



Date: - 02nd April, 2024

To,
Department of Corporate Services,
BSE Ltd.,
Ground Floor, P.J Towers,
Dalal Street, Fort,
Mumbai – 400 001.

Ref: - Mangalam Industrial Finance Ltd (Scrip Code: BSE 537800)

Sub: Publication of Newspaper Advertisement for completion of dispatch of Notice of Postal Ballot and & Remote E-Voting Information to the Members of Mangalam Industrial Finance Limited (“the Company”)

Listing Regulation: Regulations 30 and 47 and all other applicable regulations, if any, of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time.

Dear Sir/Madam,

Pursuant to Regulations 30 and 47 and all other applicable regulations, if any, of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the copy of Newspaper Advertisement published in Newspapers on **Tuesday, 02nd April, 2024** in relation to completion of electronic dispatch of Postal Ballot Notice to the members of the company.

- 1) Business Standard (All over India publication in English Newspaper– English Language)
- 2) Arthik Lipi (Bengali Newspaper – Bengali Language)

The above information shall also be made available on the Company’s website www.miflindia.com

Kindly take above intimation on record.

Thanking you,
For Mangalam Industrial Finance Limited

Venkata Ramana Revuru
Managing Director
DIN: 02809108

MANGALAM INDUSTRIAL FINANCE LIMITED

CIN No. : L65993WB1983PLC035815

Reg. Office : Old Nimta Road, Nandan Nagar, Belghoria, Kolkata West Bengal- 700083, India.

Corporate Office : Hall No.1, Mr Icon, Next To Milestone Vasna Bhayli, Road, Vadodra 391410. Gujarat, India

MO : +91 7203948909 | **Email:** compliance@miflindia.com | **Website :** www.miflindia.com

PHOTO: BLOOMBERG



TO DISCLOSE OR NOT TO DISCLOSE

Should companies keep the public informed about the health of their CEO?

BS REPORTERS
Kolkata/Mumbai, 1 April

On March 22, the Princess of Wales, Kate Middleton, disclosed that she was undergoing treatment for cancer following a major abdominal surgery in January. The two-minute-15-second recorded video shocked the world, but ended months of conspiracy theories that had been swirling around the Royal family.

The announcement also brought forth a debate on public disclosure and accountability. But should what holds for the Royal family, which has recourse to the state exchequer, also stand for listed companies that raise funds from the public?

When and how much should chief executive officers (CEOs) disclose health-related challenges?

Do key management personnel (KMP) have the right to privacy?

These questions have often cropped up in the corporate world.

To be sure, regulatory requirements do not warrant disclosures on health issues unless it's a "material event", say experts.

Absence is felt

According to Anshul Prakash, partner, Khaitan & Co, the law does not consider a serious illness as such to be a trigger for disclosure. "However, for public listed companies, if a key managerial person or senior management personnel remains unavailable for 45 days, such a situation is required to be disclosed as a material event by the company. Such unavailability could emanate from illness or any other reason. So illness per se does not bring up the content for company's disclosure," Prakash explains.

According to Shriram Subramanian, founder and managing director of InGovern, it is not necessary to disclose serious health issues, as the key managerial personnel could well recover and serve for a long duration.

However, companies — irrespective of health issues — should definitely have succession

plans in place, not just for KMPs, but also for most roles within the company, he says.

"The NRC (Nomination and Remuneration Committees) should take charge of the succession plan and review it on a quarterly basis. If any KMP is indisposed for a while, the company should inform shareholders, or

appoint an alternative, albeit temporary," says Subramanian.

What about Corporate India's larger than life CEOs?

Amit Tandon, founder and managing director of IIAS, points out that regulatory disclosure requirements in India mostly deal with the

firm, with very little about the individuals themselves. "This is despite the CEOs often being brands in their own right, having an outsized influence on the firms," he says.

"Boards grapple with what to disclose about the CEO's health, and then take the view that this is a personal issue that need not be disclosed. The shareholders expect that the board is in the know and is taking the appropriate call. But as the key man risk is real, boards are well advised to develop a framework around what to disclose and when to do so."

India Inc's disclosures

The instances of health disclosures in India Inc have been few and far between. In February 2016, HDFC Bank had disclosed in a regulatory filing about the cardiac surgery of its managing director, Aditya Puri.

In July 2021, Dabur India informed the stock exchanges that its non-executive chairman, Amit Burman, was undergoing treatment for a case of aneurysm and recuperating following a successful surgery. In August 2022, Burman resigned from the post of chairman, almost a year before the end of his five-year term. He continues as non-executive director.

Biocon's 2021-22 annual report mentioned that John Shaw stepped down as a non-executive director with the company owing to health conditions, with effect from the conclusion of its 43rd annual general meeting held on July 23, 2021. Shaw, who played a key role in building the company, passed away in October 2022.

Global trend

The debate around health issue disclosures by companies transcends borders.

Apple's partial disclosure around Steve Jobs'

health even when he announced a six-month leave of absence in 2009 has often been a subject of debate. In August 2011, he resigned as the CEO and in October that year died from a relapse of pancreatic cancer.

In September 2019, Oracle announced that its co-CEO Mark Hurd was taking a leave of absence for unspecified health-related issues. He died in October.

However, Warren Buffet had made a detailed disclosure regarding his not life-threatening prostate cancer in 2012 and the course of treatment. J.P. Morgan CEO Jamie Dimon, in 2014, had also told employees he was being treated for throat cancer and that it was curable.

A focus area

Though health disclosures of KMPs are event-based, for India's top listed companies employee health and wellbeing are becoming a priority and an area of concern.

Most companies now believe that employee health has a direct bearing on productivity at the workplace, which ultimately affects the company's own health (in other words, revenues

and the bottom line). Most of the listed companies now follow the Occupational Health and Safety Management System (OH&SMS), an international standard that provides a framework for organisations to manage risks and improve OH&S performance.

At many companies, employee health is now part of their sustainability agenda and implemented by the safety, health, and sustainability or environmental committee of the

board of directors. This is especially true for companies in the manufacturing, industrial, and mining sectors, where the risk of injury to employees is higher. For instance, the Safety Health and Sustainability (SHS) Committee of the Board of Directors of Tata Motors is an apex body that reviews performance once every four months.

At Reliance Industries, employee health is part of the health, safety and environmental risk that the company has to manage for the sustainability and continuity of its business.

