

Date: 3rd May 2024

To,	To,
The Manager - Listing Department,	Manager-Department of Corporate Services
The National Stock Exchange of India Ltd	BSE Limited
Exchange Plaza, 5th floor,	Jeejeebhoy Towers,
Plot no. C/1, "G" Block,	Dalal Street, Fort,
Bandra-Kurla Complex,	Mumbai - 400 001
Mumbai-400051 Symbol: APCOTEXIND	Security Code: 523694

Dear Sir/Madam,

Sub: Intimation of Publication of Newspaper

Ref: Regulation 47(1) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

With reference to above captioned subject, please find enclosed newspaper advertisement published in Business Standard (English) and Mumbai Lakshadeep (Marathi) on Friday, May 3, 2024 as required to be given under Rule 6(3)(a) of Investor Education and Protection Fund (IEPF) Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, indicating the proposed transfer of equity shares to IEPF Authority of such shareholders who have not claimed the dividend amount payable to them, since last seven consecutive years commencing from the date of declaration of Final Dividend for the Financial Year 2016-17.

Kindly take the same on record

Thanking you,

For Apcotex Industries Limited

Jeevan Mondkar Company Secretary & Head - Legal

REGISTERED OFFICE

49-53, 3rd Floor, Mahavir Centre Sector-17, Vashi, Navi Mumbai 400703 Maharashtra, India T: + 91 22 2777 0800

Apcotex Industries Limited

CORPORATE OFFICE

NKM International House, 178, Backbay Reclamation, Babubhai M. Chinai Marg Mumbai 400020, India T: + 91 22 2283 8302/04 TALOJA FACTORY

Plot No. 3/1, MIDC Industrial Area Taloja, Dist. Raigad 410208 Maharashtra, India T: + 91 22 2740 3500

IN BRIEF

NPCI, Bank of Namibia ink pact to develop UPI-like system



NPCI International Payments Limited (NIPL), the international arm of the National Payments Corporation of India (NPCI), on Thursday entered into an agreement with the Bank of Namibia Line (Nov) for developing an instant payment system like Unified Payments Interface (UPI) for the African nation. This partnership marks NPC's first-ever collaboration with a central bank to deploy the UPI stack in an international market. The collaboration is aimed at developing real-time person-to-person (P2P) and person-to-merchant (P2M) transactions in Namibia.

ICICI Bank denies report of MD & CEO's exit, calls it 'misleading'



ICIO Bank on Thursday denied media reports claiming that its MD & CEO Sandeep Bakhshi (*pictured*) has expressed his willingness to step down, suggesting that the "rumour" was most likely spread to harm the bank and its stakeholders. Shares of the narm rue uank and its stakenoiders. Shares of the private lender closel 1.0.5 per cent lower on the BSE. According to the exchange filing, "This information is figment of imagination and therefore, completely baseless and misleading. It appears that this rumour is being spread with an ulterior motive and malicious intent in order to harm the bank and its stakeholders." ATHIRA VARIER

RBI lifts restrictions: Bajaj Finance to resume lending

The Reserve Bank of India (RBI) has lifted restrictions on Bajaj Finance on sanctioning and disbursal of loans through eCON and Insta EMI Card, the company said. In November last year, the cent bank had directed Bajaj Finance to stop sanction and disbursal of loans under its two lending products – eCOM and Insta EMI Card – Use is under its two remains products – economia to its a emication due to non-additerence of the company to the extant provisions of digital lending guidelines. "Now, we wish to inform that the RBI, based on the remedial actions taken by the company, has conveyed its decision of litting the said restrictions on eCOM and online digital "Insta EMI Card", with immediate effect," the company said. PTI

Delhi LG sacks 223 employees of Delhi Women Commission

223 employees from the Delhi Women Commission (DCW) were removed with immediate effect on the order of Lieutenant Governor (LG) V K Saxena on Thursday, alleging that former DCW Chairperson Swatt Maliwal had appointed them without permission. The directive from the lieutenant governor's office, which reference the Delhi Commission for Women Act, asserted that the commission is authorised to have 40 staff members. It further pointed out that an additional 223 positions we established without obtaining the necessary approval from the LG. The order clarified that the commission lacks the power to employ people on a contractual basis.

KOHINOOR PULP & PAPER PRIVATE LIMITED (IN LIQUIDATION) CIN: U74999WB2008PTC126964 LIQUIDATOR – CVR Krishnaswami No. IBBI/IPA-001/IP-P01302/2018-19/12217 (vig., vis. source-visit increvation-revailing and the following data for the following data for da

Date and time of e-Auction May 29, 2024 from 11:00 Hrs. IST Last Date for Submission of Bid Documents May 14, 2024

Last Date for Submission of Did Documents	May 14, 2024			
Last Date for Submission of Earnest Money Deposit	May 27, 2024 17.00 hrs			
Particulars of The Asset	Reserve Price	Refundable Earnest Money Deposit		
Machinery purported to be Cooking plant and fibreline	4,30,00,000.00 [Rupees Four Crore thirty Lakhs Only]	43,00,000.00 [Rupees Forty three Lacs only]		
E-Auction will be held for sale of the Asset Lot of the Corporate Debtor on an "AS IS WHERE BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" and "NO RECOURSE BASIS" without any representation, warranty or indemnity and will be conducted 'online'. This Notice shall be read in conjunction with the Sale Process Memorandum dated 3rd May				

errary usions on the Assens, online E-Auction Bid Form, Declaration and Undertakin teral Terms and Conditions of the E-Auction which are available on the sit weaturtions co in or send an e-mail to liquidation tables result of an

ment purports to ascertain the interest of Bidders and does bligation on the part of the Liquidator. The Liquidator rese d and/or annul this invitation including any timelines or the process viving reasons, at any time, and in any respect. Any such amendm on the aforementioned imelines, shall be notified

ed Com

CVR Kristnaswam Reg. No. IBB/IPA-001/IP-P01302/2018-19/122/1 or KOHINOOR PULP & PAPER PRIVATE LIMITED aresh Nath Mookherjee Shipping Private Limited 12/1, Lindsay Street, Kolkata - 70083 E-mail : liquidation.kohinoorpulp@gmail.com Liquidator f Address : C/O N Place : Kolkata Date : May 03 20

BEFORE THE NATIONAL COMPANY LAW TRIBUNAL, CHENNAI BENCH I CP(CAA)/23/(CHE)2024 IN CA(CAA)/3(CHE) /2024 In the mater of the Companies Act, 2013 And

m 3rd Street, Chennai-600018

Place: Chennai Date: 03/05/2024

any / Dom

NOTICE OF HEARING OF PETITION

A Petition under Sections 230 to 220 the Companies Act, 2013 for ar order sanctioning the Scheme of Arrangement between MSE Financia Services Limited (Demerged Company) and Daily Gong Financia Services Limited (Pesulting Company) and their respective stratenbloter and Creditors (the Scheme), was presented by the Demerged Company on 18th April 2024. The Petition was admitted by the Honbie NCU Chemai Bench 1 vide order dated 18th April 2024 and is fixed for hearing before the NCLT Chennal Bench 1 on the 12th day of June, 2024

before the NULL totennal selench i on the 1zm day of June, 2024. Any person discuise of supporting or opposing the said Petition should send to the Petitioner Company's registered office situated at No.25, Abhirampuran 3rd Street, Chennai-600018, a notice of his/her intention, signed by lim/her or his/her advocate, with his/her mame and address, so as to reach the Company, not later than two days before the date fixed for the hearing of the Petition. Where his/her selector bogose the petition, the grounds of opposition or a copy of his/her affidavit shall be furnished with such notice. with such notic

A copy of the Petition will be furnished by the undersigned to any person requiring the same on payment of the prescribed charges for the same

For MSE FINANCIAL SERVICES LIMITED PG Ch

Directo DIN: 0697535

OECD raises India's FY25 GDP growth projection to 6.6%

On the global front, GDP growth is projected to be 3.1% in 2024, unchanged from 2023 BETTING BIG

SHIVA RAJORA New Delhi, 2 May

Thursday a set of the committee of the c

of services such as information technology and consulting, where India will continue to increase its global market share, supported by foreign

its global market share, supported by foreign investment," the inter-governmental group of 38 high-income economies said in its latest Economic Outlook. Mearwhile, the agency also noted that private consumption has been less vigorous, confirming the preliminary findings from the latest house-hold consumption expenditure survey. "Some high-frequency indicators, including on e-way bills, toll collections, and new vehicle and scooter sales are suggesting increasing activ-ity. Other indicators, such as digital payment transactions and cement output, remain rel-address indebtedness by increasing revenues, improving spending efficiency, and stronger fis-

5 Im in 3 cal rules. The outlook also mentions that fiscal

Context, given the inginiver of public deol, which holds back private investment. "Fiscal consolidation, while necessary, will weigh on public investment, and be offset only partially by stronger private investment as busi-ness confidence improves. Household consump-tion (in particular, consumers' discretionary ness confidence improves. Household consump-tion (in particular, consumers' discretionary demand) is not expected to accelerate, amid dis-appointing lob reaction, lukewarm rural perform-ance, and still tight financial conditions, 'the out-look noted. On the global front, GDP growth is projected to be 3.1 per cent in 2024, unchanged from 2023, before deging up to 3.2 per cent in 2025, helped by stronger real income growth and lower policy interest rates. The developments continue to diverge across

OECD Fitch 11 SBI 2

olidation is appropriate in the current ext, given the high level of public debt, which

po. • de

FY25 fore ts (%) 6.6 7.0 8.0 World Bank 6.6 Standard 7.0 Chartered

> most low-income countries, offset by strong growth in the US and many large emer ket economies. The report said a nor g-mar Ret economies. The report said a normal mon-soon season and no other supply shocks that may de-anchor inflation expectations may lead to first cut of the policy rate by the Reserve Bank of India in late 2024, with cumulative cuts of up to 125 basis points implemented before March 2026. Highlighting downside risks for the growth prospects for India, the outlook notes new supply being diemuthone accounted but reconcilition 1 m.

