प्रपत्र क्र. एनसीएलटी-३ए याचिकेच्या तपशिल देणारी जाहिरात

नियम (३५) राष्ट्रीय कंपनी विधी न्यायाधिकरण, मुंबई येथील खंडपीठ समोर कंपनी योजना अर्ज क्र. सी.ए. (सीएए)/१६९/एमबी/२०२१

कंपनी याचिका क्र. सी. पी. (सीएए)/१८९/एमबी/२०२२

कंपनी अधिनियम, २०१३ च्या प्रकरणात

आणि

कंपनी अधिनियम, २०१३ च्या कलम २३० ते २३२ आणि कलम २३४ आणि कंपनी अधिनियम २०१३ च्या इतर प्रयोज्य तरतुदी सहवाचता कंपनीज् (कॉम्प्रोमायजेस, ॲरेंजमेंटस् ॲण्ड ॲमल्गमेशन्स) रूल्स, २०१६ च्या प्रकरणात

ब्रेनफोरमेक्सा लिमिटेड (''हस्तांतरक कंपनी'' किंवा ''ब्रेनफोरमेक्सा'') दरम्यान आणि सेरेस इस्टेट लिमिटेड (''हस्तांतरीती कंपनी'' किंवा ''सेरेस'') आणि त्यांच्या संबंधित भागधारक आणि धनकोंच्या एकत्रिकरणाच्या योजनेच्या (''योजना'') च्या प्रकरणात सेरेस इस्टेट लिमिटेड, कंपनी अधिनियम, १९५६ च्या तरतुदीअन्वये स्थापित कंपनी,

जिचे नोंदणीकृत कार्यालय पत्ता येथे वन इंटरनॅशनल सेंटर, टॉवर १, ४ था मजला, एस बी मार्ग, एल्फिस्टन (प), मुंबई ४०० ०१३

सीआयएनः यु७०१०९एमएच२००६पीएलसी३०९३१५

....याचिकाकर्ता कंपनी /हस्तांतरीती कंपनी याचिकेची सूचना

ब्रेनफोरमेक्सा लिमिटेड ("हस्तांतरक कंपनी" किंवा "ब्रेनफोरमेक्सा") दरम्यान आणि सेरेस इस्टेट लिमिटेड (''हस्तांतरीती कंपनी'' किंवा ''सेरेस'' किंवा ''याचिकाकर्ता कंपनी'') आणि त्यांच्या संबंधित भागधारक आणि धनकोंच्या एकत्रिकरणाच्या योजनेच्या '<mark>''योजना''</mark>) मंजूरीकरिता कंपनी अधिनियम, २०१३ च्या कलम २३० ते २३२ आणि कलम २३४ अंतर्गत याचिका सन्माननीय राष्ट्रीय कंपनी विधी न्यायाधिकरण, मुंबई खंडपीठ (**न्यायाधिकरण/एनसीएलटी**) समक्ष याचिकाकर्त्या कंपन्याद्वारे सादर करण्यात आली होती आणि सन्माननीय न्यायाधिकरणाद्वारे दाखल करण्यात आली. आता सन्माननीय न्यायाधिकरणाच्या ०३ मार्च, २०२३ दिनांकीत आदेशाद्वारे सदर याचिका ही सन्माननीय न्यायाधिकरणासमक्ष ०३ मे, २०२३ रोजी सुनावणीकरिता निश्चित करण्यात आली आहे.

कोणतीही व्यक्ती सदर याचिकेला समर्थन देण्यास किंवा विरोध करण्यास इच्छक असल्यास त्यांनी मे. हेमंत सेठी ॲण्ड कं. याचिकाकर्ता कंपनीचे वकील (''**याचिकाकर्ता कंपनीचे** वकील'') याचिकाकर्त्यांच्या विकलांना त्यांच्या खालील पत्त्यावर तिच्या/तिच्या हेतुविषयीची एक सूचना, तिच्या/तिच्या विकलांच्या सहीने त्याच्या/तिच्या संपूर्ण नाव आणि पत्यासह अशा बेताने पाठवावी जेणेकरून याचिकाकर्त्यांच्या विकलांकडे ती सदर याचिकेच्या सुनावणीसाठी निर्धारित तारखेपूर्वी किमान दोन दिवस अगोदर पोहोचेल अशा बेताने पाठविणे. याचिकेला त्यांना कुठे विरोध करायचा आहे, विरोधाची कारणे किंवा त्याच्या/तिच्या प्रतिज्ञापत्राची एक प्रत अशा सूचनेसोबत सादर करावी. सदर याचिकेची एक प्रत. ती पाहीजे असलेल्या कोणत्याही व्यक्तीस त्यासाठीचे विहित आकार प्रदान केल्यावर याचिकाकर्त्यांचे वकील पुरवतील. सही / -

हेमंत सेठी ॲण्ड कं. ३०९, न्यू बेक हाऊस, महाराष्ट्र चेबर ऑफ कॉमर्स लेन, काला घोडा, फोर्ट, मुंबई-४०० ०२३.

(याचिकाकर्ता कंपनी करीता)

दिनांक : १४ एप्रिल, २०२३

#### Navneet Education Limited

CIN: L22200MH1984PLC034055

Regd. Office: Navneet Bhavan, Bhavani Shankar Road, Dadar (West), Mumbai - 400 028. Tel .: 022-6662 6565 Fax: 022-6662 6470

email: secretarial@navneet.com website: www.navneet.com Transfer of Unclaimed Dividend and corresponding Equity

Shares of the Company to Demat Account of Investor **Education and Protection Fund (IEPF) Authority** 

This Notice is hereby given pursuant to the provisions of Section 124 of the Companies Act, 2013 (the Act) and Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 (the Rules) notified by the Ministry of Corporate Affairs effective September 7th, 2016 as amended on 28th February, 2017. The Act and the Rules provide that all the Equity Shares of the Company in respect of which Dividend amounts have not been paid or claimed by the shareholders for seven consecutive years or more are required to be transferred to demat account of Investor Education and Protection Fund Authority (IEPF Authority).