Information technology services major Tata Consultancy Services also adopted OH&SMS standard across all its facilities. Public sector electricity generator NTPC lists employee health as a key concern and it is part of its materiality matrix that has a bearing on its sustainability index. FMCG major Hindustan Unilever lists health and wellbeing of its employees, and of their family members, in its extended value chain as its topmost priorities.

(With inputs from Ishita Ayan Dutt, Dev Chatterjee, Samie Modak, Krishna Kant, and Sohini Das)

OPINION

Lower inequality amid slower growth: A mixed bag



NIKHIL GUPTA

The government of India published "The factsheet of household consumption expenditure survey (HCES) 2022-23", the first HCES after a gap of 11 years. Not surprisingly, it garnered a lot of attention, which will increase further after the detailed data/report is released.

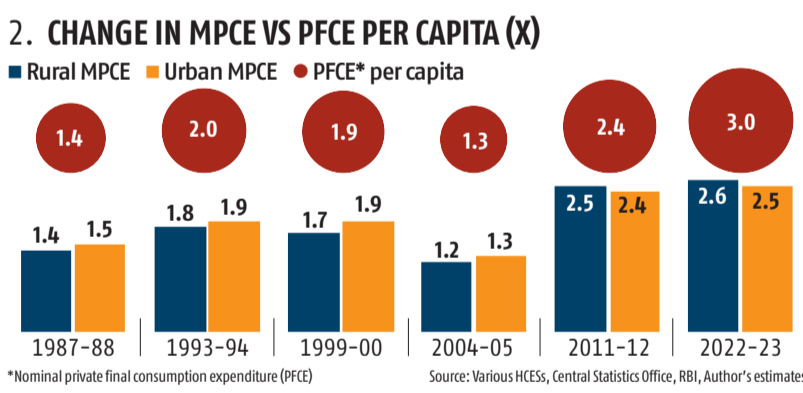
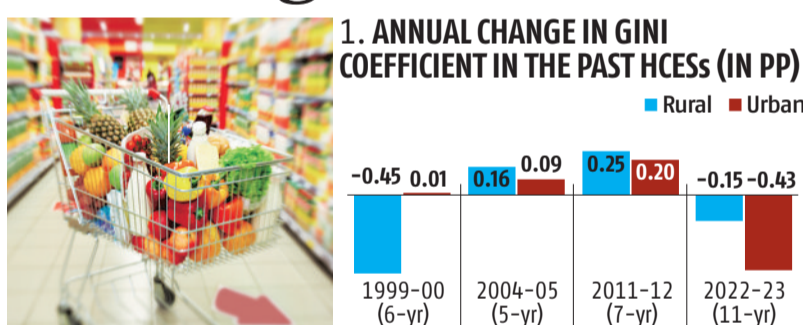
There are two important facts that emerge from the factsheet: 1) the (consumption-based) inequality measured by the Gini coefficient has declined in the past 11 years (i.e., between 2011-12 and 2022-23) at a much faster pace than the fall witnessed in the past; and 2) the average consumption growth in the past 11 years has weakened compared to the growth seen in the previous episode.

Rather than looking at these two in isolation, we must acknowledge the fact that India has achieved lower inequality amid slower growth in the past decade. It is neither totally disheartening nor the best possible scenario. However, such surveys reveal a lot more when we combine other macroeconomic data with them.

Our calculations suggest that the Gini coefficient for the rural areas was down to 26.3 per cent in 2022-23 from 27.9 per cent in 2011-12 and 26.2 per cent in 2004-05. It means that rural Gini coefficient declined at an annual rate of 0.15 percentage point (pp) during the past 11 years, compared to a rise of 0.25pp and 0.16pp per annum during the previous seven-year and five-year episodes, respectively.

In contrast, the urban Gini coefficient fell by as much as 0.43pp per annum during the past 11 years, marking the first decline at least since the 1990s. India's consumption-based inequality, thus, has certainly fallen in the past decade. However, it was largely driven by the urban areas (Chart 1). This is very surprising considering the fact that many income schemes — MGNREGA, fertiliser subsidy, Jal Jeevan mission, PM KISAN etc — are totally dedicated to the rural sector.

The rural-urban inequality has also fallen in the past decade, as rural MPCE (monthly per capita consumption expenditure) in 2022-23 was 59.7 per cent of that of urban MPCE, compared to 54.4 per cent in 2011-12, 54 per cent in 2004-05 and 53.8 per cent in 1999-00. Nominal (real) rural MPCE grew at an average of 9.2 per cent (3.1 per cent) during the past 11 years compared to 8.5 per cent (2.7 per cent) average growth in the urban MPCE. It is notably



*Nominal private final consumption expenditure (PFCE) Source: Various HCESs, Central Statistics Office, RBI, Author's estimates

slower than the average nominal (real) growth of 13.8 per cent/13.2 per cent (4.3 per cent/4.4 per cent) in the rural/urban MPCE during the previous seven-year period. Overall, there is no doubt that consumption growth has weakened and (consumption-based) inequality has fallen in the past decade. This is a mixed bag.

What other broad macroeconomic implications can be inferred from the HCES factsheet? First, the share of food in average MPCE has declined to 46.4 per cent in 2022-23 from 52.9 per cent in 2011-12 for the rural sector, and to 39.2 per cent from 42.6 per cent for the urban areas. There was a negligible fall in the share of food in the rural sector between 2004-05 and 2011-12, while it actually increased in the urban areas. It means that if 2022-23 is accepted as the new base year for the consumer price index (CPI), the share of food in the new CPI will be much lower than what happened during the previous revision (when it was revised down to 45.9 per cent from 47.6 per cent).

Second, a comparison of the increase in rural and urban MPCE vis-à-vis private final consumption expenditure (PFCE) reveals some interesting and confusing facts. Rural/urban MPCE has increased 2.64x/2.46x in the past 11 years, while the private final consumption expenditure, or PFCE, (from GDP components) has increased at a higher multiple of 2.95x during the period. This is perplexing since there was not so much difference in the previous surveys and PFCE data (Chart 2). Is this a case of over-estimation of PFCE or does the changes in the methodology of the 2022-23 HCES explain this? In case of the latter, we must be cautious about its comparison vis-

à-vis earlier HCES surveys.

Third, MPCE growth at the lower decile population is higher than at the top deciles. While this certainly reduces consumption-based inequality, one wonders if such trends — higher growth at the bottom deciles vis-à-vis top deciles — are also reflected in income data. Our understanding suggests that it is unlikely. Income/wealth growth at the top deciles is likely to have been much higher than at the bottom deciles, especially after the pandemic. If so, lower savings and higher leverage may have played an important role in helping to reduce the inequality by supporting higher MPCE growth at the lower deciles. Is this a sustainable and desirable way to achieve the objective of lower inequality?