Highlighting unvitate the prospects for India, the outlook notes new supply chain disruptions generated by geopolitical turmoil, food inflation stickiness due to extreme weather episodes, and negative spillovers from fluctuations in global financial markets present downside risks. However, on the upside, growth may be faster than projected if ongoing disinflation strengthens consumers' purchasing power, this is investigated to construct on strengthene constructions investigation.

MDH, EVEREST ROW **FSSAI** widens investigation tootheritems

PRESS TRUST OF INDIA New Delhi, May 2

After starting a probe into alleged violation of norms in branded spices, food regulator Food Safety and Standards Authority of India (FSSAI) plans to launch surveillance on other food items like fortified rice, dairy products and spices sold in the domestic

market. According to sources, the FSSAI is planning surveillance on food items l and vegetables, salmonella in fish r ms lik spice and culinary herbs: fortified rice: and milk and milk products.

FSSAI is already taking samples of spices in powder form of all brands, including

MDH and Everest, from across the country in view of quality concerns flagged nch l by ore and Hong Kong. "In view of the ry pro current develop-ment, FSSAI is

source had said on April 22. FSSAI does not regulate the quality of exported spices, sources said. Early last month, Hong Kong's Center for Food Safety (CFS) asked con-sumers not to buy and traders not to sell MDH's Madras Curry). Everest Fish Curry Masala, MDH Sambhar Masala Mixed Masala Powder, and MDH Curry Powder Mixed Masala Powder.

The CFS had said that samples of several

The CFS had said that samples of several kinds of pre-packaged spice-mix products of two Indian brands were found to contain a pesticide ethylene oxide. After Hong Kong's directive, the Singapore Food Agency (SFA) also ordered a recall of imported "Everest Fish Curry Masala" from India. Last week, FSSAI said it was in the pro-cess of collecting pan-India samples of Nestle's Create baby cereals, amid a global report claiming that the company was add-ing higher sugar content to the product.

ing higher sugar content to the product.

tor plans to ed rice, the domestic market spices of all brands, including MDH and Everest, from the market to check whether they meet the FSSAI norms," a source had said on April 22. FSSAI does not

The developments continue to diverge across countries, with softer outcomes in Europe and ment and job creation, it adds. Manufacturing PMI eases in April

ROBUST DEMAND

.58 56 Indian manufacturing slowed down

Indian manufacturing slowed down a bit in April but growth stayed robust to signal the second-best improvement in the sector's health in three and a half years, said a pri-vate business on Thursday. The headline Purchasing Managers' Index (PMI), released by HSBC, slipped to S8.8 in April from a 16-year high of 59.1 recorded in March. "Firms experienced a sharp upturn in new business intakes and scaled up production accordingly.

scaled up production accordingly.

PMI-manufacturing (<50 denotes contraction) 60



apcotex industries limited Registered Office: 49-53 Mahavir Centre, Sector 17, Vashi, Navi Mumbai - 400 703 Tel.: 022- 2777 0800 w.apcotex.com Email: redressal@apcotex.c CIN: L99999MH1986PLC039199 apcotex

NOTICE NOTICE to Equity shareholders for Transfer of Equity Share: to Investor Education and Protection Fund (IEPF) Authority

This notice is published pursuant to the provisions of the Section 124(6) of the Companies Act, 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended ('the Rules') from time to time. Pursuant to the aforesaid provisions, the dividend which remains unclaimed for Y gaers and more shall be transferred to IEPF and al shares in respect of which the dividend has not been claimed for 7 consecutive years or, more shall also be transferred to the IEPF Authority.

Adhering to the various requirements set out in the Rules, the Company has, during financial year 2023-24, aiready transferred to the IEPF Authority the shares in respect of which divided has remained unclaimed for seven consecutive years or more as on the due date of transfer. The Company has now communicate individually to the concerned shareholders whose shares are liable to be transferred to IEPF Authority during the financial year 2024-27. for taking appropriate action

The details of such unpaid / unclaimed dividend are regularly updated on the website of the IEPF Authority at www.iepf.govin as well as on the Company's website. The shareholders are requested to refer to the web-link https://apoctex.com/investor-transfer-to-iepf to verify the details of unpaid dividends and the shares liable to be transferred to IEPF Authority.

Shareholders may note that both the unclaimed dividend and the shares transferred to IEPF Authority including all benefits accruing on such shares, if any, can be claimed back from IEPF Authority by making an application in Form IEPF – 5 and after following the procedure prescribed under the Rules.

The concerned shareholders, holding shares in physical form and whose shares are liable to be transferred to IEPF Authority, may note that the Company would be issuing new share carificate(s) in lieu of the original share certificate(s) held by them for the purpose of transfer of shares to IEPF Authority as per the Rules and upon such issue and subsequently orading the shares in the demat account of IEPF, the original share certificate(s) which stards registered in their negotiable. The shareholders may further note that the details uploaded by the Company on its website should be regarded as and shall be deemed to be adequate notice in respect of issue of new share certificate(s) by the Company for the purpose of transfer of shares to IEPF Authority pursuant to the Rules.

In case the Company does not receive any communication from the concerned shareholders by 16th August 2024, the Company shall, with a view to complying with the requirements set out in the Rules, transfer the shares to IEPF Authority by way of corporate action by the due date as per procedure stipulated in the Rules. No claim shall lie against the company in respect of unpaid/ unclaimed dividend amount and the corresponding outly shares transferred to IEPF and the same including all benefits accruing on such shares.

Claim from IEPF

Place: Navi Mumbai Date: 2nd May, 2024

Claim from IEPF: However, as per the Rules, both the unclaimed dividend amount and the shares including all benefits accruing on such shares can be claimed from the IEPF Authority by making an online application in the prescribed e-Form IEPF-5 available on the websit www.ieng.out.m and sending the physical cogy of the same dubi signed (as per the specimen signature recorded with the Company to the Company at its Registered Office along with the requisite documents enumerated in e-Form IEPF-5.

For any queries on the above matter, Shareholders are requested to contact the Company's Registrar and Share Transfer Agents, Mis Link Intime India PVL Ltd, Unit Apototax Industries Linnide, C-101, 247 Park, LB 3. March 2019, Wihnoil (W), Mumbai-400 083, Tel. No. 022, 49166000, 49166270 & email IO: JegListares@inikitime.co.in

By order of the Boa For Apcotex Industries Limite

Sd/-Jeevan Mondkar Company Secretary

TENDER CARE –

BANK OF MAHARASHTRA REPORTS 45% JUMP IN Q4 NET PROFIT AT ₹1,218 CRORE

45% JUMP IN L44 NET PROFIT AT ₹1,218 CRORE Bank of Maharashtra (BoM) reported a 45 per cent year-on-year (Y-o-Y) jump in 4th quarter (Q4FY24) with net profit at ₹1,218 crore against ₹840 core, buoyed by healthy growth in net interest income and non-interest income, and relatively lower tax provision burden. The Bank also amounced a dividend of ₹1.40 per equity share of ₹10 face value for FY24 and approved raising of ₹7,500 core capital, including equity issuance, in FY25. Shri Nidhu Saxena, MDA & CEO, said the bank will sustain the profitability and efficiency parameters assiduously built over the last 15 quarters or so even as it has set its sights on turning. Into a bank of great significance through a notch up in its rank-ing (by business size) among public sector banks in the next one year and by two notches in 2-3 years. Net interest income (difference between interest earned and interest spreade) in the reporting quarter was up 18 per cent yoy at ₹2,584 crore {₹2,187 core in the year-ago period). Other income, including fee-based income, treasury income and recovery in written-off accounts, rose 24 per cent Y-o-Yto **₹1**,022 crore {₹822 crore}.