Shareholders may note that the shares once transferred to demat account of IEPF Authority, such shares including dividends and all other benefits accruing thereon after the date of transfer can be claimed from IEPF Authority by following the procedure prescribed under the Rules and no claim shall lie against the Company. For the purpose of claiming transferred shares, an application can be made to the IEPF Authority in Form IEPF-5 as prescribed under the Rules, available at IEPF website i.e. www.iepf.gov.in.

Concerned shareholders holding such shares in physical form and whose shares are liable to be transferred to IEPF may note that the Company would be issuing duplicate share certificate(s) in lieu of original share certificate(s) held by them for the purpose of transferring them to IEPF and the original share certificate(s) held by the shareholders will stand cancelled and be deemed nonnegotiable. In respect of shares held in Demat form, the Company will inform the Depository by way of Corporate Action, where the favour of IEPF Authority.

Shareholders are hereby informed that unclaimed/unpaid Interim dividend for the financial year 2015-16 and the corresponding equity shares of the Company in respect of which dividends have remained Unclaimed for seven consecutive years or more are due for transfer to IEPF Authority on 09th May, 2023.

In case of any queries, the shareholders may contact Company's RTA viz. M/s Link Intime India Pvt. Ltd., C-101, 247 Park, L. B. S. Marg, Vikhroli West, Mumbai 400 083. Tel No: +91 22 49186000, e-mail id: rnt.helpdesk@linkintime.co.in For Navneet Education Limited

(Amit D. Buch) Company Secretary Mumbai, 15th April, 2023

(नियम-१५(१)(ए) पहा)/१६(३) कर्ज वसुली न्यायाधिकरण मुंबई (डीआरटी ३)

खटला क्र.: ओए/३८८/२०२० कर्ज वसुली न्यायाधिकरण (कार्यवाही) रुल्स, १९९३ च्या नियम ५ च्या उप-नियम (२ए) सहवाचता ॲक्टच्या कलम १९ च्या उप-कलम(४) अंतर्गत समन यनियन बँक ऑफ इंडिया

१ला मजला, एमटीएनएल टेलिफोन एक्स्चेंज बिल्डिंग, सेक्टर-३०ए, वाशी, नवी मुंबई-४००७०३

मिलिंद पदमसिंग सोलंकी

१) मिलिंद पदमसिंग सोलंकी चिराग अपार्ट मेजवानी हॉटेल समोर संतोषीमाता मंदिर रोड कल्याण पश्चिम ठाणे. महाराष्ट्र-४२१३०१

. ज्याअर्थी, ओए/३८८/२०२० नामदार पीठासिन अधिकारी/प्रबंधकांसमोर १४/०९/२०२२ रोजी सूचीबद्ध केल

ज्याअर्थी, नामदार न्यायाधिकरणाने कृपावंत होऊन रु. ६१५०७११.४२/ – च्या कर्जाच्या वसुलीसाठी तुम दाखल केलेल्या ॲक्टच्या कलम १९(४) अंतर्गत सदर अर्जावर (ओ.ए.) समन्स/सूचना जारी केली. (जोडलेल्य

ॲक्टच्या कलम १९ च्या पोट-कलम (४) नुसार, तुम्हा प्रतिवार्दीना खालीलप्रमाणे निर्देश देण्यात येत आहेत

(i) विनंती केलेल्या अनुतोषांना मंजुरी का देऊ नये त्याची समन्सच्या बजावणीच्या तीस दिवसांत कारणे मळ अर्जाच्या अन. क्रमांक ३ए अंतर्गत अर्जदारांनी विनिर्दिष्ट केलेल्या मिळकती आणि मत्तांव्यतिरिक्त अन्त

. मिळकती आणि मत्तांचे तपशील जाहीर करणे; (iii) मिळकर्तीच्या जप्तीसाठीच्या अर्जावरील सुनावणी आणि निकाल प्रलंबित असल्याने मूळ अर्जाच्या अनु. क्रमांक ३र अंतर्गत जाहीर केलेल्या अशा अन्य मत्ता आणि मिळकतींचा आणि तारण मत्तांचा व्यवहार करण्यास किंवा त्य निकाली काढण्यास तुम्हाला मज्जाव करण्यात आला आहे.

तम्ही न्यायाधिकरणाची पूर्व परवानगी घेतल्याखेरीज ज्यावर तारण हितसंबंध बनवले आहेत त्या कोणत्याही मत्तांची ु आणि/किंवा मूळ अर्जाच्या अनु. क्रमांक ३ए अंतर्गत जाहीर किंवा विनिर्दिष्ट केलेल्या अन्य मत्ता आणि मिळकर्तींचे त्यांच्या व्यवसायाच्या सामान्य कामकाजाव्यतिरिक्त विक्री, भाडेपट्टा किंवा अन्य प्रकारे हस्तांतरण करणार नाहीत व्यवसायाच्या नियमित कामकाजाच्या ओघांत तारण मत्ता किंवा अन्य मत्ता व मिळकती यांच्या विक्रीतृन रोकड झालेल्या विक्री रकमेचा हिशोब देण्यास तुम्ही बांधील असाल व अशी विक्री रक्कम अशा मत्तांवर तारण हितसंबंध

धारण करणाऱ्या बँक किंवा वित्तीय संस्थेकडे ठेवलेल्या खात्यामध्ये जमा केली पाहिजे. हाला <mark>१३/०६/२०२३ <mark>रोजी सकाळी १०.३० वा</mark>. लेखी निवेदन सादर करून त्याची एक प्रत अर्जदारांना सादर</mark> रण्याचे व प्रबंधका समक्ष हजर राहण्याचे देखील निर्देश देण्यात येत आहेत, कसूर केल्यास, तुमच्या गैरहजेरीत अर्जावर पुनावणी होऊन निकाल दिला जाईल.