Lastly, HCES confirms slower household consumption growth during the past 11 years vis-à-vis the previous seven-year period. Combine this fact with rising leverage and falling household (total) savings, and one tends to get the complete picture of how weak the financial position of the household sector has become in the past decade. We already knew this but recent data cements this assertion further.

All in all, whenever any new data/publication comes in, it obviously generates a lot of interest and thus, analysis, especially if it comes after more than a decade. This time is no different. More analysis with different perspectives will be available once the unit level data and details are released. Time to get into healthy and creative macroeconomic discussions.

The writer is Senior Group Vice President, Motilal Oswal Financial Services Ltd

E-AUCTION SALE NOTICE
MUKTAR INFRASTRUCTURE (INDIA) PRIVATE LIMITED (IN LIQUIDATION)
(CIN: U74900GZ010PTC006256)

Registered office: Plot No. B-2/B-3, Phase I Verna Industrial Estate, Verna, Goa-403722, India. Sale of Assets owned by MUKTAR INFRASTRUCTURE (INDIA) PRIVATE LIMITED (In Liquidation) forming part of Liquidation Estate under sec. 35(f) of IBC 2016 read with Regulation 33 of Liquidation Process Regulations, offered by the Liquidator appointed by the Hon'ble NCLT, Mumbai Bench vide order dated September 21, 2022 in I.A. 1938 of 2022 in C.P. (IB) No. 971/2020 under The Insolvency and Bankruptcy Code, 2016 ("Code").

The bidding shall take place through online e-auction service provider NeSL at <https://nbiid.nesi.co.in/app/login>; Email id: araventhane@nesl.co.in, gunjanm@nesl.co.in, Mobile No.: +919384676709, +918447018554.

Particulars of Asset	Reserve Price (Amt. in INR)	Initial Earnest Money Deposit (Amt. in INR)	Incremental Value (Amt. in INR)
OPTION A			
Sale of Corporate Debtor as a Going Concern in terms of clause (e) of regulation 32 of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016. Date and Time of Auction: 30th April 2024 (Tuesday) at 12:00 P.M. to 1:00 P.M. (with unlimited extension of 5 minutes till 05:00 P.M.)	INR. 25,00,00,000/-	INR. 50,00,000/-	INR. 10,00,000/-
Land and Building being Survey No. 1391/A-1392/A & 1392/B, Village-Cortallim, Taluka & Sub-District Mormugao, District South Goa (S.722.04 SMT)	INR. 15,81,73,679/-	INR. 40,00,000/-	INR. 6,32,700/-
Only Building belonging to the Corporate Debtor situated at Survey No.120/1, Village-Sao Jose de Areal, Taluka and Sub District Salceate, District South Goa. (The Land in which this building is situated is being sold by Muktar Minerals Pvt. Ltd., in liquidation at its e-auction to be held on 30-04-2024. Any bidder bidding in Lot No. 1 in the present auction shall mandatorily bid for Lot No. 4 in the e-auction of Muktar Minerals Pvt. Ltd.)	INR. 1,80,28,864/-	INR. 5,00,000/-	INR. 72,100/-
Plant & Machinery	INR. 1,16,42,045/-	INR. 3,00,000/-	INR. 46,600/-
Sale of the Company along with Securities & Financial Assets only	INR. 6,21,55,412/-	INR. 16,00,000/-	INR. 2,48,600/-

Important Notices:

- Bidding in both the options shall be allowed on submission of EMD for each Option/Lot.
- If highest bidder under Option A offers bid value as mentioned above, H1 bidder under Option A shall be declared as the successful bidder and E-auction under Option B shall automatically stand cancelled/withdrawn. Else the highest bidders in respective lots under Option B shall be declared as the successful bidders.
- The sale shall be on "AS IS WHERE IS", "AS IS WHAT IS", "WHATEVER IT IS", "WHATEVER THERE IS" and "WITHOUT RECOURSE BASIS" and as such, the sale shall be without any kind of warranties and indemnities.
- The present Sale Notice must be read along with the E-Auction Process Documents wherein details of the process and timelines for submission of eligibility documents, access to VDR, site visit, due diligence etc. are outlined. The said E-Auction Process Document will be available on the website of e-auction service provider National e-Governance Services Ltd. (NeSL) website: <https://nesl.co.in/auction-notices-under-ibcr/> from April 02nd, 2024.
- Interested bidders shall participate after mandatorily reading and agreeing to the relevant terms and conditions as prescribed in the E-Auction Process Document and accordingly, submit their expression of interest by 17-04-2024 in the manner prescribed in the E-Auction Process Document.
- The Liquidator has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel/modify/terminate the e-auction or withdraw any assets thereof from the auction proceeding at any stage without assigning any reason thereof.
- As per proviso to sub-clause (f) of clause (1) of section 35 of the Code, the interested bidder shall not be eligible to submit a bid if it fails to meet the eligibility criteria as set out in section 29A of the Code (as amended from time to time).
- If the balance sale consideration is not made by the Successful Bidder within 30 days of such demand, interest at the rate of 12% p.a. shall be levied till date of actual payment and if payments are not made within 90 days from date of initial demand made by Liquidator the sale shall stand cancelled.
- For any queries kindly contact at the Correspondence Address being Suite-1B, 1st Floor, 22/28A Manoharpukur Road of Deshpriya Park, Kolkata-700029, West Bengal, India or mail at Project specific email id: muktarinfra.sipi@gmail.com

Date and Place: April 02nd, 2024, Kolkata

Sd/-
Anup Kumar Singh
IBBI/PA-001/PP-P00153/2017-18/10322
Liquidator of Muktar Infrastructure (India) Private Limited
AFA valid till 23rd December 2024
Reg. Address: 4th Floor, Flat 4A, Bidyarth Niket, 22/28A, Manohar Pukur Road, Near Deshpriya Park, Kolkata -700029, West Bengal.
Reg. email id: anup_singh@stellarisolvency.com

mifl MANGALAM INDUSTRIAL FINANCE LIMITED
CIN : L65993WB1983PLC035815
Regd. Off. : Old Nimta Road, Nandan Nagar, Belghoria, Kolkata-700083, WB, India.
Corp. Off. : Hall No.-1, M R Icon, Next To Milestone Vasna Bhabhy Road, Vadodara-391410, Gujarat, India, Tel. : +91 7203948909
Email : compliance@mifindia.com; Website : www.mifindia.com