INDIANOIL ACHIEVES

HISTORIC HIGH WITH BEST-EVER FINANCIAL AND OPERATIONAL PERFORMANCE IN FY 2023-24

IndianOil is proud to announce a historic financial performance for the fiscal year 2023-24, marking a significant milestone in the company's over six-decade long journey. Demonstrating an exceptional year, IndianOil recorded a net profit of ₹39,619 crores, the highest ever in the company's history and over four-fold increase from the net profit of ₹8,242 crores in the previous year. This remarkable achievement is supported by a stellar operational performance across business verticals. The comoperational performance across business verticals. The com-pany achieved its highest ever sales volume reaching 97.551 million tonnes of products. Its refining throughput soared to 73.308 million tonnes, coupled with a throughput of 98.626 mil-lion tonnes achieved through an extensive 19,500 k m pipelines network across the nation. These figures stand as his-torical bests in the operational history of IndianOil. The perform-ance showcases the company's commitment to fuelling India's energy needs, while navigating the complexities of the global energy market.

energy market

energy market. In alignment with its vision for a greener future, the company has resolved to set up a Wholly owned Subsidiary (WoS), to under-take low carbon, new, clean and green energy business, with an equity investment of €1,304 core. As part of its sustainable energy vision, IndianOI plans to establish 1 glayawati (GW) of renewable energy capacity across the country with an invest-ment of €5,215 core. Furthermore, IndianOI alims to strengthen EV mobility infra-furthermore, IndianOI alims to strengthen EV mobility infra-

Furthermore, IndianOII aims to strengthen EV mobility infra-structure with setting up of charging points and battery-ewap-ping facilities at its fuel stations. The company has also signed a binding term sheet with Panasonic Group company for forma-tion of a JV for manufacturing cells in India. This venture will meet the expanding demand for Lithium-ion for mobility applica-tions and energy storage systems in India. These investments are aimed at diversifying the company's energy mix and sup-porting India's green energy transition. Setting new benchmarks of excellence, IndianOII remains dedicated to delivering com-prehensive energy solutions that propel the nation forward.

With sales expected to remain pos-itive, buying levels were raised, and input stocks were increased to one of the greatest extents seen in over expansion since 2021. "Growt with was spurred by healthy

demand trends and successful mai demand trends and successful mar-keting campaigns. Other sources of sales gains cited by firms were Asia, Australia, Europe, and the Americas. New export orders increased markedly in April, albeit at a softer rate than that seen for total sales, suggesting that the main driver of growth," the survey said. The April manufacturing PMI matches the flash estimate for the month at S91 released earlier.

of the greatest extents seen in over 19 years of data collection. Cost pressures ticked higher, though they remained historically mild, pushing up charge inflation to the strongest since January," said us survey. A figure above 50 in the index denotes expansion and that below signifies contraction. Indian manufacturers reported robust demand from Indian and for-eign clients in April when total new orders rose sharply. The pace of orders rose sharply. The pace of month at 59.1 released earlier.

Advertorial

UCO BANK : FINANCIAL RESULTS FOR THE YEAR ENDED 31ST MARCH 2024

Business Growth - Bank has shown consistent growth where to-tal Business grow by 5.0% y-cy to Rs.450007 core (3.34% from Rs. 435456 cr. q-oq) on, wherein Gross Advances increased by 15.62% y-cy to Rs. 188877 core (4.29% from Rs. 179156 cr. q-o-q) & Total Deposits grown by 5.53% y-cy to Rs.263130 croce (2.89% form Rs. 256261 cr. q-Advances in Retail, Agriculture & MSME (RAM) Sectors - RAM segment of the Bank increased by 13.88% y-cy to Rs. 37516 crore (4.05% from Rs.93720 Cr. q-oq) Backed by 14.62% y-cy growth in Agriculture advances and 13.53% y-cy growth in MSME advances. Reduction in MPA - Asset quality improvementis depicted by re-duction in Gross NPAby 132 bpts to 3.46% (by 39 bpf from 3.65% q-o-q) and ket INPA reductors by 40 bps to 0.89% (by 39 bpf from 3.65% q-o-q) and ket INPA reductors by 40 bps to 0.89% (by 39 bpf from 3.65% q-o-q) and ket INPA reductors of 10.3 2024. Strong Capital Adequacy Ratio - Capital Adequacy Ratio (CRAR) improved by 47 bps to 15.98% as on 31.03.024 wherein Tier I Capital Ratio improved by 58 bps to 14.54% as on 31.03.2024 wherein Tier I Capital Ratio improved by 58 bps to 14.54% as on 31.03.2024 wherein Tier I Capital Ratio improved by 58 bps to 14.54% as on 31.03.2024 wherein Tier I Capital Ratio improved by 26 bpt to 3.45% as on 31.03.2024 wherein Tier I Capital Ratio improved by 26 bpt to 3.45% as on 31.03.2024 wherein Tier I Capital Ratio improved by 26 bpt to 3.45% as on 31.03.2024 wherein Tier I Capital Ratio improved by 26 bpt to 3.45% as on 31.03.2024 wherein Tier I Capital Ratio improved by 26 bpt to 3.45% as on 31.03.2024 wherein Tier I Capital Ratio improved by 26 bpt to 3.45% as on 31.03.2024 wherein Tier I Capital Ratio improved by 26 bpt to 3.45% as on 31.03.2024 wherein Tier I Capital Ratio improved by 26 bpt to 3.45% as on 31.03.2024 wherein Tier I Capital Ratio improved by 26 bpt to 3.45% as on 31.03.2024 wherein Tier I Capital Ratio improved by 26 bpt to 3.45% as on 31.03.2024 wherein Tier I Capital Ratio improved by 26 bpt to 3.45% as on 31.03.2024 where Business Growth - Bank has shown consistent growth where to



y-o-y. Improved Profitability & Return - Operating Profit for the twelve months ended 31.03.2024 stood at Rs.4576 crore showing an increase of 5.43% y-o-y basis . The same has increased 13.74% q-q from Rs. 1119 Cr. to Rs. 1273 Cr.

Credit to Deposit Ratio registered an improvement of 620 bps Dividend: After gap of nine years Bank has recommended for de-claring dividend @2.80% of face value i.e. 28 paisa per share.

 Business Highlights

 O'tala Business grew by 9.50% on y-o-y to Rs. 450007 crore as on 31.03.2024 from Rs. 4 10967 crore as on 31.03.2023.

 Total Deposits increased by 5.53% on y-o-y basis to Rs.263130 crore as on 31.03.2024 from Rs.249338 crore as on 31.03.2023.

crore as on 31.03.2024 from Rs.249338 crore as on 31.03.2023. Gross Advances grew 15.62% on y-o-y to Rs.168077 crore as on 31.03.2024 as against Rs. 161629 crore as on 31.03.2023. RAM (Retail, Agit & MSME) business stood at Rs.97516 crore as on 31.03.2024 as against Rs.85629 crore as on 31.03.2023, registering an improvement of 13.83% on y-o-y basis. Retail Advances stood at Rs.40161 crore as on 31.03.2024 as against Rs.35039 crore as on 31.03.2027 argistering a growth of 14.62% on y-o-y basis, fuelded by Home loan and Vehicle loan portfolio which registered a growth of 21.23% and 31.24% respectively on y-o-y basis.

 Agriculture Advances study at rs.2444 1 obters of 31.05.2024
 as agains RS.21775 crore as on 31.03.2023, showing a growth of 13.16% on y-o-ybasis.
 Advances to MSME sector stood at Rs.32714 crore as on 31.03.2024 as against Rs.28815 crore as on 31.03.2023, regis-31.03.2024 as against Rs.28815 crore as on 31.03.2023, registered a growth of 13.53% on y-o-y basis. Business per employee improved to Rs.20.93 crore during Q4FY24 as against Rs.18.90 crore for the same period of pre-ording upon

Operating Profit for the twelve-month ended 31.03.2024 stood

Uperating Profit for the twelve-month ended 31.03.2024 stood at Rs.4576 crore registering a growth of 5.43% on y-o-y basis as against Rs.4341 crore for the twelve month ended 31.03.2023
 Nel Profitfor the twelve month ended 31.03.2024 stood at Rs. 1654 crore as against Rs.1862 crore for the same period in the pre-ceding vaer, on account of higher provisioning.
 Net Interest Income (NIII) for the twelve months ended 31.03.2024 stood at Rs.8101 crore registering a growth of 10.32% on y-o-y basis as against Rs.7343 crore for the twelve month ended 31.03.2023.

Business Highlights

जाहीर सूचना

माझे अशील मे. एसबी ग्रुप ऑफ कंपनीज, यांचे नोंदणीकृत कार्यालय कार्यालय क्र.३०५, महालक्ष्मी अपार्टमेंट, दाख्वाला कंपाऊंड, मालाड (पश्चिम) मंबई-४०००६४ यांच्या वतीने व विनंतीवर संबंधित लोकांना येथे सचन र् देण्यात येत आहे की, माझ्या अशिलांना खालील अनुसूचीत सविस्तरपणे नमुद केलेली मालमत्ता खरेदी व प्राप्त करण्याची इच्छा आहे. माझ्या अशिलांना श्री. किशोर के. चंगरानी व ई.एफ. दिनशॉ यांची ट्रस्ट व मालमत्तेचे प्रशासकाद्वारे १९ इतर यांच्याकडून सदर मालमत्ता प्राप्त करण्याची इच्छ

तथापि श्री. किशोर के. चंगरानी व ई.एफ. दिनशॉ यांची ट्रस्ट व मालमत्तेचे प्रशासकाद्वारे १९ इतर यांची नावे शहर सर्व्हेक्षण कार्यालय तालुका बोरिवली, मुंबई उपनगर जिल्हा यांच्याद्वारे वितरीत मालमत्ता पत्रक व तलाँठी कार्यालयाद्वारे वितरीत ७/१२ उताराच्या नोंदीमध्ये नमुद नाही.

