

# Retail loans cause more pain in Q2

Credit Suisse expects delinquencies at 5–10% for pvt banks, 9–12% for NBFCs

HAMSINI KARTHIK  
Mumbai, 27 October

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

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

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

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

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

SBI Cards' Q2 was more alarming, with the gross non-performing asset ratio surging to 4.3 per cent — up from 1.4 per cent in Q1. The card issuance data suggests that in present conditions, the lender would prefer caution to growth. Though prudent as a strategy, slow growth could drag the overall asset quality down.

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

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

Improving trends in monthly collections is a critical assumption while extrapolating these numbers.

Suresh Ganapathy of



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

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

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

"Some customers thought the Supreme Court's stay on NPA recognition was an

## HOW ASSET QUALITY STACKS

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

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

extended moratorium," he adds. If not for this, NPA numbers would have been different.

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

"We are not seeing a shift to low-rated customers enquiring or availing of loans. However, in terms of actual portfolio per-

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

Axis Bank, ICICI Bank, and IndusInd Bank are set to disclose their Q2 numbers this week. Their commentary will be important to judge if the retail credit cycle has run its course.

# Home loan offers: Conditions apply

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

SANJAY KUMAR SINGH

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

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

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

Arvind Rao, chartered accountant and founder, Arvind Rao & Associates. Not every borrower will be able to avail of the offers being



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

Also find out if, to avail of a time-bound offer, you need to apply by a certain date or get your loan approved by then. "It should not happen that by the time your loan is approved the special offer period has ended and you cannot avail of it," says Rishi Mehra, CEO, Wishfin.

Finally, you will need to decide whether to borrow from a bank or an HFC. When you borrow from the former, your home loan rate will be linked to the repo rate. Transmission of rate cuts will happen more transparently here. A bank also agrees to accept a lower margin when it makes a special offer and cannot hike the margin unless the borrower's creditworthiness changes.

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

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

# Soaring potato prices make farmers jittery

SIDDHARTH KALHANS  
Lucknow, 27 October

With potato rates touching a new high every day, farmers in Uttar Pradesh are finding it difficult to acquire seeds. In the crop season, farmers are forced to buy potato seeds at three times the rates compared to previous years.

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

of seeds.

**Potato seed is selling for ₹60-70 per kg in the open market this year as compared to ₹18-22 earlier**

According to traders, these varieties of seeds are selling for ₹60-72 per kg.

Last year, these potato seeds were selling at ₹18-22 per kg. According to farmers,

besides the high rate of seeds, the cost of other items such as fertilisers and insecticides have also increased. Although the UP government opened seed counters at the state-owned cold stores but due to freight charges and distance, very few farmers are availing this facility.

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

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

area in UP may reduce by 20 per cent this year.

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

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

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



**BHARAT FORGE LIMITED**  
CIN : L25209PN1961PLC012046  
Registered Office : Mundhwa, Pune Cantonment, Pune 411 036, Maharashtra, India  
Ph. No.: 91-20-6704 2777 / 2476 Fax No.: 91-20-2682 2163  
Email: secretarial@bharatforge.com Website: www.bharatforge.com

### NOTICE

Pursuant to Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, notice is hereby given that a Meeting of the Board of Directors of the Company will be held on **Wednesday, November 11, 2020**, inter-alia, to consider and approve the Unaudited Standalone and Consolidated Financial Results of the Company for the quarter and half year ended on **September 30, 2020**.

The said notice may be accessed on the Company's website at [www.bharatforge.com](http://www.bharatforge.com) and may also be accessed on the Stock Exchange websites at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com).

For Bharat Forge Limited  
**Tejaswini Chaudhari**  
Company Secretary

Pune : October 27, 2020



**THE FERTILISERS AND CHEMICALS TRAVANCORE LIMITED**  
PIONEERS IN PROGRESS (A Government of India Enterprise), Regd. Office: Eloor  
CORPORATE MATERIALS, FACT-PO ADMIN. BUILDING, UDOYGAMANDAL-683 501, KOCHI (KERALA), INDIA.  
Phone: 0484-2568326 / 2568327  
E-mail:geethakg@factitd.com / ngeetha@factitd.com website: http://www.fact.co.in