NOTICE OF POSTAL BALLOT & REMOTE E-VOTING INFORMATION

Notice is hereby given that the resolutions set out below are proposed for approval by the Members of Mangalam Industrial Finance Limited ("the Company") by means of Postal Ballot, only by remote e-voting process ("e-voting") being provided by the Company to all its Members to cast their votes electronically, pursuant to the provisions of Section 108 and Section 110 of the Companies Act, 2013 ("Act") read with Rule 20 and Rule 22 of the Companies (Management and Administration) Rules, 2014 ("Rules") and other applicable provisions of the Act and the Rules, Secretarial Standard on General Meetings ("SS-2") issued by the Institute of Company Secretaries of India, General Circular No. 14/2020 dated 8th April, 2020 and 17/2020 dated 13th April, 2020 read with other relevant circulars, including General Circular No. 10/2021 dated 23rd June, 2021, General Circular No. 20/2022 dated 8th December, 2021, General Circular No. 11/2022 dated 28th December, 2022, and the latest one being General Circular No. 09/2023 dated 25th September, 2023 by the Ministry of Corporate Affairs ("MCA Circulars"), read with SEBI Circular Nos. SEBI/HO/CFD/CMD/1/CIR/P/2020/79, SEBI/HO/CFD/CMD2/CIR/P/2021/11, SEBI/HO/CFD/CMD2/CIR/P/2022/62, SEBI/HO/CFD/PO-2/P/2023/4 and SEBI/HO/CFD/CFD-PO-2/P/2023/167 dated 12th May, 2020, 15th January, 2021, 13th May, 2022, 5th January, 2023 and 7th October, 2023, respectively (hereinafter collectively referred to as "SEBI Circulars"), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), (including any statutory modification(s) or re-enactment(s) thereof for the time being in force and as amended from time to time).

Sr. No.	Particulars	Type of Resolution
1	REGULARIZATION OF APPOINTMENT OF PARESH PRAKASHBHAI THAKKAR (DIN: 08265981) AS NON-EXECUTIVE INDEPENDENT DIRECTOR OF THE COMPANY	Special Resolution
2	REGULARIZATION OF APPOINTMENT OF MITESH KUMAR GHANSHYAMBHAI RANA (DIN: 06770916) AS NON-EXECUTIVE INDEPENDENT DIRECTOR OF THE COMPANY	Special Resolution
3	APPROVAL FOR MATERIAL RELATED PARTY TRANSACTION(S) UNDER SECTION 188 OF THE COMPANIES ACT, 2013 AND REGULATION 23 OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS), 2015 AND IND AS 24	Special Resolution
4	RE-APPOINTMENT OF MR. VENKATA RAMANA REVURU (DIN: 02809108) AS MANAGING DIRECTOR OF THE COMPANY	Special Resolution

In compliance with the above-mentioned provisions and MCA Circular, the electronic copies of Postal Ballot Notice ("Notice") along with the Explanatory Statement has been sent on Monday, 01st April, 2024, to those Members whose names appeared in Register of Members / List of Beneficial Owners maintained by the Company RTA/ Depositories respectively as at close of business hours on Friday, 22nd March, 2024, (the Cut-off date) and whose e-mail IDs are registered with the Company RTA/ Depositories. In accordance with the above-mentioned Circulars, members can vote only through remote e-voting process. Further, pursuant to the aforesaid circulars sending the physical copies of the Notice, postal ballot forms and pre-paid business reply envelopes have been dispensed with.

This Notice is available on the Company's website at www.mifindia.com, website of the Stock Exchange viz. BSE Limited at www.bseindia.com respectively and on the website of the National Securities Depository Limited ("NSDL") at evoting@nsdl.co.in.

Instructions for remote e-voting:

In compliance with the provisions of Sections 108, 110 of the Act read with the Rules and Regulation 44 of the Listing Regulations, the Company has provided the facility to the Members to exercise their votes electronically through remote e-voting on the e-voting platform provided by NSDL. The detailed procedure for casting of votes through remote e-voting has been provided in the Notice.

Members whose names appeared in the Register of Members / List of Beneficial Owner as on the cut-off date i.e. Friday, 22nd March, 2024 are eligible to vote on the resolutions set out in the Notice through remote e-voting only. The voting rights shall be reckoned on the paid-up Equity Shares registered in the name of the Members as on that date. Members are requested to provide their assent or dissent through remote e-voting only. A person who is not a Member as on the cut-off date should treat the Notice for information purpose only.

The remote e-voting period shall commence on Wednesday, 03rd April, 2024 (9:00 A.M. IST) and end on Thursday, 02nd May, 2024 (5:00 P.M. IST). Members may cast their vote electronically during the aforesaid period. The remote e-voting module shall be disabled at 5:00 p.m. IST on Thursday, 02nd May, 2024, and remote e-voting shall not be allowed beyond the same. During this period, Members of the Company holding shares either in physical form or in dematerialized form, may cast their vote by remote e-voting. Once the vote is cast on the resolution, the Members will not be allowed to change it subsequently or cast the vote again.

Members who have not registered their email ID are requested to register the same in the following manner:

- Members holding Shares in physical form and who have not registered/ updated their email ID with the Company are requested to Register / Update their email ID with Purva Sharegistry (India) Private Limited on <https://www.purvashare.com/email-and-phon-updation/> or mail.
- Members holding Shares in dematerialized form are requested to Register / Update their email ID with the relevant Depositories participants with whom they maintain their Demat Account(s).

The Board of Directors of the Company at its Meeting held on Thursday, 28th March, 2024 has appointed Mrs. Pooja Amit Gola, Practising Company Secretary (Membership No. 6339 CO-2-25845) has been appointed as Scrutinizer for conducting the Postal Ballot, through remote e-voting process in a fair and transparent manner.

The result of remote e-voting will be announced within two (2) working days from close of voting period. These results will also be displayed along with Scrutinizer's report posted on website of the Company (compliance@mifindia.com) and on the website of Stock Exchange BSE limited at www.bseindia.com and website of the NSDL (evoting@nsdl.co.in).

In case of any query relating to e-voting, Members may refer Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on 022-4886 7000 and 022-2499 7000 or send a request to Ms. Pallavi Mhatre, Senior Manager at evoting@nsdl.co.in. Members are requested to carefully read all the notes set out in the Notice and in particular manner of casting vote through remote e-voting.