सदर जाहीर सचनेदवारे सर्वसामान्य जनतेस तसेच जर कोणासही सदर मालमत्तेबाबत (माझ्या अशिलासह नियोजित व्यवहारासह) विक्री, हस्तांतर, बक्षीस, अदलाबदल, तारण, न्यास, वारसाहक, ताबा, मालकीहक किंवा अन्य इतर प्रकारे काही दावा किंवा आक्षेप असल्यास त्यांनी त्यांचे सर्व दावा योग्य दस्तावेजी पुराव्यांसह १५ दिवसात सादर करावेत आणि खालील स्वाक्षरीकर्त्यांचे कार्यालय कार्यालय क्र.सी/७०३, शुभ शांती कॉम्प्लेक्स, एम.जी. रोड, कांदिवली (प.), मुंबई-४०००६७ येथे कळवावेत. तथापि तद्नंतर कोणाही व्यक्तींकडून कोणताही आक्षेप स्विकारला जाणार नाही आणि नंतर कोणताही दावा विचारात घेतला जाणार नाही आणि तद्नुसार त्यांचे अर्ज विचारात घेतले जाईल.

मालमत्तेची अनुसुची

४२ संरचनेसह जमिनीचे भाग व खंड असलेले सर्व्हे क्र.७८/१/१, संबंधित सीटीएस क्र.२४६, ७/१२ उताऱ्यानुसार क्षेत्रफळ ५.१८.२४ हेक्टर आर.चो.मी. व मालमत्ता पत्रकानुसार २२६०.६० चो.मी., गाव मालाड (उत्तर), जय माताजी वेल्फेअर सोसायटी, आर/दक्षिण वॉर्ड, हेमुकलानी रोड ४, कांदिवली (पश्चिम), मुंबई-४०००६७, तालुका बोरिवली, मुंबई उपनगर जिल्हा. सही∕∙

ठिकाण: मुंबई श्रीमती दक्षा एम. शाह (वकील व भारत शासन नोटरी) दिनांक: ०ँ३.०५.२०२४

जाहीर सूचना

तमाम जनतेला याद्वारे सूचित करण्यात येते की, वसंत पार्क को-ओप. हा.सो.ली चे सभासद व सदनिका क्र. 201 आणि 202, दुस्रा मजला एच विंग, वसंत पार्क को-ओप.हा.सो.ली, ओम नगर, ऑफ अंबाडी रोड, वसई रोड (प) जि. पालघर 401202 या मिळकतीचे मालक **श्री. प्रदीप नायर व श्रीमती. रीटा नायर** हे होते व श्री. प्रदीप नायर हे दिनांक 26/10/2012 रोजी मयत झाले असून त्यांच्या मृत्यूपश्च्यात सदर सदनिका व त्यातील 50% शेअर्स सहित त्यांचा पत्नी श्रीमती. रीटा नायर यांच्या नावे सोसायटीने हस्तांतरीत करावयाचे ठरविले **आहे.** जर इतर कोणत्याही व्यक्तिला वा संस्थेला वर उल्लेखिलेल्या मालमत्तेसंबंधी कोणताही हक्क, दावा आणि हितसंबंध असल्यास ते सूचना प्रसिध्द झाल्यापासून 14 दिवसांत पुष्ट्रयर्थे कागदपत्रासोबत आमच्या खाली उल्लेखिलेल्या पत्यावर लेखी स्वरुपात पाठवावे अन्यथा असे दावे त्यागित अधित्यागित समजण्यात येतील व संदर सदनिका व त्यातील 50% शेअर्स सहित **श्रीमती. रीटा नायर** यांच्या नावे कायदेशिररित्या हस्तांतरीत करणेत येईल याची नोंद घ्यावी दिनांक :03.05.2024 स्थळ : वसई (प) अंड. शारुख एस. शैख

दुकान नं. 7, तळ मजला,अगरवाल पीस हेवन, बाभोला , वसई रोड (प), ता. वसई, जि. पालघर 401202

जाहीर सूचना

येथे सूचना देण्यात येत आहे की, माझे अशील श्रीमती वंदना जनार्दन अहिरे या खोली क्र.बी-२ कांदिवली सर्व्हे क्र.१५७, आनंदधाम कोहौसोलि., प्लॉट क्र.बीडी–१३, आरएससी–५, गणेश नगर कांदिवली (पश्चिम), मुंबई-४०००६७ (यापुढे सदर खोली जागा म्हणून संदर्भ) येथील जागेच्या मालव

यांनी सदर खोली जागेतील त्यांचे अधिकार, हक्क व हित **श्रीमती वंदना जनार्दन अहिरे** यांच्या नावे विक्री व हस्तांतर केले आणि म्हाडा प्राधिकरणाने त्यांचे पत्र क्र.ओडब्ल्यु-एमएम/डीवायसीओ(डब्ल्यु)/ ६६८१, दिनांक २८.०९.२००४ नुसार त्यांच्या नावे हस्तांतर केले. मुळ दस्तावेज अर्थात १) म्हाड वाटपपत्र, २) स्वीकृती पत्र (स्वीकृती पत्र), ३) मुंबई नागरी विकास प्रकल्प, मुंबई-१ यांचे पत्र, ४) म्हाडा प्राधिकरणाद्वारे **श्री. कमल कासिम शेख** यांच्या नावे वितरीत इनलॅण्ड पत्र आणि ५) सदर खोर्ल जागेबाबत दिनांक २८.०९.२००४ रोजीचे मुळ म्हाडा हस्तांतर पत्र क्र.ओडब्ल्यु-एमएम, डीवायसीओ(डब्ल्यु)/६६८१ हे हरवले/गहाळ झाले आहेत आणि चारकोप पोलीस ठाणे येथे दिनांव

पत्त्यावर खालील स्वाक्षरीकर्त्याकडे सदर सूचना प्रकाशन तारखेपासून **१५ दिवसांत** कळवावे. अन्यथ असे समजले जाईल की, कोणताही दावा नाही किंवा दावा असल्यास ते त्याग किंवा स्थगित केले आहे

दिनांक: 0३.0५.२0२४ ठिकाण: मुंबई

बजाज हौसिंग फायनान्स लिमिटेड

कॉपोरेट ऑफिस: सेरेबम आवटी पार्क बी२ बिल्डिंग ५वा मजला, कल्याणी नगर, पुणे, महाराष्ट्र–४११०१४. ाखा कार्यालय: सी/४, प्लॉट क्र.१२, कोहिनूर इस्टेट हौसिंग सोसायटी, मुला रोड, वाकडेवाडी, कमल नयन बजाज गार्डनजवळ, पुणे-४११००३ nधिकृत अधिकाऱ्याचे तपशील: नाव: सागर झिरांगे, ईमेल: sagar.zirange@bajajfinserv.in, मोबा.क्र.:८६६९१८९०४८ व ९९७००९७४३२

सिक्युरिटायझेशन ॲण्ड रिकन्स्ट्रक्शन ऑफ फायनान्शिअल ॲसेटस् ॲण्ड एन्फोर्समेंट ऑफ सिक्युरिटी इंटरेस्ट ॲक्ट, २००२ (कायदा) अंतर्गत बोली सूचनेद्वारे जाहिर लिलाव

येथे सर्वसाधारणपणे जनतेला सूचना देण्यात येत आहे की खाली नमूद केलेल्या कर्जदाराने/सह–कर्जदाराने **बजाज हौसिंग फायनान्स लिमिटे**ड **(बीएचएफएल)** कडे वर्णन केलेली स्थावर मालमत्ता तारण ठेवली आहे आणि त्या स्थावर मालमत्तेचा ताबा (प्रतिभूत मालमत्ता/मालमत्त सरफायसी कायदा २००२ आणि तेथील नियमानुसार प्राधिकृत अधिकाऱ्याने ताब्यात घेतले आहे. प्रतिभूत मालमत्तेची जाहिर लिलावाद्वा कर्जाची थकबाकी, लागू व्याज, शुल्क आणि खर्च इत्यादींच्या वसुलीसाठी बोली लावून ०५.०६.२०२४ रोजी विक्री केली जाईल, ज बीएचएफएलला देय आहे. प्रतिभूत मालमत्तेची विक्री केली जात आहे आणि नियम क्रमांक ८ आणि ९ अंतर्गत **जसे आहे जे आहे जसे आहे जेथे आहे, जे आहे जेथे आहे, कोणत्याही आधाराशिवाय या तत्वावर** बोली लावली जाईल सिक्युरिटी इंटरेस्ट (एनफोर्समेंट नियम (यापढे नियम म्हणन संदर्भित) आणि येथे नमद केलेल्या अटी व शर्तींवर