झ्या हस्ते आणि ह्या न्यायाधिकरणाच्या शिक्क्याने ह्या दिनांक: १४/०३/२०२३ रोजी दिले

टिप: प्रयोज्य नाही ते काढुन टाकावे

(संजय जयस्वाल प्रबंधव डीआरटी-॥, मुंबई

समन्स जारी करण्यास प्राधिकृत अधिकाऱ्यांची स्वाक्ष

#### **PUBLIC NOTICE**

Notice is hereby given that , "SURAKSHA REALTY LIMITED" a company within the meaning of Companies Act 2013 and having its registered office at 3, Narayan Building, 23 L. N. Road, Dadar East, Mumbai 400014 claiming to be the absolute owners of the Premises as more particularly mentioned in the Schedule hereunder written who have now agreed to sell and transfer the below mentioned Premises to our clients, with a

clear and marketable title and free from all claims and encumbrances. Any person or persons having and/or claiming to have any share, right, title, benefit, interest. claim, objections or demands in respect of the said Premises or any part thereof by way of sale, exchange, assignment, mortgage, charge, gift, trust, inheritance, occupation, possession, tenancy, sub-tenancy, leave and license, caretaker basis, lease, sub-lease, lien, maintenance, easement, other rights through any agreement, Deed of Transfer, writing, bequest, succession, family arrangement settlement, litigation, decree or court order of any court of law, lis pendens, custodia legis, contracts /agreements, or otherwise howsoever of whatsoever nature, are hereby requested to make the same known in writing along with documentary proof to the undersigned, within 7 (Seven) days of the publication of this public notice, failing which, any such share, right, title, benefit, interest, claims, objections and/or demand shall be disregarded and shall deemed to have been waived and/or abandoned or withdrawn for all intents and purposes and not binding in any manner whatsoever, and our clients shall proceed to complete the transaction

THE SCHEDULE HEREINABOVE REFERRED TO Shop No. 03 A-wing Ground Floor in the Building known as "INS TOWERS", South side of Property No. C-63, bearing C.T.S. 4207, "G" Block, Village Kole Kalyan, Taluka Andheri in the Registration and Sub-District of Mumbai Suburban District Bandra Kurla Complex, Bandra East Mumbai 400051 Admeasuring 1609.74 Sq. Ft. Carpet area i.e. 149.55 Square Meters carpet area, Equivalent to 164.56 Sq. Meters Built up area along with one stackable car parking consisting of Two car parks in the said wing acquired the same vide Sale deed executed on or about 21-09-2021 Registered with The joint Sub Registrar Andheri No. 7 vide Registration No. BDR-18-12557/2021 dated

Dated this 17th day of April, 2023

NAME: MANOJ V JAIN & CO. CHARTERED ACCOUNATANTS

ADDRESS: Office No. 502 Balaji Business Centre, Ram Milan CHS Ltd.,Opp. State Bank of India, Subhash Road, Vile Parle (E), Mumbai - 400057 Mob: 9820235308, Landline 26844352 Email: manojjain\_ca@hotmail.com

ज्यांच्याशी संबंधित असेल त्यांच्यासाठी

सौ. शिवीबेन लिलाचंद पटेल उर्फ सिवीबेन लिलाचंद पटेल ह्या ठाकर ग कांदिवली (पूर्व), मुंबई ४००१०१ येथे स्थित नेप्च्युन सी. एच. एस. लि. (सोसायटी) च्या सह-सदस्य आणि मंबई उपनगराच्या नोंदणीकत जिल्हा आणि . उप-जिल्ह्यामधील गांव पोईसर, तालुका बोरिवली येथे स्थित, वसलेल्या आणि असलेल्या नेप्च्यन सी. एच. एस. लि. च्या ईएमपी २८ मधील आठव्या मजल्यावरील फ्लॅट क्र. ८०१, ठाकुर गाव, कांदिवली (पूर्व), मुंबई ४००१०१ च्या सह-धारक आहेत, ज्यांचे ३०/०९/२००७ रोजी निधन झाले (मृत). आम्ही सदर फ्लॅट आणि सोसायटीच्या भांडवल/मालमत्तेतील मृत व्यक्तीचे शेअर्स आणि हितसंबंध हस्तांतरित करण्यासाठी त्याच्या समर्थनार्थ अशा दस्तावेजांच्या प्रती आणि त्याच्या/तिच्या/त्यांच्या दाव्यांच्या/ आक्षेपांच्या समर्थनार्थ अशा दस्तावेज आणि अन्य पराव्यांसह सदर सचनेच्या प्रकाशनाच्या १४ (चौदा) दिवसांच्या आत याद्वारे स्वर्गीय सौ. शिवीबेन लिलाचंद पटेल उर्फ सिवीबेन लिलाचंद परेल यांच्या सोसायटीच्या सदर फ्लॅट आणि भांडवल/मालमत्तेतील शेअर आणि हितसंबंध **श्री. हरेश लिलाचंद पटेल** यांच्या नावे हस्तांतरीत करण्यासाठी दावे किंवा आक्षेप आमंत्रित करीत आहेत. वरील विहित कालावधीत कोणतेही दावे/आक्षेप प्राप्त झाले नाहीत तर, आम्ही अशा दाव्या/आक्षेपांचा संदर्भ न घेता कोणतेही दाव्याचे आवश्यक पत्र जारी करू आणि . आक्षेप/दावे, जर असतील तर, ते माफ केले गेले आणि ते बंधनकारक नाही असे मानले जाईल.

प्रेम कू. पाण्डेय - अधिवक्ता कामधेन असोसिएटस, वकील व विधि सल्लागार #१३-१४, गोकुळ होरायझन, गुंदेचा ट्रिलियम समोर, ठाकूर गाव, कांदिवली (पूर्व), मुंबई-४००१०१.