By Order of the Board
For Mangalam Industrial Finance Limited
Sd/-
Venkata Ramana Revuru
Company Secretary and Compliance Officer
DIN: 02809108

Place : Vadodara
Date : 02nd April, 2024

PHOTO: BLOOMBERG



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Though health disclosures of KMPs are event-based, for India's top listed companies employee health and wellbeing are becoming a priority and an area of concern. Most companies now believe that employee health has a direct bearing on productivity at the workplace, which ultimately affects the company's own health (in other words, revenues and the bottom line). Most of the listed companies now follow the Occupational Health and Safety Management System (OH&SMS), an international standard that provides a framework for organisations to manage risks and improve OH&S performance. At many companies, employee health is now part of their sustainability agenda and implemented by the safety, health, and sustainability or environmental committee of the board of directors. This is especially true for companies in the manufacturing, industrial, and mining sectors, where the risk of injury to employees is higher. For instance, the Safety Health and Sustainability (SHS) Committee of the Board of Directors of Tata Motors is an apex body that reviews performance once every four months. At Reliance Industries, employee health is part of the health, safety and environmental risk that the company has to manage for the sustainability and continuity of its business. Information technology services major Tata Consultancy Services also adopted OH&SMS standard across all its facilities. Public sector electricity generator NTPC lists employee health as a key concern and it is part of its materiality matrix that has a bearing on its sustainability index. FMCG major Hindustan Unilever lists health and wellbeing of its employees, and of their family members, in its extended value chain as its topmost priorities.

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On March 22, the Princess of Wales, Kate Middleton, disclosed that she was undergoing treatment for cancer following a major abdominal surgery in January. The two-minute-15-second recorded video shocked the world, but ended months of conspiracy theories that had been swirling around the Royal family.

The announcement also brought forth a debate on public disclosure and accountability. But should what holds for the Royal family, which has recourse to the state exchequer, also stand for listed companies that raise funds from the public? When and how much should chief executive officers (CEOs) disclose health-related challenges? Do key management personnel (KMP) have the right to privacy?

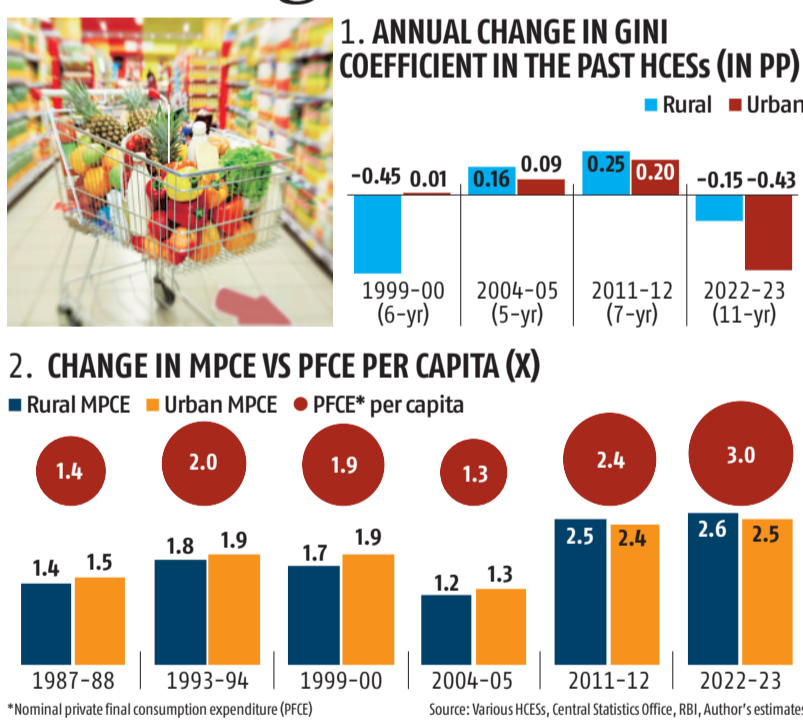
These questions have often cropped up in the corporate world. To be sure, regulatory requirements do not warrant disclosures on health issues unless it's a "material event", say experts. **Absence is felt**
According to Anshul Prakash, partner, Khaitan & Co, the law does not consider a serious illness as such to be a trigger for disclosure. "However, for public listed companies, if a key managerial person or senior management personnel remains unavailable for 45 days, such a situation is required to be disclosed as a material event by the company. Such unavailability could emanate from illness or any other reason. So illness per se does not bring up the content for company's disclosure," Prakash explains. According to Shriram Subramanian, founder and managing director of InGovern, it is not necessary to disclose serious health issues, as the key managerial personnel could well recover and serve for a long duration. However, companies — irrespective of health issues — should definitely have succession

OPINION

Lower inequality amid slower growth: A mixed bag



NIKHIL GUPTA



The government of India published "The factsheet of household consumption expenditure survey (HCES) 2022-23", the first HCES after a gap of 11 years. Not surprisingly, it garnered a lot of attention, which will increase further after the detailed data/report is released. There are two important facts that emerge from the factsheet: 1) the (consumption-based) inequality measured by the Gini coefficient has declined in the past 11 years (i.e., between 2011-12 and 2022-23) at a much faster pace than the fall witnessed in the past; and 2) the average consumption growth in the past 11 years has weakened compared to the growth seen in the previous episode.

Rather than looking at these two in isolation, we must acknowledge the fact that India has achieved lower inequality amid slower growth in the past decade. It is neither totally disheartening nor the best possible scenario. However, such surveys reveal a lot more when we combine other macroeconomic data with them. Our calculations suggest that the Gini coefficient for the rural areas was down to 26.3 per cent in 2022-23 from 27.9 per cent in 2011-12 and 26.2 per cent in 2004-05. It means that rural Gini coefficient declined at an annual rate of 0.15 percentage point (pp) during the past 11 years, compared to a rise of 0.25pp and 0.16pp per annum during the previous seven-year and five-year episodes, respectively. In contrast, the urban Gini coefficient fell by as much as 0.43pp per annum during the past 11 years, marking the first decline at least since the 1990s. India's consumption-based inequality, thus, has certainly fallen in the past decade. However, it was largely driven by the urban areas (Chart 1). This is very surprising considering the fact that many income schemes – MGNREGA, fertiliser subsidy, Jal Jeevan mission, PM KISAN etc – are totally dedicated to the rural sector. The rural-urban inequality has also fallen in the past decade, as rural MPCE (monthly per capita consumption expenditure) in 2022-23 was 59.7 per cent of that of urban MPCE, compared to 54.4 per cent in 2011-12, 54 per cent in 2004-05 and 53.8 per cent in 1999-00. Nominal (real) rural MPCE grew at an average of 9.2 per cent (3.1 per cent) during the past 11 years compared to 8.5 per cent (2.7 per cent) average growth in the urban MPCE. It is notably