ાયમ (યામુહ ાયમ મહયૂમ સંદામા) આંગ પંચ મંત્રૂદ્ધ યોરોલ્યો અંદો પંચાયોપર.				
कर्ज खाते तपशील/कर्जदार व	१. ई-लिलावाची तारीख आणि वेळ, २. इरठे सादर	१. राखीव किंमत,		
जामिनदारांचे नाव व पत्ता	करण्याची शेवटची तारीख, ३. मालमत्ता तपासणीची	२. मालमत्तेचे इरठे,		
कर्ज: ४०२एचएसओ४८२७८५६१ व	तारीख आणि वेळ, ४. मालमत्ता तपशील	३. बोली वाढविणे		
४०२एचएसडब्ल्यु४८२७९३२०	१. ई-लिलाव दिनांकः ०५.०६.२०२४ रोजी	१. राखीव किंमतः		
१. पंकज कुमार सिंग (कर्जदार)	स.११.००वा ते दु.१२.००वा दरम्यान ५ मिनिटांच्या	रू.६०,००,०००/- (रूपये साठ		
२. अल्का सिंग (सह-कर्जदार)	अमर्याद विस्तारासह.	लाख फक्त)		
दोघांचा पत्ता: अ.क्र.१६५/१ व १६६/५, वेदांता ए विंग	२. इरठे जमा करण्याची अंतिम तारीख केवायीसीसहः	२. इरठे: रू.६,००,०००/- (रूपये		
१००३, १०वा मजला, इडनजवळ, पुणे, महाराष्ट्र–४११०५७.	दि.०४.०६.२०२४ रोजी सायं.५.००वा. पर्यंत (भाप्रवे).	सहा लाख फक्त) राखीव		
एकूण थकबाकीः रू.७२,६१,४३५/ँ – (रूपये बाहत्तर लाख	३. निरीक्षणाची तारीख व वेळः दि.०६.०५.२०२४ ते	किंमतीच्या १०%.		
एकसष्ट हजार चारशे पस्तीस फक्त) पुढील व्याज आणि	०३.०६.२०२४ रोजी स.११.००वा ते दु.४.००वा.(भाप्रवे)	३. बोली वाढविणे : रू.५०,०००/		
दिनांक २८.०४.२०२४ रोजी पासून जमा झालेल्या शुल्कांसह.	दरम्यान.	– (रूपये पन्नास हजार फक्त) व		
		त्यापटीने.		
स्थावर मालमत्तेचे वर्णनः एस.क्र.१६५/१, १६६/५, वेदांता.	विंग ए. फ्लॅट क्र.१००३, १०वा मजला, वाकड पणे, प	महाराष्ट-४११०५७ येथील मालमत्तेचे		

सर्व भाग व खंड. चतुसिमा: पुर्व: १८ मी. रस्ता; पश्चिम: प्लॉट क्र.बी व आरक्षित खेळ मैदान; उत्तर: श्री. संजय गटगट यांची मालमत्ता: दक्षिण: श्री. काशी पाटील व रामभाऊ कालते यांची मालमत्ता.

जाहीर सूचना खुशबु एन्टरप्रायझेस, मालक श्री. मनोज एच. पाला यांचे मार्फत हे दुकान क्र.३, तळमजला, मनिषा प्राईड-

कोहौसोलि., क्षेंत्रफळ ११५ चौ.फु. (सीए), सीटीएस क्र.१२३७, १२३७/१ ते १८, गाव मुलुंड (प.), ता कर्ला, जि. मंबई उपनगर, महाराष्ट्र या जागेचे मालक आहेत. १) श्रीमती सोनी हेमराज छगनलाल पाला यांना सदर दुकान भाडेकरू म्हणून मे. मनिषा डेव्हलपस ांच्याकडून देण्यात आले होते. **२)** दिनांक ६.८.२०१३ रोजीचे अभिहस्तांकन करारनामाद्वारे श्रीमती सविताबे आस्तिक. श्रीमती कल्पनाबेन आस्तिक. श्री. किर्त आस्तिक. श्रीमती मीना दवे व श्रीमती दर्शना उपाध्यार ।।लक यांनी सदर मालमत्ता क्र.व्हीडीआर३–०७७०४ २०१२ अंतर्गत पुर्नविकासाकरिता दिली. **३)** श्रीमती सोनी पाला यांचे १०.०५.२००६ रोजी निधन झाले यांच्या पश्चात श्री. मनोज पाला (मुलगा) हे एकमेव जिवीत कायदेशीर वारसदार आहेत. ४) तदनंत सोसायटीने कायद्याचे योग्य प्रक्रियेचे पालन करु ागप्रमाणपत्र क्र.३ दिनांक १.४.२०१९ श्री. मनोज

गला यांच्या नावे हस्तांतर केले. श्रीमती सोनी पाला यांचे निधन झाले आहे म्हणू वृत्तपत्र सूचना देण्यात येत आहे. **श्री. मनोज पाला** यांनी सदर मालमत्ता **करुर वैश्य बॅक**

लिमिटेड, मुलुंड शाखा, मुंबई यांच्याकडे तार ठेवण्याचे निश्चित केले आहे. जर कोणा व्यक्तीस सदर फ्लॅट/मालमत्तेची जमीन किंव

गाबाबत कोणताही अधिकार, दावा, हक्क, मागण किंवा हित असल्यास त्यांनी सदर सूचना प्रकाशनापासू-०७ दिवसांत लेखी स्वरुपात खालील स्वाक्षरीकर्त्याक कळवावे. सदर सूचना कालावधीनंतर कोणी व्यक्ती किंवा अन्य इतर प्राधिकरणाकडन कोणतीही माहित मेळाल्यास ते **करुर वैश्य बँक लिमिटेड, मुलुंड शाखा** मुंबई यांच्या अधिकारावर अवलंबून असेल.

> सही/-प्रशांत व्ही. गवर्ड

वकील उच्च न्यायालय, मुंबई मोबा.:९०२९४९३०४९ ठेकाण: मंबई दिनांक: 0३.0५.२0२)

ज्याअर्थी दिनांक ०७.०६.१९९५ रोजीच्या विक्री करारनामाद्वारे मुळ मालक **श्री. कमल कासिम शेर**

२९.०४.२०२४ रोजी लापता नोंद क्र.२९६३४/२०२४ अंतर्गत नोंद करण्यात आले.

जर कोणा व्यक्तीस याबाबत काही दावा, आक्षेप असल्यास त्यांनी लेखी स्वरुपात खाली नमूद केलेल्य

(डी. एस.शेखावत वकिल उच्च न्यायालर प्लॉट क्र.९३/डी-०९, गोराई-१, बोरिवली (प), मुंबई-४०००९२

सही/

the due date as per procedure stipulated in the Rules. No claim shall amount and the corresponding equity shares transferred to IEPF and the same including all benefits accruing on such shares.

However, as per the Rules, both the unclaimed dividend amount and the shares including all benefits accruing on such shares can be claimed from the IEPF Authority by making an online application in the prescribed e-Form IEPF-5 available on the website www.iepf.gov.in and sending the physical copy of the same duly signed (as per the specimen signature recorded with the Company) to the Company at its Registered Office along with the requisite documents enumerated in e-Form IEPF-5.

For any gueries on the above matter, Shareholders are requested to contact the Company's Registrar and Share Transfer Agents, M/s. Link Intime India Pvt Ltd, Unit: Apcotex Industries Limited, C-101, 247 Park, L.B.S. Marg, Vikhroli (Ŵ), Mumbai- 400 083, Tel. No.- 022 49186000, 49186270 & email ID: <u>iepf.shares@linkintime.co.in</u>

By order of the Board

Place: Navi Mumbai Date: 2nd May, 2024

apcotex industries limited

Registered Office: 49-53 Mahavir Centre, Sector 17, Vashi, Navi Mumbai - 400 703 Tel.: 022- 2777 0800 www.apcotex.com Email: redressal@apcotex.com CIN: L99999MH1986PLC039199

NOTICE

NOTICE to Equity shareholders for Transfer of Equity Shares to Investor Education and Protection Fund (IEPF) Authority

This notice is published pursuant to the provisions of the Section 124(6) of the Companies Act, 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended ("the Rules") from time to time. Pursuant to the aforesaid provisions, the dividend which remains unclaimed for 7 years and more shall be transferred to IEPF and all shares in respect of which the dividend has not been claimed for 7 consecutive years or, more shall also be transferred to the IEPF Authority.

Adhering to the various requirements set out in the Rules, the Company has, during financial year 2023-24, already transferred to the IEPF Authority the shares in respect of which dividend had remained unclaimed for seven consecutive years or more as on the due date of transfer. The Company has now communicated individually to the concerned shareholders whose shares are liable to be transferred to IEPF Authority during the financial year 2024-25 for taking appropriate action.

The details of such unpaid / unclaimed dividend are regularly updated on the website of the IEPF Authority at www.iepf.gov.in as well as on the Company's website. The shareholders are requested to refer to the web-link https://apcotex.com/investor-transfer-to-iepf to verify the details of unpaid dividends and the shares liable to be transferred to IEPF Authority.

Shareholders may note that both the unclaimed dividend and the shares transferred to IEPF Authority including all benefits accruing on such shares, if any, can be claimed back from IEPF Authority by making an application in Form IEPF - 5 and after following the procedure prescribed under the Rules.

The concerned shareholders, holding shares in physical form and whose shares are liable to be transferred to IEPF Authority, may note that the Company would be issuing new share certificate(s) in lieu of the original share certificate(s) held by them for the purpose of transfer of shares to IEPF Authority as per the Rules and upon such issue and subsequently crediting the shares in the demat account of IEPF, the original share certificate(s) which stands registered in their name will stand automatically cancelled and be deemed nonnegotiable. The shareholders may further note that the details uploaded by the Company on its website should be regarded as and shall be deemed to be adequate notice in respect of issue of new share certificate(s) by the Company for the purpose of transfer of shares to IEPF Authority pursuant to the Rules.