## E TENDER FOR SUPPLY OF STEEL PLATES

Tender No. MM/161/E22337 dated 27-10-2020  
Open E-Tenders in two part basis are invited for supply of four various thickness of STEEL PLATES conforming to IS 2062 GR.E250C for a total quantity of 3,30,642 Kg. through <https://e-procure.gov.in> portal. For split up of quantity and detailed terms and conditions, visit our website ([www.fact.co.in](http://www.fact.co.in)) or Central Public Procurement Portal (<https://e-procure.gov.in>).  
EMD Rs. 1.00 Lakh. Intimation of extension of bid submission/opening. Part B price bid opening will be only through CPP portal/FACT website.  
Due date / time for submission of two part bids : **17-11-2020, 2 PM.** Sd/-  
Deputy General Manager (Materials) ESS



**RISHI LASER LIMITED**  
CIN : L99999MH1992PLC066412  
612, V. K. Industrial Estate, 10-14 Pais Street, Bcyllua (W), Mumbai 400 011.  
T. No. : (022) 23075677/23074585. Fax No. (022) 23080022  
E-mail : rcli.mumbai@rishilaser.com. Website : www.rishilaser.com

## NOTICE OF 28<sup>TH</sup> ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCE / OTHER AUDIO VISUAL MEANS

Notice is hereby given that the 28<sup>th</sup> Annual General Meeting (AGM) of the Members of Rishi Laser Limited is scheduled to be held on Friday, 27<sup>th</sup> November 2020 at 11.00 a. m. through Video Conferencing / Other Audio Visual Means (VC / OAVM) in accordance with applicable provisions of the Companies Act, 2013 and in compliance with the procedure prescribed in Circular No. 20/2020 dated 5<sup>th</sup> May, 2020 read with circular number 14/2020 dated 8<sup>th</sup> April 2020 and circular number 17/2020 dated 13<sup>th</sup> April 2020 issued by the Ministry of Corporate Affairs and circular number SEB / HO / CFD / CMD / CIR / P / 2020 / 79 dated 12<sup>th</sup> May 2020 issued by the Securities and Exchange Board of India.

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

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

The procedure for registration of email id to receive future documents through email :

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

b) Members holding shares in physical form are requested to register their email id and PAN, Bank Mandate details by sending an email to Company's email id: [rcli.mumbai@rishilaser.com](mailto:rcli.mumbai@rishilaser.com) or to the Company's Registrar & Transfer Agent, M/s. Adroit Corporate Services Private Limited, email id : [sandeeps@adroitcorporate.com](mailto:sandeeps@adroitcorporate.com) with a Signed Request letter mentioning their Folio Number and the Email ID/ PAN (Self attested copy) that is to be registered along with the cancelled Cheque.

Notice is hereby given that pursuant to the provisions of Section 91 of the Act read with the relevant Rules framed thereunder and Regulations 42 of the Listing Regulations, the Register of members and Share Transfer Books of the Company shall remain closed from Saturday, November 21, 2020 to Friday, November 27, 2020 (both days inclusive) for the purpose of 28<sup>th</sup> AGM for the financial year 2019-20.

In case you have any Queries or issues regarding e-voting you may refer the Frequently Asked Questions ("FAQs") and e-voting manual available at [www.evotingindia.com](http://www.evotingindia.com) under help section or write an email to [helpdesk.evoting@cdsindia.com](mailto:helpdesk.evoting@cdsindia.com) or call 1800225533.

In case the Members have any queries or issues regarding login / e-voting during the AGM, you can write an email to [helpdesk.evoting@cdsindia.com](mailto:helpdesk.evoting@cdsindia.com) or call 022-23058542/43.

For RISHI LASER LTD.  
Sd/-  
**Harshad Patel**  
Managing Director  
DIN : 00164228

Place: Mumbai  
Date : October 28, 2020



**GREENPLY INDUSTRIES LIMITED**  
Regd. Office: Makum Road, Tinsukia, Assam – 786 125  
Phone: 033 3051 5000, Fax: 033 3051 5010  
Website: [www.greenply.com](http://www.greenply.com), E-mail: [investors@greenply.com](mailto:investors@greenply.com)  
CIN: L20211AS1990PLC003484

### NOTICE

Notice is hereby given pursuant to Regulation 29 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 that a meeting of the Board of Directors of Greenply Industries Limited will be held on Wednesday, the 4<sup>th</sup> November, 2020, inter alia, to consider, approve and take on record the Un-audited financial results of the Company for the quarter and half year ended on 30<sup>th</sup> September, 2020.