à-vis earlier HCES surveys. Third, MPCE growth at the lower decile population is higher than at the top deciles. While this certainly reduces consumption-based inequality, one wonders if such trends – higher growth at the bottom deciles vis-à-vis top deciles – are also reflected in income data. Our understanding suggests that it is unlikely. Income/wealth growth at the top deciles is likely to have been much higher than at the bottom deciles, especially after the pandemic. If so, lower savings and higher leverage may have played an important role in helping to reduce the inequality by supporting higher MPCE growth at the lower deciles. Is this a sustainable and desirable way to achieve the objective of lower inequality? Lastly, HCES confirms slower household consumption growth during the past 11 years vis-à-vis the previous seven-year period. Combine this fact with rising leverage and falling household (total) savings, and one tends to get the complete picture of how weak the financial position of the household sector has become in the past decade. We already knew this but recent data cements this assertion further. All in all, whenever any new data/publication comes in, it obviously generates a lot of interest and thus, analysis, especially if it comes after more than a decade. This time is no different. More analysis with different perspectives will be available once the unit level data and details are released. Time to get into healthy and creative macroeconomic discussions. *The writer is Senior Group Vice President, Motilal Oswal Financial Services Ltd*

E-AUCTION SALE NOTICE
MUKTAR INFRASTRUCTURE (INDIA) PRIVATE LIMITED (IN LIQUIDATION)
(CIN: U74900GZ010PTC006256)

Registered office: Plot No. B-2/B-3, Phase I Verna Industrial Estate, Verna, Goa- 403722, India. Sale of Assets owned by MUKTAR INFRASTRUCTURE (INDIA) PRIVATE LIMITED (In Liquidation) forming part of Liquidation Estate under sec. 35(f) of IEC 2016 read with Regulation 33 of Liquidation Process Regulations, offered by the Liquidator appointed by the Hon'ble NCLT, Mumbai Bench vide order dated September 21, 2022 in I.A. 1938 of 2022 in C.P. (IB) No. 971/2020 under The Insolvency and Bankruptcy Code, 2016 ("Code"). The bidding shall take place through online e-auction service provider NeSL at <https://nbiid.nesl.co.in/app/login>; Email: araventhane@nesl.co.in, gunjam@nesl.co.in; Mobile No.: +919384676709, +918447018554.

Particulars of Asset	Reserve Price (Amt. in INR.)	Initial Earnest Money Deposit (Amt. in INR.)	Incremental Value (Amt. in INR.)
OPTION A Sale of Corporate Debtor as a Going Concern in terms of clause (e) of regulation 32 of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016. Date and Time of Auction: 30th April 2024 (Tuesday) at 12:00 P.M. to 1:00 P.M. (with unlimited extension of 5 minutes till 05:00 P.M.)			
Sale of Corporate Debtor, Muktar Infrastructure (India) Private Limited, as a going concern registered office situated at Plot No. B-2/B-3, Phase I Verna Industrial Estate, Verna, Goa-403722, India.	INR. 25,00,00,000/-	INR. 50,00,000/-	INR. 10,00,000/-
OPTION B Sale of Assets of the Corporate Debtor in stand-alone basis/parcels in terms of clause (a) & (c) of regulation 32 of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016. Date and Time of Auction: 30th April 2024 (Tuesday) at 02:00 P.M. to 3:00 P.M. (with unlimited extension of 5 minutes till 05:00 P.M.)			
Land and Building being Survey No. 1391/A-1392/A & 1392/B, Village-Cortallim, Taluka & Sub-District Mormugao, District South Goa (S.722.04 SMT)	INR. 15,81,73,679/-	INR. 40,00,000/-	INR. 6,32,700/-
Only Building belonging to the Corporate Debtor situated at Survey No.120/1, Village-Sao Jose de Areal, Taluka and Sub District Salcete, District South Goa.	INR. 1,80,28,864/-	INR. 5,00,000/-	INR. 72,100/-
(The Land in which this building is situated is being sold by Muktar Minerals Pvt. Ltd., in liquidation at its e-auction to be held on 30-04-2024. Any bidder bidding in Lot No. 1 in the present auction shall mandatorily bid for Lot No. 4 in the e-auction of Muktar Minerals Pvt. Ltd.)			
Plant & Machinery	INR. 1,16,42,045/-	INR. 3,00,000/-	INR. 46,600/-
Sale of the Company along with Securities & Financial Assets only	INR. 6,21,55,412/-	INR. 16,00,000/-	INR. 2,48,600/-

Important Notices:

- Bidding in both the options shall be allowed on submission of EMD for each Option/Lot.
- If highest bidder under Option A offers bid value as mentioned above, H1 bidder under Option A shall be declared as the successful bidder and E-auction under Option B shall automatically stand cancelled/withdrawn. Else the highest bidders in respective lots under Option B shall be declared as the successful bidders.
- The sale shall be on "AS IS WHERE IS", "AS IS WHAT IS", "WHATSOEVER IT IS", "WHATSOEVER THERE IS" and "WITHOUT RECOURSE BASIS" and as such, the sale shall be without any kind of warranties and indemnities.
- The present Sale Notice must be read along with the E-Auction Process Documents wherein details of the process and timelines for submission of eligibility documents, access to VDR, site visit, due diligence etc. are outlined. The said E-Auction Process Document will be available on the website of e-auction service provider National e-Governance Services Ltd. (NeSL) website: <https://nesl.co.in/auction-notices-under-ibcr/> from April 02, 2024.
- Interested bidders shall participate after mandatorily reading and agreeing to the relevant terms and conditions as prescribed in the E-Auction Process Document and accordingly, submit their expression of interest by 17-04-2024 in the manner prescribed in the E-Auction Process Document.
- The Liquidator has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel/modify/terminate the e-auction or withdraw any assets thereof from the auction proceeding at any stage without assigning any reason therefor.
- As per proviso to sub-clause (f) of clause (1) of section 35 of the Code, the interested bidder shall not be eligible to submit a bid if it fails to meet the eligibility criteria as set out in section 29A of the Code (as amended from time to time).
- If the balance sale consideration is not made by the Successful Bidder within 30 days of such demand, interest at the rate of 12% p.a. shall be levied till date of actual payment and if payments are not made within 90 days from date of initial demand made by liquidator the sale shall stand cancelled.
- For any queries kindly contact at the Correspondence Address being Suite-1B, 1st Floor, 22/28A Manoharpur Road of Deshpriya Park, Kolkata-700029, West Bengal, India or mail at Project specific email: muktarinfra.sipil@gmail.com.