#### सार्वजनिक सूचना

याद्वारे सचना देण्यात येत आहे की, माझे पक्षकार यांचे मालकीची मिळकत आर.सी. सी. गोडाऊन वेअरिंग याद्वारे सूचना देण्यात येत आहे की, माझे पक्षकार याचे मालकीची मिळकत आर.सी. सी. गोडाऊन देशीरंग क. आर-१ / बी, इमारत क. आर-१, श्री राजलक्ष्मी हाय-टेक टेक्सटाईल "पार्क", नवीन सर्हे क. १४६ (मगील सर्हे क. १५७ हिस्सा क. १५) गाव सोनाळे, तालुका भिवंडी, जि. ठाणे, या मिळकतीचे ते पूणे मालक आहेत. ही मिहकत ग्रामपंचायत सोनाळे, संयुक्त उपनोंदणी जिल्हा आणि तालुका भिवंडी, येथे नोंदणी असून ही म्जिकत जिल्हा ठाणे ("म्हटलेले अपार्टमेंट) हद्दीत येत आहे आणि मी उक्त आरसीसी गोडाऊनवाबतची चौकशी / सर्व करत आहे.

सदरील आर.सी.सी. मिळकत गोडाऊनच्या संदर्भात खालील नमूद केलेली कागदपत्रे हरवली आहेत उदा. (१) दिनांक २६.०२.२००७ रोजी मे श्री जयलक्ष्मी डेव्हलपर्स, भागीदारी फर्म आणि श्री. जीवन बाळा सुभाष कोठारी यांचेमध्ये केलेला नोंदणीकृत विक्री करार दस्तऐवज क्र. वीव्हीडी - ८६३-२००७

(२) दिनांक २५.०३.२०१० रोजी केलेला नोंदणीकृत विक्री करार, श्री जीवन बाळा सुभाष को विकले आणि श्री पारसमल चंपालाल रमिना यांना दस्तऐवज क्र. बीव्हीडी २-१९२७-२०१०. (३) श्री पारसमल चंपालाल रिमना आणि मे क्रिस कान प्रॉपर्टीज प्रायव्हेट लिमिटेड यांच्यात दिनांक

३१.०३.२०१० रोजी नोंदणीकृत विक्री करार कंपनी दस्तऐवज क्र. वीव्हीडी २-२०९८- २०१० यांच्या नावे कोणीही व्यक्ती किंवा अनेक व्यक्ती कंपनी कंपनी, बँक, वित्तीय संस्था कोणत्याही व्याजाचा दावा करणारी, विक्रीवरील विवाद, विक्रीच्या मार्गाने उपरोक्त फ्लॅटचे हस्तांतरण, हस्तांतरण, विनिमय, रजा आणि परवाना धारणाधिकार भाडेकरार, भेट, ट्रस्ट, वारसा, मृत्युपत्र, गहाणखत, अन्यथा ताव्यात घेणे याद्वारे या नोटीसच्या प्रकाशन तारखेपासून पंधरा (१५) दिवसांच्या आत माझ्या कार्यालयाच्या पत्यावर पुराव्यासह संप्रेषण करणे आवश्यक आहे. अशा कोणत्याही कथीत दावा किंवा नोटीस कालावधीच्या समाप्तीवरील संदर्भात कोणताही संदर्भ, आला नसेल तर ते सर्व हेतु आणि उद्देशांसाठी माफ केला गेला आहे असे मानले

तारीख: १७.०४.२०२३ ठिकाण: नवी मुंबई

अंडव्होकेट हाय कोर्ट, ऑडव्होकेट हाय कोर्ट, ऑफीस नं. ३१८, शिव सेंटर, सेक्टर १७, वाशी, नवी मुंबई



We understand your world

## एचडीएफसी बँक लिमिटेड

सीआयएन- एल६५९२०एमएच१९९४पीएलसी०८०६१८

नोंद. कार्यालय : एचडीएफसी बँक लि., एचडीएफसी बँक हाऊस, सेनापती बापट मार्ग, लोअर परळ (पश्चिम), मुंबई - ४०० ०१३. वेबसाईट: https://www.hdfcbank.com दूर: ०२२-६६५२ १०००, फॅक्स: ०२२-२४९६ ०७३९

३१ मार्च, २०२३ रोजी संपलेल्या तिमाही आणि वर्षाकरिता वित्तीय निष्कर्ष

(रु. लाखांमध्ये)

