. Technical Reserves to Net Premium Ratio 1.47 1.01
11. Underwriting Balance Ratio -0.52 -0.39
12. Operating Profit Ratio -39% -29%
13. Liquid Assets to Liabilities Ratio 0.59 0.40
14. Net Earning Ratio -61% -22%
15. Return on Net Worth Ratio -38% -21%
16. Available Solvency to Required Solvency Margin Ratio 3.35 2.60
17. NPA Ratio - Gross NPA Ratio 7.5% NA - Net NPA Ratio 2.4% NA

The disclosure is made in accordance with the presentation framework prescribed in IRDA Circular No. IRDA/F&I/CIR/F&A/012/01/2010 dated January 28, 2010. Analytical Ratios are computed in accordance with and as per definition given in the Master Circular on Preparation of Financial Statements dated October 5, 2012 and subsequent corrigendum thereon dated July 3, 2013. Ratios are calculated after taking into consideration Premium Deficiency as applicable. The above financial results for FY 2019-20 have been audited by the Joint Statutory Auditors of the Company and were approved by the Audit Committee & Board of Directors in their meeting held on 10th June 2020.

For Navi General Insurance Limited
Sd/-
Ramchandra Pandit
Senior Vice President & Chief Partnership Distribution Officer*

Place: Mumbai
Date: June 10, 2020
* On account of the MD/CEO position being vacant, Mr. Ramchandra Pandit is currently discharging the responsibilities of the MD/CEO's office in an interim capacity