Date and Place: April 02nd, 2024, Kolkata

Sd/- Anup Kumar Singh
IBBI/PA-001/II/P-00153/2017-18/10322
Liquidator of Muktar Infrastructure (India) Private Limited
FAA valid till 23rd December 2024
Reg. Address: 4th Floor, Flat 4A, Bidyarth Niket, 22/28A, Manohar Pukur Road, Near Deshpriya Park, Kolkata -700029, West Bengal.
Reg. email id: anup_singh@stellarisolvency.com

MIFL MANGALAM INDUSTRIAL FINANCE LIMITED
CIN : L65993WB1983PLC035815
Regd. Off. : Old Nimta Road, Nandan Nagar, Belghoria, Kolkata-700083, WB, India.
Corp. Off. : Hall No.-1, M R Icon, Next To Milestone Vastha Bhayli Road, Vadodra-391410, Gujarat, India, Tel : +91 7203948909
Email : compliance@miflindia.com; Website : www.miflindia.com

NOTICE OF POSTAL BALLOT & REMOTE E-VOTING INFORMATION

Notice is hereby given that the resolutions set out below are proposed for approval by the Members of Mangalam Industrial Finance Limited ("the Company") by means of Postal Ballot, only by remote e-voting process ("e-voting") being provided by the Company to all its Members to cast their votes electronically, pursuant to the provisions of Section 108 and Section 110 of the Companies Act, 2013 ("Act") read with Rule 20 and Rule 22 of the Companies (Management and Administration) Rules, 2014 ("Rules") and other applicable provisions of the Act and the Rules, Secretarial Standard on General Meetings ("SS-2") issued by the Institute of Company Secretaries of India, General Circular No. 14/2020 dated 8th April, 2020 and 17/2020 dated 13th April, 2020 read with other relevant circulars, including General Circular No. 10/2021 dated 23rd June, 2021, General Circular No. 20/2021 dated 8th December, 2021, General Circular No. 11/2022 dated 28th December, 2022, and the latest one being General Circular No. 09/2023 dated 25th September, 2023 by the Ministry of Corporate Affairs ("MCA Circulars"), read with SEBI Circular Nos. SEBI/HO/CFD/CMD1/CIR/P/2020/179, SEBI/HO/CFD/CMD2/CIR/P/2021/11, SEBI/HO/CFD/CMD2/CIR/P/2022/62, SEBI/HO/CFD/PO-2/P/2023/4 and SEBI/HO/CFD/CFD-PO-2/P/2023/167 dated 12th May, 2020, 15th January, 2021, 13th May, 2022, 5th January, 2023 and 7th October, 2023, respectively (hereinafter collectively referred to as "SEBI Circulars"), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), (including any statutory modification(s) or re-enactment(s) thereof for the time being in force and as amended from time to time).

Sr. No.	Particulars	Type of Resolution
1	REGULARIZATION OF APPOINTMENT OF PARESH PRAKASHBHAI THAKKAR (DIN: 08265981) AS NON-EXECUTIVE INDEPENDENT DIRECTOR OF THE COMPANY	Special Resolution
2	REGULARIZATION OF APPOINTMENT OF MITESH KUMAR GHANSHYAMBHAI RANA (DIN: 06770916) AS NON-EXECUTIVE INDEPENDENT DIRECTOR OF THE COMPANY	Special Resolution
3	APPROVAL FOR MATERIAL RELATED PARTY TRANSACTION(S) UNDER SECTION 188 OF THE COMPANIES ACT, 2013 AND REGULATION 23 OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS), 2015 AND IND AS 24	Special Resolution
4	RE-APPOINTMENT OF MR. VENKATA RAMANA REVURU (DIN: 02809108) AS MANAGING DIRECTOR OF THE COMPANY	Special Resolution

In compliance with the above-mentioned provisions and MCA Circular, the electronic copies of Postal Ballot Notice ("Notice") along with the Explanatory Statement has been sent on Monday, 01st April, 2024, to those Members whose names appeared in Register of Members / List of Beneficial Owners maintained by the Company RTA/ Depositories respectively as at close of business hours on Friday, 22nd March, 2024, (the Cut-off date) and whose e-mail IDs are registered with the Company RTA/ Depositories. In accordance with the above-mentioned Circulars, members can vote only through remote e-voting process. Further, pursuant to the aforesaid circulars sending the physical copies of the Notice, postal ballot forms and pre-paid business reply envelopes have been dispensed with.

This Notice is available on the Company's website at www.miflindia.com, website of the Stock Exchange viz. BSE Limited at www.bseindia.com respectively and on the website of the National Securities Depository Limited ("NSDL") at evoting@nsdl.co.in.

Instructions for remote e-voting:

In compliance with the provisions of Sections 108, 110 of the Act read with the Rules and Regulation 44 of the Listing Regulations, the Company has provided the facility to the Members to exercise their votes electronically through remote e-voting on the e-voting platform provided by NSDL. The detailed procedure for casting of votes through remote e-voting has been provided in the Notice.

Members whose names appeared in the Register of Members / List of Beneficiary Owner as on the cut-off date i.e. Friday, 22nd March, 2024 are eligible to vote on the resolutions set out in the Notice through remote e-voting only. The voting rights shall be reckoned on the paid-up Equity Shares registered in the name of the Members as on that date. Members are requested to provide their consent or dissent through remote e-voting only. A person who is not a Member as on the cut-off date should treat the Notice for information purpose only.

The remote e-voting period shall commence on Wednesday, 03rd April, 2024 (9:00 A.M. IST) and end on Thursday, 02nd May, 2024 (5:00 P.M. IST). Members may cast their vote electronically during the aforesaid period. The remote e-voting module shall be disabled at 5:00 p.m. IST on Thursday, 02nd May, 2024, and remote e-voting shall not be allowed beyond the same. During this period, Members of the Company holding shares either in physical form or in dematerialized form, may cast their vote by remote e-voting. Once the vote is cast on the resolution, the Members will not be allowed to change it subsequently or cast the vote again.