अ.	तपशील	अलिप्त					एक	त्रित	
क्र.		संपलेली संपलेले		संपलेली	संपलेले	संपलेली	संपलेले	संपलेली	संपलेले
		तिमाही	वर्ष	तिमाही	वर्ष	तिमाही	वर्ष	तिमाही	वर्ष
		३१.०३.२०२३	३१.०३.२०२३	३१.०३.२०२२	३१.०३.२०२२	३१.०३.२०२३	३१.०३.२०२३	३१.०३.२०२२	३१.०३.२०२२
		लेखापरिक्षित							
8	परिचालनातून एकूण उत्पन्न	५३८५०५४	१९२८००३८	४१०८५७८	१५७२६३०१	५७१५८८४	२०४६६६१०	४३९६०४५	१६७६९५४०
2	कालावधीकरिता (कर, अपवादात्मक आणि / किंवा अनन्यसाधारण बाबींपूर्वी) निव्वळ नफा / (तोटा)	१५९३५५३	५८४८५३१	१३०४४६६	४९०१५४५	१६७४३१५	६१३४६८०	१३६५७९७	५०७७५२४
3	कालावधीकरिता कर पूर्व (अपवादात्मक आणि / किंवा अनन्यसाधारण बाबींपश्चात) निव्वळ नफा / (तोटा)	१५९३५५३	५८४८५३१	१३०४४६६	४९०१५४५	१६७४३१५	६१३४६८०	१३६५७९७	५०७७५२४
8	कालावधीकरिता कर पश्चात (अपवादात्मक आणि / किंवा अनन्यसाधारण बाबींनंतर) निव्वळ नफा / (तोटा)	१२०४७४५	४४१०८७१	१००५५१८	३६९६१३३	१२५९४४७	४५९९७११	१०४४३०१	३८०५२७५
4	समभाग भांडवल	५५७९७	५५७९७	५५४५५	५५४५५	५५७९७	५५७९७	५५४५५	५५४५५
ξ	पुनर्मुल्यांकन राखीव वगळून राखीव	२७९६४१०५	२७९६४१०५	२३९५३८३८	२३९५३८३८	२८८८७९५५	२८८८७९५५	२४६७७१६२	२४६७७१६२
	(मागील लेखा वर्षाच्या ताळेबंदानुसार)								
<sub>9</sub>	प्रती शेअर प्राप्ती रु. (अनन्यसाधारण बाबीं पूर्वी/नंतर) (प्रत्येकी रु. १/- दर्शनी मूल्य) अवार्षिकीकृत								
	मूलभूत	२१.६०	७९.२५	१८.१४	६६.८०	२२.५८	८२.६४	१८.८४	६८.७७
	सौम्यिकृत	२१.४९	95.50	१८.०४	६६.३५	२२.४६	८२.२७	१८.७३	६८.३१
6	- कालावधीकरिता एकूण सर्वसमावेशक उत्पन्न	टीप २ चा संदर्भ							
	(कालावधीकरिता नफा/(तोटा) (कर पश्चात) आणि	घ्यावा							
	इतर सर्वसमावेशक उत्पन्न (कर पश्चात) धरुन)								
8	सिक्युरिटीज प्रिमियम अकाऊंट	६६५३९४३	६६५३९४३	६३११९१६	६३११९१६				
१०	नेट वर्थ	२७३०६३०४	२७३०६३०४	२३३६१३८१	२३३६१३८१				
११	थकीत रिडिमेबल प्रेफरन्स शेअर्स	_	_	_	_				
१२	कॅपिटल रिडम्प्शन रीझर्व्ह	_	_	_	_				
१३	डेब्ट इक्रिटी रेशो	0.39	0.39	0.33	0.33				
१४	थकीत कर्जे	२०६७६५५६	२०६७६५५६	१८४८१७२१	१८४८१७२१				

DATE\* DAV\*

- १. सेबी (लिस्टिंग ऑब्लिगेशन्स ॲन्ड डिस्क्लोजर रिकायरमेंट्स) रेग्युलेशन्स, २०१५ च्या रेग्युलेशन ३३ आणि रेग्यूलेशन ५२ अंतर्गत स्टॉक एक्सचेंजेसमध्ये सादर केलेल्या तिमाही/वार्षिक वित्तीय निष्कर्षाच्या तपशीलवार विवरणाचा उतारा वर देण्यात आला आहे. तिमाही/वार्षिक वित्तीय निष्कर्षाचे संपूर्ण विवरण स्टॉक एक्सचेंजच्या वेबसाईटस् (www.bseindia.com आणि www.nseindia.com) आणि बँकेची वेबसाईट (www.hdfcbank.com) वर उपलब्ध आहे.
- एकण सर्वसमावेशक उत्पन्न आणि इतर सर्वसमावेशक उत्पन्नाची संबंधित माहिती दिलेली नाही कारण इंड एएस बँकेला अजन लाग केलेली नाही.

ठिकाण : मुंबई

सशिधर जगदीशन व्यवस्थापकीय संचालक

सही/-

दिनांक : १५ एप्रिल, २०२३

In case of delay in receipt of any statutory approval to be obtained by the Acquirer. SEBI may, if satisfied that such delay in receipt of the requisite statutory approval(s) was not attributable to any wilful default, failure or neglect on the part of the Acquirer to diligently pursue such approval, and subject to such terms and conditions as may be specified by SEBI, including payment of interest in accordance with Regulation 18(11) of the SEBI (SAST) Regulations, permit the Acquirer to delay the commencement of the tendering period for the Offer pending receipt of such statutory approval(s) or grant an extension of time to the Acquirer to make the payment of the consideration to the Public Shareholders whose Offer Shares have been accepted in the Offer. Where any statutory extends to some but not all of the Public Shareholders, the Acquirer shall have the option to make payment to such Public Shareholders in respect of whom no statutory approvals are required in order to

There are no conditions stipulated in the SPA between the Selling Shareholders, the meeting of which would be outside the reasonable control of the Acquirer and in view of which the Offer might be withdrawn under Regulation 23(1)(c) of the SEBI (SAST) Regulations.

TENTATIVE SCHEDULE OF ACTIVITY:

ACTIVITY	DATE	DAY^
Issue of Public Announcement	April 06, 2023	Thursday
Publication of Detailed Public Statement	April 17, 2023	Monday
Last date for Filing of draft letter of offer with SEBI	April 24, 2023	Monday
Last date for Public Announcement(s) for competing offer	May 10, 2023	Wednesday
Last date of receipt of the comments on draft letter of Offer from SEBI	May 17, 2023	Wednesday
Identified Date#	May 19, 2023	Friday
Last date for dispatch of the Letter of Offer to the Public Shareholders of the Target company	May 26, 2023	Friday
Last date for publication of comments on the Offer by a committee of Independent Directors constituted by the Board of Directors of the Target Company	May 31, 2023	Wednesday
Last date for upward revision in the Offer Price / Offer Size	June 01, 2023	Thursday
Issue of advertisement announcing the Schedule of activities for Open Offer, status of statutory and other approvals in newspapers and sending to SEBI, BSE and the Target Company at its registered office	June 01, 2023	Thursday
Date of Opening of Tendering Period	June 02, 2023	Friday
Date of Closing of Tendering Period	June 15, 2023	Thursday
Last date of communicating of rejection/acceptance and payment of consideration for accepted tenders/return of unaccepted shares	June 29, 2023	Thursday
Date of issuing post offer advertisement	June 22, 2023	Thursday
Last date for Filing Post Offer Report with SEBI	July 07, 2023	Friday

\*The above timelines are indicative (prepared on the basis of timelines provided under the SEBI (SAST) Regulations and are subject to receipt of statutory/regulatory approvals and may have to be revised accordingly. Shareholders are requested to refer to the letter of offer for the revised timeline, if any.