This is to inform that, pursuant to the provisions of the SEBI (Prohibition of Insider Trading) Regulations, 2015 (PIT Regulations) and Company's Code of Conduct for Prohibition of Insider Trading, the Trading Window for dealing in shares of the Company has already been closed with effect from 1<sup>st</sup> October, 2020 and will be reopened on 6<sup>th</sup> November, 2020 after expiry of 48 hours of submitting the above referred Financial Results of the Company to the Stock Exchanges on 4<sup>th</sup> November, 2020.

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

For Greenply Industries Limited

Place : Kolkata  
Date : 27<sup>th</sup> October, 2020  
Sd/-  
**Kaushal Kumar Agarwal**  
Company Secretary & Vice President-Legal

**BEFORE THE NATIONAL COMPANY LAW TRIBUNAL**  
**DIVISION BENCH, CHENNAI**  
**FORM NO. CAA. 2**  
[Pursuant to Section 230(3) and rule 6 and 7]  
**CA/324/CAA/2020**  
**In the matter of:**  
Sections 230 to 232 and other applicable Provisions of the Companies Act, 2013;  
And  
In the matter of Scheme of Arrangement between Severn Glocon India Private Limited and Severn Glocon Valves Private Limited and their respective shareholders and creditors  
**Severn Glocon Valves Private Limited,**  
a company incorporated and registered under the provisions of the Companies Act, 2013 and having its registered office at F 96 & F 97, SIPCOT Industrial Park, Irungattukottai, Chennai 602 105, Tamil Nadu, India  
**Notice and Advertisement of notice of the meeting of the Equity Shareholders To,**  
**The Equity Shareholders of Severn Glocon Valves Private Limited**  
**NOTICE** is hereby given that by an order dated 6 October 2020, the National Company Law Tribunal, Division Bench, Chennai ("the Tribunal") has directed the meeting of the Equity Shareholders of the Resulting Company for the purpose of considering, and if thought fit, approving with or without modification, the Scheme of Arrangement between Severn Glocon India Private Limited and Severn Glocon Valves Private Limited and their respective shareholders and creditors ("the Scheme").  
In pursuance of the said order and as directed therein, further notice is hereby given that a meeting of the Equity Shareholders of the Resulting Company be convened and held at F 96 & F 97, SIPCOT Industrial Park, Irungattukottai, Chennai 602 105, Tamil Nadu, India through video conferencing via Zoom [<https://zoom.us/j/97724087340?pwd=TK1ZdzJySnJ0Z1l1UjdENzpuFhBQT09j>] on 30 November 2020 at 5:15 PM. and the said Equity Shareholders of the Resulting Company are requested to attend the meeting.  
The quorum for the Meeting shall be 2 (Two) Members. In case the quorum is not in place at the designated time, the Meeting shall be adjourned by half an hour and thereafter, the shareholders present for voting shall be deemed to constitute the quorum. Copies of the Scheme of Arrangement and of the Statement under Section 230 and other applicable provisions of the Companies Act, 2013 can be obtained free of charge at the Registered Office of the Resulting Company.  
Persons entitled to attend and vote at the meeting may vote in person or by proxy, provided that all proxies in the prescribed form are deposited at the Registered Office of the Resulting Company at F 96 & F 97, SIPCOT Industrial Park, Irungattukottai, Chennai 602 105, Tamil Nadu, India, not later than 48 hours before the Meeting.  
The Tribunal has appointed Mr. Arun Karthik Mohan, falling which, the directors / managing directors of the Resulting Company as the Chairman of the said Meeting. The above mentioned Scheme of Arrangement, if approved by the Meeting, will be subject to the subsequent approval of the Tribunal.  
Sd/-  
**Mr Arun Karthik Mohan**  
Chairman appointed for the Meeting

Severn Glocon India Private Limited and their respective shareholders and creditors

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**AIR INDIA**  
A STAR ALLIANCE MEMBER

### NOTICE INVITING TENDER

Tender No.	Nature of Services	Last date For Submission
Tender/ Fare filing/02	"Airlines Fare Filing and distribution services"	18 <sup>th</sup> Nov 2020

For further details regarding tender documents, visit our website: <http://www.airindia.in> or mail to [girish.kumar@airindia.in](mailto:girish.kumar@airindia.in)  
**General Manager - Commercial**



**GATI LIMITED**  
CIN: L63011TG1995PLC020121  
Regd. Office: Plot No. 20, Survey No. 12, Kothaguda, Kondapur, Hyderabad - 500 084, Telangana Tel: +91-040-7120 4284, Fax: +91-040-2311 2318, Email id: [investor.services@gati.com](mailto:investor.services@gati.com) Website: [www.gati.com](http://www.gati.com)

### NOTICE

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

The information contained in this notice is also available on the Company's website [www.gati.com](http://www.gati.com) and also on the websites of the Stock Exchanges at [www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com).