In case the Company does not receive any communication from the concerned shareholders by 16th August 2024, the Company shall, with a view to complying with the requirements set out in the Rules, transfer the shares to IEPF Authority by way of corporate action by lie against the company in respect of unpaid/ unclaimed dividend

Claim from IEPF:

For Apcotex Industries Limited

Sd/-

Jeevan Mondkar

Company Secretary

सूचना

रोज वाचा दै. 'मुंबई लक्षदीप'

Arka Fincap Limited

Regd. Office: 2504, 2505, 2506, 25th Floor, One Lodha Place, Lodha World Towers, Senapati Bapat Marg, Lower Parel, Mumbai- 400013, India Tel: +91 22 40471000 CIN: U65993MH2018PLC308329

Website: www.arkafincap.com E-mail: arkasecretarialandcompliance@arkaholdings.com EXTRACT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31 MARCH 2024

			Quarter Ended			(₹ in Lakhs) Year Ended	
Sr.	Particulars	31 March 2024	31 December 2023	31 March 2023	31 March 2024	31 March 2023	
No.		Audited	Unaudited	Audited	Audited	Audited	
1	Total Income from Operations	15,969.93	14,801.68	11,265.84	56,368.83	37,066.31	
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	2,384.32	3,745.16	1,665.92	10,907.71	8,280.47	
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	3,944.91	656.07	1,665.92	9,379.21	8,280.47	
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,921.71	469.70	1,222.93	6,923.08	6,136.46	
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	2,901.37	469.70	1,220.18	6,902.74	6,133.71	
6	Paid up Equity Share Capital (Face value of ₹10/- each)	92,872.81	92,872.81	88,402.23	92,872.81	88,402.23	
7	Reserves (excluding Revaluation Reserve)	24,795.63 21,843.28 16,450.73		24,795.63	16,450.73		
8	Securities Premium Account	5,860.66	5,860.66	4,631.25	5,860.66	4,631.25	
9	Net worth	116,526.08	113,104.61	103,303.99	116,526.08	103,303.99	
10	Paid up Debt Capital/ Outstanding Debt	382,136.95	368,478.08	311,581.85	382,136.95	311,581.85	
11	Outstanding Redeemable Preference share	-			-	-	
12	Debt Equity Ratio	3.28 : 1	3.28 : 1 3.26 : 1 3.02 : 1		3.28 : 1	3.02 : 1	
13	13 Earning per share (In ₹) (Not Annualised):						
	(a) Basic (Not Annualised)	0.31	0.05	0.14	0.75	0.72	
	(b) Diluted (Not Annualised)	0.31	0.05	0.13	0.74	0.71	
14	Capital Redemption Reserve	Not Applicable Not Applicable Not Applicable Not Applicable		Not Applicable	Not Applicable		
15	Debenture Redemption Reserve	refer note (f)					
16	Debt Service Coverage Ratio			refer note (g)			
17	Interest Service Coverage Ratio			refer note (g)			

The above is an extract of detailed format of audited financial results for the quarter and year ended 31 March 2024 filed with BSE Limited ("BSE") under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Operational Circular no. SEBI/HO/ DDHS/DDHS_Div1/P/CIR/2022/000000103 dated 29 July 2022. The full format of the audited financial results are available on the website of the Company at www.arkafincap.com and on the website of the BSE at www.bseindia.com

- For the other line items referred in Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR") pertinent disclosures have been made to the BSE and can be accessed on the website of BSE at www.bseindia.com
- The financial results of the Company have been prepared in accordance with the Indian Accounting Standard ("Ind AS") notified under section 133 of the Companies Act, 2013 ("the Act") read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time. The Company had made provision of ₹3,089.09 lakh against its investments in Alternate Investment Funds (AIFs) during the quarter ended 31 December
- 2023 as per RBI circular RBI/2023-24/90 DOR STR.REC.58/21.00.408//2023-24 dated December 19, 2023. Further the company has reversed the provision to the extent of ₹1,560.59 lakh as per RBI circular RBI/2023-24/140 DOR.STR.REC.85/21.04.048/2023-24 dated March 27, 2024. during the current quarter ended 31 March 2024. Consequently, the provision as at 31 March 2024 stands at ₹1,528.50 lakh. (i) Net worth/ Equity = Equity Share Capital + Other Equity – Deferred Tax Assets – Intangible assets
- (ii) Paid up Debt Capital / Outstanding Debt = Debt Securities + Borrowings (other than debt securities) Arka Fincap Limited ("the Company") being a Non-Banking Financial Company is not required to create Debenture Redemption Reserves in terms of
- Rule 18 of Companies (Share Capital and Debenture) Rules, 2014.
- The Company being a Non-Banking Financial Company registered with the Reserve Bank of India, these ratios are not applicable
- The above financial results of the Company for the quarter and year ended 31 March 2024 have been reviewed and recommended by the Audi Committee and subsequently approved by the Board of Directors, at their respective meeting held on 30 April 2024.

No. Audited Unaudited Audited	i. D	i. Disclosures in accordance with Regulations 52(4) read with 52(8) of SEBI LODR:					
No.31 March 202431 Audited302(b)Debt-service coverage ratio?Not ApplicableNot App	e.,		Quarter Ended			Year Ended	
AuditedUnauditedAudited <th></th> <th>Particulars</th> <th>31 March 2024</th> <th>31 December 2023</th> <th>31 March 2023</th> <th>31 March 2024</th> <th>31 March 2023</th>		Particulars	31 March 2024	31 December 2023	31 March 2023	31 March 2024	31 March 2023
(b) Debt service coverage ratio ² Not Applicable Not Applicable <th< th=""><td>NO.</td><td></td><td>Audited</td><td>Unaudited</td><td>Audited</td><td>Audited</td><td>Audited</td></th<>	NO.		Audited	Unaudited	Audited	Audited	Audited
Cic Interest service coverage ratic ² Not Applicable	(a)	Debt-equity ratio ¹	3.28 : 1	3.26 : 1	3.02 : 1	3.28 : 1	3.02 : 1
Image: Construction of the second	(b)	Debt service coverage ratio ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Nil Nil Nil Nil Nil (e) Capital redemption reserve Not Applicable Not Appli	(C)	Interest service coverage ratio ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Initial <	(d)		Nil		Nil		Nil
Image: constraint of the second se	(e)	Capital redemption reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
(i) Net profit after tax 2,921.71 469.70 1,222.93 6,933.08 6,136. (i) Earning per share (In ₹)	(f)	Debenture redemption reserve ³	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
(i) Earning per share (In ₹)	(g)	Net worth ^₄	116,526.08	113,104.61	103,303.99	116,526.08	103,303.99
(a) Basic (Not Annualised)0.310.050.140.750.(b) Diluted (Not Annualised)0.310.050.130.740.(c) Diluted (Not Annualised)0.310.050.130.740.(j) Current ratio ² Not ApplicableNot ApplicableNot ApplicableNot ApplicableNot Applicable(k) Long term debt to working capital ² Not ApplicableNot ApplicableNot ApplicableNot ApplicableNot Applicable(l) Bad debts to Account receivable ratio ² Not ApplicableNot ApplicableNot ApplicableNot ApplicableNot Applicable(m) Current liability ratio ² Not ApplicableNot ApplicableNot ApplicableNot ApplicableNot ApplicableNot Applicable(n) Total debts to total assets ⁵ 0.78 : 10.77 : 10.76 : 10.78 : 10.76(o) Debtors turnover ² Not ApplicableNot ApplicableNot ApplicableNot ApplicableNot Applicable(q) Operating margin (%) ⁵ 18.02%3.13%10.77%12.13%16.46(s) Gross NPA (%)0.23%0.21%0.01%0.23%0.01(u) Capital adequacy ratio (CRAR)25.09%25.61%25.48%25.09%25.48(v) There is no material deviation in the use of proceeds from the issue of Non-Convertible25.09%25.61%25.48%25.09%25.48	(h)	Net profit after tax	2,921.71	469.70	1,222.93	6,923.08	6,136.46
(b) Diluted (Not Annualised)0.310.050.130.740.(j) Current ratio²Not ApplicableNot Appl	(i)	Earning per share (In ₹)					
(i) Current ratio ² Not Applicable Not Applicable Not Applicable Not Applicable (k) Long term debt to working capital ² Not Applicable		(a) Basic (Not Annualised)	0.31	0.05	0.14	0.75	0.72
(k) Long term debt to working capital ² Not Applicable		(b) Diluted (Not Annualised)	0.31	0.05	0.13	0.74	0.71
(i) Bad debts to Account receivable ratio ² Not Applicable	(j)		Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Image: Current liability ratio ² Not Applicable	(k)	Long term debt to working capital ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
In Total debts to total assets ⁵ 0.78 : 1 0.77 : 1 0.76 : 1 0.78 : 1 0.76 : 1 (o) Debtors turnover ² Not Applicable	(I)	Bad debts to Account receivable ratio ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Inventory turnover ² Not Applicable	(m)	Current liability ratio ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Inventory turnover ² Not Applicable	(n)	Total debts to total assets ⁵	0.78 : 1	0.77 : 1	0.76 : 1	0.78 : 1	0.76 : 1
(q) Operating margin (%) ² Not Applicable Not Appli	(0)	Debtors turnover ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
(r) Net profit margin (%) ⁶ 18.02% 3.13% 10.77% 12.13% 16.46 (s) Gross NPA (%) 0.23% 0.21% 0.01% 0.23% 0.01 (t) Net NPA (%) 0.06% 0.05% Nil 0.06% 0.01 (u) Capital adequacy ratio (CRAR) 25.09% 25.61% 25.48% 25.09% 25.48 (v) There is no material deviation in the use of proceeds from the issue of Non-Convertible Debentures. 0 0 0	(p)	Inventory turnover ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
(s) Gross NPA (%) 0.23% 0.21% 0.01% 0.23% 0.01 (t) Net NPA (%) 0.06% 0.05% Nil 0.06% 1 (u) Capital adequacy ratio (CRAR) 25.09% 25.61% 25.48% 25.09% 25.48 (v) There is no material deviation in the use of proceeds from the issue of Non-Convertible Debentures. 0 <td>(q)</td> <td>Operating margin (%)²</td> <td>Not Applicable</td> <td>Not Applicable</td> <td>Not Applicable</td> <td>Not Applicable</td> <td>Not Applicable</td>	(q)	Operating margin (%) ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
(t) Net NPA (%) 0.06% 0.05% Nil 0.06% (u) Capital adequacy ratio (CRAR) 25.09% 25.61% 25.48% 25.09% 25.48% (v) There is no material deviation in the use of proceeds from the issue of Non-Convertible Debentures. 25.09% 25.48% 25.09% 25.48%	(r)	Net profit margin (%) ⁶	18.02%	3.13%	10.77%	12.13%	16.46%
(u) Capital adequacy ratio (CRAR) 25.09% 25.61% 25.48% 25.09% 25.48 (v) There is no material deviation in the use of proceeds from the issue of Non-Convertible Debentures. 25.09% 25.48% 25.48%	(S)	Gross NPA (%)	0.23%	0.21%	0.01%	0.23%	0.01%
(v) There is no material deviation in the use of proceeds from the issue of Non-Convertible Debentures.	(t)	Net NPA (%)	0.06%	0.05%	Nil	0.06%	Nil
proceeds from the issue of Non-Convertible Debentures.	(u)	Capital adequacy ratio (CRAR)	25.09%	25.61%	25.48%	25.09%	25.48%
Notes'	(v) Note	proceeds from the issue of Non-Convertible Debentures.					