#The Identified Date is only for the purpose of determining the Public Shareholders of the Target Company as on such date to whom the Letter of Offer would be sent by email/post.

#### PROCEDURE FOR TENDERING THE SHARES IN CASE OF NON-RECEIPT OF LETTER OF OFFER:

- All the Public Shareholders holding the shares in dematerialized form, registered or unregistered are Eligible to participate in this Offer at any time during the period from Offer Opening Date and Offer Closing Date ("Tendering Period") for this Offer.
- Persons who have acquired Equity Shares but whose names do not appear in the Register of members of the Target Company on the Identified Date i.e. the date falling as on the 10th Working Day prior to the commencement of tendering period, or unregistered owners or those who have acquired Equity Shares after the Identified Date, or those who have not received the Letter of Offer, may also participate in this Offer. Accidental omission to sent the Letter of offer to any person to whom the offer is made or non-receipt or delayed receipt of the Letter of Offer by any such person will not invalidate the Offer in any way.
- The Offer will be implemented by the Acquirer through a Stock Exchange Mechanism made available by the Stock Exchange in the form of separate window ("Acquisition Window") as provided under the SEBI (SAST) Regulations and SEBI circular CIR/CFD/POLICY/CELL/1/2015 dated April 13, 2015 issued by SEBI and as amended by SEBI circular CFD/DCR2/CIR/P/2016/131 dated December 9, 2016 and BSE notice no. 20170202-34 dated February 2, 2017, and SEBI circular SEBI/HO/CFD/DCRIII/CIR/P/2021/615 dated August 13, 2021 as may be amended from time to time
- As per the provisions of Regulation 40 (1) of the SEBI (LODR) Regulations and SEBI's press release dated December 03, 2018, bearing reference number 'PR 49/2018', requests for transfer of securities shall not be processed unless the securities are held in dematerialized form with a depository with effect from April 01, 2019. However, in accordance with SEBI bearing reference number 'SEBI/HO/CFD/CMD1/CIR/P/2020/144 dated July 31, 2020', shareholders holding securities in physical form are allowed to tender shares in an open offer. Such tendering shall be as per the provisions of the SEBI (SAST) Regulations. Accordingly, Public Shareholders holding Equity Shares in physical form as well are eligible to tender their Equity Shares in this Offer as per the provisions of the SEBI (SAST) Regulations.
- 1.5. BSE shall be the designated stock exchange ("Designated Stock Exchange") for the purpose of tendering
- The Acquirer has appointed Asit C Mehta Investment Interrmediates Limited ("Buying Broker") as its broker for the Offer through whom the purchases and settlement of the Offer Shares tendered in the Offer shall be made. The contact details of the Buying Broker are as mentioned below

Name: Asit C Mehta Investment Interrmediates Limited Address: Nucleus House, Saki Vihar Road, Andheri East, Mumbai- 4000072 Contact person: Mr. Sanjay Pawar

Tel No: 022-28583831 Email id: sanjay.pawar@acm.co.in

The detailed procedure for Tendering the equity shares in the Offer will be available in the Letter of Offer. THE DETAILED PROCEDURE FOR TENDERING THE EQUITY SHARES IN THE OFFER WILL BE AVAILABLE IN THE LETTER OF OFFER. KINDLY READ IT CAREFULLY BEFORE TENDERING EQUITY SHARES IN THE OFFER, EQUITY SHARES ONCE TENDERED IN THE OFFER CANNOT BE WITHDRAWN

BY THE SHAREHOLDERS. OTHER INFORMATION:

- 1.1. The Acquirer, its promoters and directors accept full responsibility for the information contained in this DPS and PA (other than such information as has been obtained from public sources) and shall be responsible for fulfilment of obligations of the Acquirer as mentioned under the SEBI (SAST) Regulations and subsequent amendments made thereof
- Unless otherwise stated, the information set out in this Detailed Public Statement reflects the position as of the date hereto.
  - In this DPS, all references to "INR" or "Rs." or "₹" are references to the Indian Rupee(s). This DPS and the PAwould also be available on SEBI's website (http://www.sebi.gov.in).

THIS DETAILED PUBLIC STATEMENT IS ISSUED BY THE MANAGER TO THE OFFER ON BEHALF OF THE ACQUIRER



Pantomath Capital Advisors Private Limited Address: 406-408, Keshava Premises, Behind Family Court, Bandra Kurla Complex Bandra East - 400 051

Tel: +91 22 61946700/750; Fax: +91 22 26598690 E-mail: punam.thadeshwar@pantomathgroup.com Website: www.pantomathgroup.com Contact Person: Punam Thadeshwai SEBI Registration No.: INM000012110

**LINK** Intime Link Intime India Private Limited

Address: C-101, 1st Floor, 247 Park, L.B.S. Marg, Vikhroli (West), Mumbai – 400 083, Tel: +91 810 811 4949; Fax: + 91 22 49186195 Website: www.linkintime.co.in Email: spiceiceland.offer@linkintime.co.in Contact Person: Mr. Sumeet Deshpande SEBI Registration No.: INR000004058

REGISTRAR TO THE OFFER

For and on behalf of the Acquirer **Fotoset Trading Private Limited** 

Place: Mumbai Date: April 17, 2023

(Acquirer)

# Businesses can claim cover under consumer rules



#### CONSUMER PROTECTION

JEHANGIR B GAI

Shree Cement, a limited company, had installed a heavy roller press for crushing and grinding raw material required in the manufacture of cement. The roller was insured for ₹114,87,28,000 under an Industrial All Risk Policy issued by Oriental Insurance. It covered the risk of fire, machinery breakdown and 'Fire Loss of Profit'.