For GATI LIMITED

Place: Hyderabad  
Date : October 27, 2020  
Sd/-  
**T. S. Maharani**  
Company Secretary & Compliance Officer  
M. No. F8069

**BEFORE THE NATIONAL COMPANY LAW TRIBUNAL**  
**DIVISION BENCH, CHENNAI**  
**FORM NO. CAA. 2**  
[Pursuant to Section 230(3) and rule 6 and 7]  
**CA/323/CAA/2020**  
**In the matter of:**  
Sections 230 to 232 and other applicable Provisions of the Companies Act, 2013;  
And  
In the matter of Scheme of Arrangement between Severn Glocon India Private Limited and Severn Glocon Valves Private Limited and their respective shareholders and creditors  
**Severn Glocon India Private Limited,**  
a company incorporated and registered under the provisions of the Companies Act, 1956 and having its registered office at F 96 & F 97, SIPCOT Industrial Park, Irungattukottai, Chennai 602 105, Tamil Nadu, India  
**Notice and Advertisement of notice of the meeting of the Unsecured Creditors To,**  
**The Unsecured Creditors of Severn Glocon India Limited**  
**NOTICE** is hereby given that by an order dated 6 October 2020, the National Company Law Tribunal, Division Bench, Chennai ("the Tribunal") has directed the meeting of the Unsecured Creditors of the Demerged Company for the purpose of considering, and if thought fit, approving with or without modification, the Scheme of Arrangement between Severn Glocon India Private Limited and Severn Glocon Valves Private Limited and their respective shareholders and creditors ("the Scheme").  
In pursuance of the said order and as directed therein, further notice is hereby given that a meeting of the Unsecured Creditors of the Company be convened and held at F 96 & F 97, SIPCOT Industrial Park, Irungattukottai, Chennai 602 105, Tamil Nadu, India through video conferencing via National Securities Depository Limited [<https://www.evoting.nsdl.com/>] on 30 November 2020 at 4:15 PM. and the said Unsecured Creditors of the Company are requested to attend the meeting.  
The quorum for the Meeting shall be 20 (Twenty) Members constituting 25% or more of the value of the unsecured credit. In case the quorum is not in place at the designated time, the Meeting shall be adjourned by half an hour and thereafter, the unsecured creditors present for voting shall be deemed to constitute the quorum. Copies of the Scheme of Arrangement and of the Statement under Section 230 and other applicable provisions of the Companies Act, 2013 can be obtained free of charge at the Registered Office of the Company.  
Persons entitled to attend and vote at the meeting may vote in person or by proxy, provided that all proxies in the prescribed form are deposited at the Registered Office of the Company at F 96 & F 97, SIPCOT Industrial Park, Irungattukottai, Chennai 602 105, Tamil Nadu, India, not later than 48 hours before the Meeting.  
The Tribunal has appointed Mr. Arun Karthik Mohan, falling which, the directors / managing directors of the Company, as the Chairman of the said Meeting. The above mentioned Scheme of Arrangement, if approved by the Meeting, will be subject to the subsequent approval of the Tribunal.  
Sd/-  
**Mr Arun Karthik Mohan**  
Chairman appointed for the Meeting

Severn Glocon India Private Limited and their respective shareholders and creditors

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Severn Glocon India Private Limited and their respective shareholders and creditors



**ARTSON ENGINEERING LIMITED**  
CIN: L27290MH1978PLC020644  
(A subsidiary of Tata Projects Limited)  
Regd. Office: 2nd Floor, One Boulevard, Lake Boulevard Road, Hiranandani Business Park, Powai, Mumbai-76, MH.  
Tel : 022-66255600; Email: [investors@artson.net](mailto:investors@artson.net); website: [www.artson.net](http://www.artson.net)