Members who have not registered their email ID are requested to register the same in the following manner:

- Members holding Shares in physical mode and who have not registered / updated their email ID with the Company are requested to Register / Update their email ID with Purva Sharegistry (India) Private Limited on <https://www.purvashare.com/email-and-phone-updation/> or mail.
- Members holding Shares in dematerialized mode are requested to Register / Update their email ID with the relevant Depositories participants with whom they maintain their Demat Account(s).

The Board of Directors of the Company at its Meeting held on Thursday, 28th March, 2024 has appointed Mrs. Pooja Amit Gala, Practising Company Secretary (Membership No: 6339) CoP-25845) has been appointed as Scrutinizer for conducting the Postal Ballot, through remote e-voting process in a fair and transparent manner.

The result of remote e-voting will be announced within two (2) working days from close of voting period. These results will also be displayed along with Scrutinizer's report posted on website of the Company (compliance@miflindia.com) and on the website of Stock Exchange BSE limited at www.bseindia.com and website of the NSDL (evoting@nsdl.co.in).

In case of any query relating to e-voting, Members may refer Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting@nsdl.com or call on 022-4886 7000 and 022-2499 7000 or send a request to Ms. Pallavi Mhatre, Senior Manager at evoting@miflindia.com. Members are requested to carefully read all the notes set out in the Notice and in particular manner of casting vote through remote e-voting.

By Order of the Board
For Mangalam Industrial Finance Limited
Sd/-
Venkata Ramana Revuru
Company Secretary and Compliance Officer
DIN: 02809108

Place : Vadodra
Date : 02nd April, 2024

সম্পদের অনুপাতে বিচ্ছিন্ন সংস্থাগুলির মধ্যে ভাগ হবে ভেদান্ত

স্টক রিশোর্সের বেদান্ত স্বয়ং সম্পদের অনুপাতে বিচ্ছিন্ন সংস্থাগুলির মধ্যে ভাগ করা হবে। পেরো ইত্যাদি স্বয়ং সম্পদের ভাগ হওয়া শুরু করবে। সেই প্রক্রিয়া স্বয়ং সম্পদের ভাগ হওয়া শুরু করবে।

কুমারগ্রামে বাড়ি ক্ষয়ক্ষতি পরিদর্শনে বিধায়ক মনোজকুমার গুপ্তা

নিম্ন স্বকোমার, কামাখ্যাগুড়ি: বাড়ি কুমারগ্রাম গ্রুপের কুমারগ্রাম গ্রাম পঞ্চায়েত এলাকার ব্যাপক ক্ষয়ক্ষতি হয়েছে। চরম দুর্ভোগের মধ্যে পড়ছেন স্থানীয় বাসিন্দারা।

PWD(GOVT OF WB) TENDER NOTICE

Executive Engineer, P.W.D., North 24 Parganas Electrical Division Inviting Tender for the work of - Temporary E.I. Work and DG Set on hire basis for accommodation of CAPF at various locations of (i) NAZAT P.S. (ii)HEMNAGAR COASTAL P.S. (iii) MINAKHAN P.S. (iv) HINGALGANJ P.S. under BASIRHAT Police District, i.c.w. ensuring General Election to Lok Sabha 2024 in the District of North 24 Parganas

টাটা ইন্টারন্যাশনাল লিমিটেডের নতুন এমডি রাজীব সিংঘল

ট্যাটা ইন্টারন্যাশনাল লিমিটেডের পুরনো পরিচালক রাজীব সিংঘলকে নতুন এমডি পদে নিয়োগ করা হয়েছে।

PWD(GOVT OF WB) TENDER NOTICE

NOTICE INVITING QUOTATION, 01 of 2024-2025 OF EXECUTIVE ENGINEER, HOOGLY DIVISION Erection of 01(One) no. temporary kitchen Shed cum 01(One) no. Dining Hall for the use of CAPF to be installed at Rishra P.S. under Chandernagore PC for upcoming General Election - 2024

২০২৩-২৪ আর্থিক বছরে পণ্য পরিবহণ উন্নয়নযোগ্য পার্কফরমাস দক্ষিণ-পূর্ব বেলের আর্থিক প্রতিবেদন

পরিবহণ ও পরিবহন কুমারগ্রাম ৫.৩৮ শতাংশ বেড়ে হয়েছে। ৫.৩৮ শতাংশ বেড়ে হয়েছে। ৫.৩৮ শতাংশ বেড়ে হয়েছে।

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আই ডিবি ব্যাঙ্ক লিমিটেড: রিটেন রিকভারি বিভাগ

Table with 2 columns: ক্র.সং. (Serial No.) and বিবরণ (Description). Lists various financial transactions and amounts.

মহাম্মদ ইন্ডাস্ট্রিয়াল ফিন্যান্স লিমিটেড

কোম্পানির বিবরণ, ঠিকানা, যোগাযোগের তথ্য এবং বিনিয়োগের বিবরণ।

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ব্যাংক অফ ইন্ডিয়া Bank of India

Table with 4 columns: নাম (Name), ই-স্টেম অফিস (E-Stream Office), লগান/ব্রাঞ্চ (Log/Branch), এবং পোস্টাল কোড (Postal Code). Lists various branches and their details.

PWD(GOVT OF WB) TENDER NOTICE

Assistant Engineer, P.W.D., Ranaghat Electrical Division Invites SHORT NOTICE ITEM TENDER as follows: Temporary electrification work for logistic requirements for accommodation centers for advance company of CAPF/ISPF cots in G/W Lak-Sabha Election-2024 in Nadia District at various sites under Ranaghat Electrical Sub-Division, P.W.D. (NIG No: 01/G/HR/174/H/O/2024-25)

আই ডিবি ব্যাঙ্ক লিমিটেড: রিটেন রিকভারি বিভাগ

Table with 2 columns: ক্র.সং. (Serial No.) and বিবরণ (Description). Lists various financial transactions and amounts.

আই ডিবি ব্যাঙ্ক লিমিটেড: রিটেন রিকভারি বিভাগ

Table with 2 columns: ক্র.সং. (Serial No.) and বিবরণ (Description). Lists various financial transactions and amounts.

কোম্পানির বিবরণ, ঠিকানা, যোগাযোগের তথ্য এবং বিনিয়োগের বিবরণ।

কোম্পানির বিবরণ, ঠিকানা, যোগাযোগের তথ্য এবং বিনিয়োগের বিবরণ।

কোম্পানির বিবরণ, ঠিকানা, যোগাযোগের তথ্য এবং বিনিয়োগের বিবরণ।