On May 22, 2007, one of the insured's engineers noticed an abnormal sound from the that technical experts from KHD Humboldt

**The National** 

**Commission overruled** 

the maintainability

interpretation of the

law laid down by the

Supreme Court that

indemnification, not

for commercial purpose

fixed roller. The machine was stopped. On inspection, it was observed that there was clinker powder on the side of the roller and also water leakage from the sealed area. After cleaning, cracks were seen on the shaft surface through which water was leaking.

The insured intimated the insurer immediately over telephone, and was advised to lodge a claim. The insurer appointed a surveyor who

asked for certain documents. Despite furnishing these, the same as well as additional documents were sought from time to time till October 4, 2011. The claim was finally rejected on October 19, 2012, on the ground that there was a breakdown of the roller machine due to deterioration over a period of time.

The insured challenged the repudiation by filing a consumer complaint before the National Commission. The insurer opposed the maintainability of the complaint on the ground that the policy had been obtained for commercial purpose, which was excluded from the ambit of the Consumer Protection Act. The insurer argued that the claim was not payable as the machine had broken down due to lack of maintenance and fatigue caused by wear and tear, and not due to unforeseen circumstances.

The National Commission overruled the objection on the maintainability of the complaint on the interpretation of the law laid down by the Supreme Court that a contract of insurance is for indemnification and not for commercial purpose. On merits, the National Commission noted that prior to issuing the policy, the insurer had got a pre-insurance survey done through United Technical Services, which had reported that the condition of the roller was apparently good, and that obsolescence was not applicable.

The Commission also observed that the surveyor's conclusions were not based on his own independent findings but on the opinion obtained from the National Metallurgical Laboratory in Jamshedpur, which had not examined the insured roller, but some other one which has nothing to do with the claim.

The Commission noted that the insured had installed devices like magnetic separator, alarm and tripping limits to safeguard the machine from damage. It further observed

> Wedag GmbH, Germany, who manufactured the machine, conducted an ultrasonic test which established that the sudden crack was accidental and not due to wear and tear. The Commission also noted that the stipulated life of the machine was 70,000 hours out of which it had worked only for 28,811 hours, which made it evident that the crack was not due to normal wear and tear.

The Commission expressed displeasure over the surveyor's conduct and termed it inappropriate to keep seeking documents on different dates, and that too over 53 months from the date of the accident. The Commission noted that even though the survevor had recommended the repudiation of the claim, the quantum of loss suffered was assessed at ₹1,79,54,382. Even though the insured had claimed a higher amount, the amount of loss computed by the surveyor was proper.

Accordingly, in its judgment of March 27, 2023, delivered by C. Viswanath, the National Commission ordered the Oriental Insurance to pay ₹1,79,54,382 along with 9 per cent interest from the date of repudiation of the claim.

The writer is a consumer activist

# Wish to change cars frequently? Lease one

Buying is a better option for those who wish to personalise their vehicle and use it extensively for a longer period

lanning to get a car? Besides buying, today you also have the option of leasing it. "India was predominantly an ownership market where people either paid the entire cost themselves or took a loan. Now. however, a segment of buyers goes for non-ownership options like leasing or subscription. These options are akin to renting, where you get the right to use the vehicle," says Ravi Bhatia, president and director, JATO Dynamics, an automotive research firm.

#### **Buy and customise**

When you buy a car, you own it. Since it's your car, you have complete control over it. You can customise it to your taste. It also fetches a resale value, which partially funds your next car. You can use the car as much as vou want.

#### Longer-term commitment

Buying a car is a longer-term commitment. "Especially if you buy the car on loan, you are stuck with it for a longer period if you want to get maximum value out of the purchase," says Puneet Gupta, director, S&P Global Mobility.

You are also responsible for all the repairs and maintenance. These expenses tend to rise as the car gets older.

Many people don't want to take a vehicle loan post-pandemic. "Especially in the larger cities, some of our clients wish to avoid the liability of a large loan to own a high-end end car. They would rather focus on managing their cash flows to pay the rental of a high-end model each month," says M Barve, founder, MB Wealth Financial Solutions

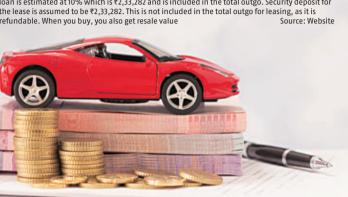
#### Change frequently

In leasing, the cost is based on the model, the amount of usage, and

Its advantage is that you can get a new car every few years. You can also

## LEASE VERSUS BUY: WHAT THE NUMBERS SAY

	Carrease	Carioan	Carriease	Carioan	
Duration	3 )	years	5 years		
Monthly fee/EMI	49,629	66,765	38,828	43,583	
Total outgo by the end of tenure *	17,86,644	26,36,812	23,29,680	28,48,258	
Figures in ₹. Price taken for the loan is estimated at 10% which the lease is assumed to be ₹2,3; refundable. When you buy, you	is ₹2,33,282 and 3,282. This is not	l is included in the included in the to	total outgo. Secu	rity deposit for	



get to drive a high-end car without paying its entire price.

Gupta says, "Leasing needs a commitment of two-four years, going up to five years." Some companies even

offer cars on lease for one-three years. This option is more common among corporates who utilise it for to use it anymore. their senior executives.

Garima Misra, managing direc- Mileage restrictions tor, Group Landmark India, says, "Corporates go in for leasing because it keeps their books assetlight. They also get the depreciation benefit and thereby reduce their tax burden."

Interest in leasing has been on the upswing among individuals also in recent times. "Leasing a car rebate you can claim," says Shetty. can be a preferred option for individuals if they don't want to make a large down payment or commit to a long-term loan," says Adhil Shetty, chief executive officer, BankBazaar.