### NOTICE

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

Notice is also available on the website of the Company at [www.artson.net](http://www.artson.net) and website of BSE at [www.bseindia.com](http://www.bseindia.com).

for Artson Engineering Limited  
Sd/-  
**Deepak Tibrewal**  
Company Secretary  
FCS 8925

Mumbai, 28<sup>th</sup> October 2020



**GREAVES COTTON LIMITED**  
Corporate Identity Number: L99999MH1922PLC000987  
Registered Office: Unit No. 701, 7<sup>th</sup> Floor, Tower 3, Equinox Business Park, LBS Marg, Kurla(W), Mumbai - 400 070  
Telephone: +91-22 62211700; Fax: +91-22 62217499  
E-mail: [investorservices@greavescotton.com](mailto:investorservices@greavescotton.com)  
Website: [www.greavescotton.com](http://www.greavescotton.com)



**GREAVES**  
SINCE 1859

### NOTICE



**रिलायन्स इंडस्ट्रीस लि. चे शेअर्स**  
**हवल्य्याची नोंदीस**  
**नोंदणीकृत कार्यालय:** ३ रा मजला, मेकर चेंबर्स IV, २२२, श्रीमन पाईट, मुंबई-४०० ०२१  
**सूचना** यादारे देण्यात येते की, कंपनीच्या खालील नमूद सिक्कुरीटीजकरिताचे प्रमाणपत्र हे हवल्ले/हाहाड झाले आहे आणि सदर सिक्कुरीटीजचे धारक/अजंदा यांनी कंपनीला प्रमाणपत्राची प्रतिलिपी जारी करण्याकरिता अर्ज केला आहे.  
**कोणताही** व्यक्ती ज्यांना सदर सिक्कुरीटीजच्या संदर्भातील दावे जर असल्यास तसे दावे कंपनीच्या नोंदीपुढून काढ्यालयात या तारखेपासून १५ दिवसांच्या आता कळवणे आवश्यक आहे अन्यथा कंपनी पुढील सूचनेशिवाय प्रमाणपत्राची प्रतिलिपी जारी करतील.

फोलिओ	प्रमाणपत्र क्र.	विभिन्न क्र. येथून	विभिन्न क्र. येथे	शेअर्स	श्रेणी
३१८८१५४४	५३५६१२०६	१२५३८४६१३४	१२५३८४६१८३	५०	हवल्ले
३१८८१५४४	५३५६१२०७	१२५३८४६१८४	१२५३८४६१९३	१०	हवल्ले
३१८८१५४४	६२४६२३६६	२२०८०००३३६	२२०८०००४५५	१२०	हवल्ले

ठिकाण: पुणे  
दिनांक : २८ ऑक्टोबर, २०२०

**शेअर धारकाचे नाव**  
**माधुरी ए लोकाप्**

**PUBLIC NOTICE**  
**ICICI Bank**  
**ICICI Bank Limited**  
Registered office: Landmark, Race Course Circle, Vadodra 390 007.  
Corporate office: ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.  
**GOLD AUCTION CUM INVITATION NOTICE**  
The below mentioned borrowers have been issued notice to pay off their outstanding amount towards the facility against gold ornaments. ("Facility") availed by them from ICICI Bank Limited ("ICICI Bank"). We are constrained to conduct an auction of pledged gold ornaments on **Nov 07, 2020**, as they have failed to repay the dues. ICICI Bank has the authority to remove account /change the auction date without any prior notice. Auction will be held online at <https://jewel-auction.procuretiger.com> between **12.30 pm to 3.30 pm**. For detailed Terms and conditions, please log into given website. In case of deceased borrower, all conditions will be applicable to legal heirs.