) Debt = Debt Securities + Borrowings (other than debt securities) + Subordinated Debt.

2) The Company being a Non-Banking Financial Company registered with the Reserve Bank of India, these ratios are not applicable 3) The Company being a Non-Banking Financial Company registered with the Reserve Bank of India, these ratios are not applicable 3) The Company being a Non-Banking Financial Company is not required to create Debenture Redemption Reserve in terms of Ru



E F	सार्वजनिक लिलावाच्या अटी आणि नियम खालीलप्रमाणे आहेत:	ंद. मुंबइ लक्षदाप' वृत्तपत्रातून प्रांसध्द हाणाऱ्या जाहिरातामधाल	(Share Capital and Debenture) Rules, 2014.	····
) जाहिर लिलाव जसे आहे जे आहे, जसे आहे जेथे आहे, जे आहे जेथे आहे, कोणत्याही आधाराशिवाय या तत्वावर आयोजित केले जात आहे आणि	समाविष्ट सर्व बाबी तपासून पाहणे शक्य नाही. जाहिरातदाराकडून	(4) Net worth/ Equity = Equity Share Capital + Other Equity - Deferred Tax Assets - Intangible assets	
	त्रजाज हौसिंग फायनान्स लिमिटेडला ज्ञात किंवा अज्ञात असलेल्या सर्व विद्यमान आणि भविष्यातील भारांसह विकले जात आहे. • प्रतिभूत मालमत्ता		(5) Total debts to total assets = Total Liabilities / Total Assets	
				For and on behalf of the Board of Directors of
		लक्षदीप' वृत्त समूहाचे संचालक, संपादक, प्रकाशक हे जबाबदार		Arka Fincap Limited
	लेलावाच्या तपशीलवार अटी व शर्तीकरिता कंपनीच्या https://www.bajajhousingfinance.in/auction-notices ला भेट द्यावी किंवा स्पष्टीकरणाकरिता	राहणार नाहीत. कृपया वाचकांनी जाहिरातीत असलेल्या स्वरूपामध्ये		Vimal Bhandari
	गधिकृत अधिकाऱ्याकडे संपर्क करावा.		Place: Mumbai	Executive Vice Chairman and CEO
	देनांक: ०३.०५.२०२४, ठिकाण: पुणे प्राधिकृत अधिकारी (सागर झिरांगे) बजाज हौसिंग फायनान्स लिमिटेड	कोणताही करार करण्यापूर्वी आवश्यक ती चौकशी करावी.	Date: 30 April 2024	DIN: 00001318