The below mentioned borrowers have been issued notice to pay off their outstanding amount to be availed by them from ICICI Bank Limited ("ICICI Bank"). We are constrained to conduct an auction of the failed to repay, as ICICI Bank has the authority to remove account /change the account details and https://jewel.auction.pro/ will be available from 12.30 pm to 3.30 pm. For detailed Terms and conditions borrower, all conditions will be applicable to legal heirs.			
Loan A/C No.	Customer Name	Loan A/C No.	Customer Name
Branch Name: Mulund-Stationroad		1957050000863	Dheeraj Madhukar Zende
124605000699	Sadikunnes Manihar		
Branch Name: Mulund-Vikaspardise		1957050000936	Ramesh Kumar Vavdara
1244050000583	Sureshkumar Hirbansh Nishad		
1244050000729	Meena Churwal	1957050010059	Amit Nagaji Pote
Branch Name: Mumbai - Dr Ambedkar Road		195705001067	Satish Jyia Shetty
124005000818	Visan Vaviya	124105000730	Gurpreet Singh Tamber
Branch Name: Mumbai - Kandivli Link Road		124105000926	Bernice Amit Chafe
196005000526	Chandrabhushan Chauthan	124105000905	Anant Bhuvad
		124105000911	Pravin Mohanbhai Patel
Branch Name: Mumbai - Kanjurmarg		124105000945	Raminlan Ramkrupl Vishwakarma
3447050000221	Sharad N Teli		
3447050000070	Rajnikant Samyakkannu Thever	123505000198	Dadasaheb Deshpande
Branch Name: Mumbai - Wadala East		123505000319	Vinod Kumar K Pathak
195505000106	Deep Bahadur Singh	123505000330	Dhara R Senghani
195505000367	Mohd Tanvir Saudagar Shaikh	123505000330	Dhara R Senghani
Branch Name: Mumbai-Aareyroad		Branch Name: Mumbai-Deonar	
120605001248	Poonam Premnarayan Tiwari	109805000943	D Balasubrahmanian
Branch Name: Mumbai-Agarbazar		Branch Name: Mumbai-Ghatkopar	
122905000459	Manasi Aranya Patankar	002605010909	Kalpina Rakesh Nisar
122905000498	Juhan Rodrigues	002605010739	Vaibhav Ramesh Mulye
122905000505	Juhan Rodrigues	002605010536	Romil Subhash Mehta
122905000508	Juhan Rodrigues	002605010908	Tarulata Yogesh Parekh
122905000513	Shaileja Shailesh Kokam	002605010930	Tarulata Yogesh Parekh
122905000741	Babaso Hindurao Chhatkarpantnagar	Branch Name: Mumbai-Ghatkopar	
		121305000548	Jitendra Prasad
Branch Name: Mumbai-Andheri		121305000424	Rajesh Sangale
001105002826	Milind M Thakur	121305000546	Ravindra Chauthan
0011050030543	Ashok Jogmullu	121305000509	Gaddal James Naresht
Branch Name: Mumbai-AndheriEast		Branch Name: Mumbai-Ghatkopar	
642705002017	Prashant Digambar Kawale	120705000335	Jyoti Stephen Mendonca
Branch Name: Mumbai-Andheri		120705000275	Vivekanand Sachindanand Gokarn
101205000589	Umesh Ramnivas Chaurasia	120705000351	Vivekanand Sachindanand Gokarn
101205001265	Satish Saini	120705000612	Devendra Prabhakar Hateem
101205000962	Devang Pravinchandra Bhavsar	120705000740	Dilip Tapu Bhatia
101205001078	Vishal Arjunadas Kalra	120705000849	Dilip Ramesht Darji
101205001220	Rafaleth Khan	Branch Name: Mumbai-Ghatkoparwest	
101205001424	Wajid Belouch	042005002843	Shankar Shankar Joshi
Branch Name: Mumbai-Andheri-II		042005002354	Moni D Vishwakarma
037705002304	Mustkim M Amin Shaikh	042005002875	Vishwanath Pancha
		042005002481	Maheesh Singh Chouhan
037705003300	Sadia Ifran Siddique	042005002946	Siddhanti Tiwari
Branch Name: Mumbai-Andheri		Branch Name: Mumbai-Goregaonwest	
106805002037	Asha Shukla	028105005892	Rajendra Prasad S
106805002076	Dhruv Gupta	028105005037	Mita Nagesh Azad
106805002079	Nikhat Shah	028105005499	Balakrishnan Kalya Padayachi
Branch Name: Mumbai-Andheri		028105005567	Suryanami Nandani
106805002079	Nikhat Shah	Branch Name: Mumbai-Goregaonwest	
Branch Name: Mumbai-Andheri		643405052114	Nishad Brahmanan
106805002079	Nikhat Shah	Branch Name: Mumbai-Serv	
106805002079	Nikhat Shah	003605005893	Bharati Rajesh Chaurasia
106805002079	Nikhat Shah	003605007914	Arjuna Jaumman Sardar
106805002079	Nikhat Shah	Branch Name: Mumbai-Goregaonwest	
106805002079	Nikhat Shah	123605001187	Vimalakumar Singh Narendra Singh
106805002079	Nikhat Shah	123605000731	Siddhant
106805002079	Nikhat Shah	123605000507	Rajesh Kumar Singh
106805002079	Nikhat Shah	123605001591	Rahul Goudar Joshi
106805002079	Nikhat Shah	123605000485	Sultana Sayeed
106805002079	Nikhat Shah	123605000791	Shantaram Kulkarni
106805002079	Nikhat Shah	123605000795	Vikas Tukaram Rathod
106805002079	Nikhat Shah	123605000966	Shankuash Khan
106805002079	Nikhat Shah	123605001687	Chandrashekhar Nibhal Yadav
106805002079	Nikhat Shah	123605000304	Dantel Sampasad Sambhal
106805002079	Nikhat Shah	Branch Name: Mumbai-Goregaonwest	
106805002079	Nikhat Shah	119405000961	Kiran Mahadev
106805002079	Nikhat Shah	119405000739	Mohd Akbar Shalek
106805002079	Nikhat Shah	119405000823	Yasin Husen Dhamanaskar
106805002079	Nikhat Shah	119405001424	Sarik Mohd Khan
106805002079	Nikhat Shah	119405001948	Imran Jainulabidin
106805002079	Nikhat Shah	119405001582	Shashank Kalidas Patwardhan
106805002079	Nikhat Shah	119405001571	Shafaque Syed
106805002079	Nikhat Shah	11940501659	Bugji Wadur
106805002079	Nikhat Shah	Branch Name: Mumbai-Juhu	
106805002079	Nikhat Shah	03660501651	Dharm Raj Rajdev
106805002079	Nikhat Shah	036605002243	Razi Hasan Khan
106805002079	Nikhat Shah	036605002244	Razi Hasan Khan
106805002079	Nikhat Shah	036605001916	Saravanna Kumar Subramanyam
106805002079	Nikhat Shah	036605002263	Ramesh Kumar
106805002079	Nikhat Shah	036605002287	Shyam Shankar Shyamshankar Upadhyay
106805002079	Nikhat Shah	036605002266	Shreekanth Narayan
106805002079	Nikhat Shah	Branch Name: Mumbai-Juhu	
106805002079	Nikhat Shah	123405000463	Afraz Nazim Mohd
106805002079	Nikhat Shah	Branch Name: Mumbai-Kalbadre	
106805002079	Nikhat Shah	6426050050927	M K Nasser Moosa
106805002079	Nikhat Shah	Branch Name: Mumbai-Kalina	
106805002079	Nikhat Shah	641405051072	Shivendra Prukla
106805002079	Nikhat Shah	641405051219	Mustakim Akham Shah
106805002079	Nikhat Shah	641405051041	Sandhya Admad
106805002079	Nikhat Shah	Branch Name: Mumbai-Kandivli	
106805002079	Nikhat Shah	058505001090	Shivendra R Yadav
106805002079	Nikhat Shah	058505001665	Vaibhav Malwade
106805002079	Nikhat Shah	Branch Name: Mumbai-Kandivli	
106805002079	Nikhat Shah	107405000373	Poornima Vaman Naik
106805002079	Nikhat Shah	107405001006	Nitin Subram Kanbur
106805002079	Nikhat Shah	107405001112	Kiran Girdharil Kojirwal
106805002079	Nikhat Shah	107405000537	Meghana Sanbhat
106805002079	Nikhat Shah	107405000649	Rajendra Prabakar
106805002079	Nikhat Shah	107405000725	Chetna Thosani
106805002079	Nikhat Shah	107405000757	Sanjay Vinay Choudhary
106805002079	Nikhat Shah	107405000958	Pradeep Kumar
106805002079	Nikhat Shah	Branch Name: Mumbai-Kandivli	
106805002079	Nikhat Shah	053905001980	Parul Nilesht Vora
106805002079	Nikhat Shah	Branch Name: Mumbai-Kandivli	
106805002079	Nikhat Shah	103205001173	Arshi'si Baturoo
106805002079	Nikhat Shah	103205001252	Chokkiaselvi Kishethra
106805002079	Nikhat Shah	Branch Name: Mumbai-Kandivli	
106805002079	Nikhat Shah	195705001031	Nikhil Sudhakar Mayekar