	CHANGE OF NAME	I HAVE CHANGED MY NAME FROM I HAVE CHANGED MY NAME FROM I HAVE CHANGED MY OLD NAME I MOHAMMAD SADIQUE ABDUL AZIZ
	I HAVE CHANGED MY NAME FROM	
PUBLIC NOTICE	RAXIT DINESH SHAH TO	
	RAKSHIT DINESH SHAH AS	LATEST DOCUMENTS AS PER DOCUMENTS. NO.(M-2429772) MAHATMA FULE BAZAR, NAGPUR,
Notice is hereby given to the Public that	PER DOCUMENT.	OLD NAME ANILKUMAR BABUBHAI I HAVE CHANGED MY NAME FROM HAVE CHANGED MY NAME FROM I HAVE CHANGED MY NAME FROM HAVE CHANGED MY NAME FROM HAVE AND SHALL DAVE TO NEW NAME AND SHALL DAVE
late MR. RAJIV VENILAL DELIWALA		
died intestate on 14.08.2007, leaving	I HAVE CHANGED MY NAME FROM	DAVE HEMANSHU TO HEMANSHU LOVEENA AMIT MOHAATRA TO VENDOPALAN TO VENDOPALAN DI VENDOPALAN MUDI JAD AS HEREAFTER BE KNOWN AS MD SADIK
behind, his wife, namely, MRS. NINA	RIYAZUDDIN NASRUDIN KHAN	DAVE HEMANSHU TO HEMANSHU LOVEENA AMIT MOHAPATRA TO VENUGOPALAN TO VENUGOPAL ROPESH VENKATESAN MUDLITAR TO HEREAFTER BE KNOWN AS MD SADIK HAVE CHANGE MY NAME EROM HARSHADBHAI CHAVDA AS PER LOVEENA RAMESH LALWANI AS PER VEERASWAMY JANGILI AS PER RUPESH VENKATESAN MUDLIAR AS HEREAFTER BE KNOWN AS MD SADIK KAZI.
RAJIV DELIWALA, his children, namely, MRS. POOJA KUNAL AGARWAL and	TO RIYAZUDDIN NASRUDDIN	LATEST DOCUMENTS DOCUMENTS DOCUMENTS.
MR. RAHUL RAJIV DELIWALA as his only	KHAN AS PER DOCUMENT.	AKSHIT PAWANKUMAR GARG TO NEW DOOMLINE HAVE CHANGED MY NAME FROM I HAVE NAME FROM I HAVE NAME FROM I HAVE CHANGED MY NAME FROM I HAVE NAME FROM I
legal heirs. During his life time, his wife.	I HAVE CHANGED MY NAME FROM	NAME AKSHIT PAWAN GARG. AS PER I HAVE CHANGED MY NAME FROM N I HAVE CHANGED MY NAME FROM I HAVE CHANGED MY NAME FR
Mrs. Nina Rajiv Deliwala and he, jointly	NASRUDIN KHAN / NASRUDIN	GAZETTE NO M 2429017 PADMA TO PADMAVATI NALLIAH AS DALVI BALKRISHNA DASHRATH TO HABIB SHARIFF KHORAJIA TO HABIB KI DESH VENKATESAN MUDLIAR AS JAIN AS PER DOCUMENTS PER DOCUMENTS
were the exclusive owners of Flat No. 302,		WRONG NAME : RUKHEABEE MOHD PER DOCUMENTS BALKRISHNA DASHARATH DALVI AS SHARIF KHORAJIYA AS PER GAZETTE RUPESH VENKALESAN MUDULIAR AS MINOPER VENKALESAN MU
admeasuring 91.22 Sq. Mtrs. Built Up Area.		
3rd Floor, Mansi Apartment, Jawahar Nagar,	NASRUDDIN ABDUL REHMAN KHAN	
Road No. 15, Goregaon West, Mumbai –	AS PER DOCUMENT.	CAFEDA ADDUL CAMAD CUAIKU AS LUAVE CUANCED MY NAME EDOM DUKAWADEN VUCUEDUAL NANCOLA KAMSHA SAMI ANSARI TO RAMSHA HAVE UHANGED OUR MINUR S
400062, situated on a plot of a land bearing	I HAVE CHANGED MY NAME FROM	SATTED TO CORRECT NAME CALLBA ADDRE ONWAD ON AND ON AND ON AND ON AND ON AND ON AND ADDRE ON ADDRE
Plot No. 254-255 corresponding to CTS No.	SHAMSHULLAH TO SHAMSHULLAH	RUQAIYA MOHD RAJE SAHAB SAYYED PER DOCUMENTS KUMAR KESHAWANI RAMJANALI TO RUKAIYA HABIB KHORAJIYA AS MUDAMMED SAMI ANSARI AS PER DAGON LINGU AND
510, 510/1 - 8, Village Pahadi Goregaon,	AYNULLAH KHAN AS PER	
Taluka Borivali, Mumbai Suburban District,	DOCUMENT.	
and they were joint members of Mansi		
Apartment Co-Operative Housing Society	I HAVE CHANGED MY NAME FROM	CHOUGULE TO AARADHYA SURESH SHAIKH AS PER DOCUMENTS I HAVE CHANGED MY NAME FROM AS PER DOCUMENTS.
Limited, holding 5 shares of Rs. 50/- each,	SHAHEDA SHAMSHULLAH TO	
bearing distinctive no. 56 to 60 (both	SHAHIDA SHAMSHULLAH KHAN	DALVI VIDE MAHARASHTRA GAZETTE I HAVE CHANGED MY NAME FROM SOMANI MUNIRABEN BAHADURALI TO
inclusive) ("Said Shares") under share	AS PER DOCUMENT.	REGN NO P-2414047 SHREYA HARESH SHAH TO SHREYA MUNIKA RAFIK GILANI AS PER DAWOOD BABUMIYA SHAIKH TO NIPUPAMA CANDHI (OLD NAME) TO ADEN ALTAF HUSSAIN ANSARI TO DAWOOD BABUMIYA SHAIKH TO NIPUPAMA CANDHI (OLD NAME) TO ADEN ALTAF ANSARI AS PER
Certificate No. 012, issued by the aforesaid	I HAVE CHANGED MY NAME FROM	I HAVE CHANGED MY NAME FROM HARSHIL SHAH AS PER DOCUMENT DOCUMENTS. DAWOOD BABUMITA SHAIKH TO NIRUPAMA GANDHI (OLD NAME) TO ADEM ALTAF ANSART AS PER DAWOOD KHWAJAMIYA SHAIKH AS NIRUPAMA GANDHI (OLD NAME) TO ADEM ALTAF ANSART AS PER DAWOOD KHWAJAMIYA SHAIKH AS NIRUPAMA GANDHI (NEW DOCUMENTS)
Society. Mrs. Nina Rajiv Deliwala is the	SUCHIT KUSHWAHA / RAMSUCHIT	ANJUM ARA MOHD YUSUF TO ANJUM I HAVE CHANGED MY NAME FROM I HAVE CHANGED MY NAME FROM PER DOCUMENTS (ADDRESS)804 NUME) AS OF DOCUMENTS
holder of 50% of the Said Flat and Said	KUSHWAHA TO RAMSUCHIT	AND
shares and the other 50% of the Said Flat	NANDPRASAD KUSHWAHA AS PER	ZURAIR HUSSAIN PATEL TO ZURAIR
and the Said Shares have been inherited to	DOCUMENT.	
the aforesaid legal heirs. It is further stated		I HAVE CHANGED MY NAME FROM SHAKE AS PER DOCUMENT DOCUMENTS. 400612 CHANGED MY NAME TO JOGWINDER MICHANINED HOSSAN FALL AS FER
that the Said Flat is free from all encumbrances and reasonable doubt and	I HAVE CHANGED MY NAME FROM	
it has clear and marketable title.	MISS BHARATI ARJAN SHAH TO	PUUJA PRADIP RANE AS PER GURVINDER GURJARAN JINGITU KADEERPASHA ISMAIL SHAIKH TO KHWAJA SAHEB RON TO KHWAJA of or or orogi
	MRS BHARTI SHAMJI PARMAR	
All persons having any claim, right, title or interest in the Said Flat or Said Shares	AS PER DOCUMENT.	
or any part thereof by way of Maintenance.	I HAVE CHANGED MY NAME FROM	
agreement, contract, easement, charge, lien	PANDA SANTOSH KUMAR TARANI	
mortgage, lease, trust, tenancy, possession,		DINESH RAJA CHAMARIYA AS PER RUPALI SHASHIKANT MALI TO RUPAL ISMAIL SHAIKH TO MOHAMMAD AQSA ANWAR JUNANI TO AQSA NOTIFICATION : M-2427826 BUSHRA NAFEESA AHMAD SHAIKH
sale, exchange, gift, inheritance, succession,	CHARAN TO SANTOSH TARANI PANDA AS PER DOCUMENT.	
attachment or otherwise, are hereby	PANDA AS PER DOCUMENT.	
required to object/ claim within 14 (fourteen)	I HAVE CHANGED MY NAME FROM	I HAVE CHANGED MY NAME FROM HAVE CHANGED MY NAME FROM I HAVE CHANGED MY NAME FROM MO DOCUMENTS RITHVIKA RAKESH NATMAL TO DOCUMENTS
days from the publication of this notice with	RAMBARE KUMAR TO	LAVINA OLIVIA DOUZA TO LAVELINA VACIETA ALIMED KUAN TO MACIM ADIL RAFIQ KHAN TO ADIL RAFIQ I HAVE CHANGED MY NAME FROM RITHVIKA RAKESH NATAMALAS PER
the copies of relevant proofs to support the	RAMBARAE BANWARI KUSHWAHA	
claim/ objection to the undersigned at his	AS PER DOCUMENT.	
office at Office No. 16, Ground Floor, Oasis		I HAVE CHANGED MY NAME FROM DOCUMENT I HAVE CHANGED MY NAME FROM INAME FROM INSTANDA HMED UBAIDULLAH KHAN I, PANKAJ KUMAR AGARWALA S/O MISBAH HUMAIR MANSURI AS PER AMAN TO AMAN ASAD AHMED SYED I HAVE CHANGED MY NAME FROM RUPESH VENKATESAN MURLIYAR TO AS PER DOCUMENTS SARWAN KUMAR AGARWALA, R/O A- DOCUMENTS AS PER COURT AFFIDAVIT NO.02AB- DA INFUMAR YADAY TO Y DA INFUMAR RUPESH VENKATESAN MURLIYAR AS LHAVE CHANGED MY NAME FROM 504 GRAFFITI FLITE KESHAV
Industrial Estate, Nehru Road, Vakola,	I MUSTAFA HAVE CHANGED MY	AMAN TO AMAN ASAD AHMED SYED
Santacruz East, Mumbai - 400055. In case	NAME TO MUSTAFA NAZMUDDIN	
no claim/ objection is made within the	MADARWALA AS PER DOCUMENT.	
prescribed period of 14 days, thereafter, claims/ objections, if any, shall be construed	I HAVE CHANGED MY NAME FROM	I HAVE CHANGED MY NAME FROM I HAVE CHANGED MY NAME FROM I HAVE CHANGED MY NAME FROM NAME FROM DATE OF THE CONTRACT OF THE CONT
as abandoned/ waived off and 50% of the	SHAKILA / SHAKILA SELVAMANI	IN VI PUNE, MAHARASHIRA-411036, I RADID WIT NAME I ROW THAVE CHANGED WIT NAME I ROW DOCIMENTS (N.V) PUNE, MAHARASHIRA-411036, I RADID WIT NAME I ROW INTO A PER DOCUMENTS.
Said Flat alongwith the Said Shares will be	TO MINI ADARSH AS PER	PAGENTING AGENTING AG
presumed to be free from all encumbrances.	DOCUMENT.	
No Claim shall be entertained after 14 days		
of publication of this notice. Further, it will	I HAVE CHANGED MY NAME FROM	STEFFANY ZILU LUBU TU STEFFANY AMDEEN NAZ TO AMDEEN ADIEL HAVE OHANOED AV OLD NAME ADDUL SALAM STAINT AS PER HEREAFTER BE KNUWN AS AVYAAN OONDLEV AND ED MAREAT MURDAL
be presumed that the aforesaid legal heirs	KHAN SAIRA SALAMAT HUSSAIN	VAZ AS PER DOCUMENTS
shall have 1/3rd shares each in the 50% of	TO SAIRA KHATOON SALAMAT	
the Said Flat and Said Shares.	HUSSAIN KHAN AS PER	
SD/-	MAHARASHTRA GOVT. GAZZATE NO.	JAHANARA MURTAZA VASI TO SHAMSHI MOHD IMRAN MOHD HARISHCHANDRA CHAWARI AS PER MOHAMED ADIL MOHAMED SALIM MANSOOR ABBAS ALI TO MANSOOR DAUGHTER AVA VERMA AGED ABOUT
PRASHANT ADSULE	M-23295660 DATED 25/01/2024	JAHANARA MURTUZA VASI AS PER SHAKEEL TO IMRAN SHAKIL SHAMSHI GOVT OF MAHARASHTRA GAZETTE PATANWALA TO ADIL SALIM ABBASALI MOTAGAMWALA AS PER 12 YEARS AND SHE SHALL
Advocate, High Court, Mumbai		DOCUMENT AS PER LATEST DOCUMENTS NO.(M-2433311) PATANWALA AS PER DOCUMENTS DOCUMENTS HEREAFTER BE KNOWN AS AVA RAUT