Those using the car for business

purpose can claim the lease amount. the maintenance, etc. as deductions.

The monthly payment is fixed and includes the maintenance cost. The person leasing the car also doesn't have to bear the hassle of reselling it in the market once he doesn't want

Car leases, however, come with mileage restrictions. The person leasing a car also has to put down a security deposit.

While you can claim a deduction, there is a flip side. "You need to pay almost 30 per cent GST including cess. This wipes out a good chunk of the tax

If you wish to personalise the car, and are looking to have it for the long term, then buying makes more sense.

On the other hand, if you don't

### Short-term need? Get a car on subscription

Subscription is similar to leasing and works best for individuals. Garima Misra, managing director, Group Landmark India, says, "Subscription, a new trend, is another option for having your desired car without buying or leasing it."

You pay a monthly subscription fee. The tenure is more flexible here. "It can be as low as six months," says Misra. The tenure can extend up to 36-48 months, sometimes more.

For the monthly subscription fee, you get insurance, maintenance, and roadside assistance till the completion of

The subscription model offers flexibility and convenience and is better if you want a car for a short tenure.

Subscription, however, doesn't come cheap. "Subscription is more about convenience than cost. It is a more expensive option than leasing or buying," says Gupta. It doesn't come with any tax benefits. It works best for people who are moving from one city to another, need a car for a short tenure, and don't mind paying more for the convenience.

want the hassle of owning an asset, or wish to change cars frequently, then leasing may work out better for you. Those who get transferred often may also prefer this option. The monthly payments could be

lower than if you buy the car on a loan. But note that this will depend on the exact model you are interested in and the offers available. Finally, if you need a car primarily

for commuting limited distances, leasing might be a good option. However, over a longer tenure of five years or more, leasing becomes more expensive than buying. Remember, the monthly pay-

ments will vary depending on the company and the model. Check the monthly payments for the car lease vis-à-vis the interest cost of the loan, maintenance charges, and the resale value in case of a purchase.

Run the numbers before arriving at a decision.

Consolidated

#### केनरा बैंक Canara Bank सिंडिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING) ARM-II BRANCH, MUMBAI: 3" Floor, Canara Bank Building, Adi Marzban Street, Ballard Estate, Mumbai - 400 001. •Tel.: 022-22651128 / 29, •Email: cb6289@canarabank.com

SALE NOTICE E-Auction Sale Notice for Sale of Immovable Properties under the Securitization and econstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable properties mortgaged/charged to the Secured Creditor, the **Possession** of which has been taken by the Authorized Officer of Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 04.05.2023 for recovery of Rs. 1,83,26,309.21 (as on 31.03.2023 plus further interest and charges thereon) due to the ARM II Branch of Canara Bank from M/s. Raghunand Chemica ndustries with Read, address at Plot No. B-85, Lote Parshuram MIDC Area, Taluka Khed strict Ratnagiri - 415722 represented by its proprietor Mr Ilmesh Shetty

Sr. No.	Description of the Property	Reserve Price	Earnest Money Deposit
1.	Plot No. B-85, (Plot measuring 3825 Sq. Mtrs) Lote Parshuram MIDC Area, Near Pushkar Chemicals, Village Lote, Taluka Khed, District Ratnagiri - 415722. (Along with hypothecated Plant and machineries available thereon)	Rs.	Rs. <b>9,30,000/-</b>

The Earnest Money Deposit shall be deposited on or before 02.05.2023 unto 5 p.m. Date up to which documents can be deposited is 02.05.2023 upto 5pm

For detailed terms and conditions of the sale, please refer the link "E-Auction" provide in Canara Bank's website (www.canarabank.com) or may contact Mr. Paritosh Kuma Chief Manager, Canara Bank, ARM II Branch, Mumbai (Ph.No.:022-22651128/29/ Mol No. 8828328297) or Mr. Hariom Soni, Manager (Mob No.: 9454879869) E-mail id cb6289@canarabank.com during office hours on any working day or the service provide M/s C1 India Pvt. Ltd., Udvog Vihar, Phase - 2, Gulf Petrochem Building, Building No. 301 Gurgaon, Haryana. Pin- 122015 (Contact No.+911244302020/ 21/ 22/ 23/ 24, support@ bankeauctions.com; hareesh.gowda@c1india.con

Authorised Officer, (Chief Manage Date: 15.04.2023 Canara Bank, ARM-II Branc



Sailor Apartment, 24 Ridge Road, Opp. Sayadri Guest House, B.G. Khair Marg, Malabar Hill Phone: 022-23693321 E-mail: b0428@psb.co.in

Appendix IV POSSESSION NOTICE [Rule-8 (1)] (For Immovable Property)

The undersigned being the Authorized Officer of the Punjab and Sind Bank under th Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act. 2002 (54 of 2002) and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated 05.06.2021 calling upon the borrower/mortgagor/guarantor Mr. Pradeep Kumar Awdesh Singh S/o Awdesh Singh, Mrs. Sonam P Singh and Mr. Surendra V Singh to repay the amount mentioned in the notice being Rs. 9,61,486.58 (Rupees Nine Lakh Sixty One Thousand Four Hundred Eighty Six and Paisa Fifty Eight Only interest with other charges w.e.f. 01.06.2021 with monthly rests to the bank within 60 days from the date of receipt the said notice.

The borrower/mortgagor/guarantor having failed to repay the amount, notice is hereby given to the borrower/mortgagor/guarantor and the public in general that the undersigned has taken Physical possession of the property described herein below in exercise of powers conferred on him under Section 13 (4) of the said Act read with the Rule 8 of the said Rules, 2002 on this 13th day of April the year 2023.

The borrower/mortgagor/guarantor in particular and the public in general are here by cautioned not to deal with the property and any dealings with the property will be subjec to the charge of Punjab and Sind Bank, Malabar Hill Branch for an amount of Rs 9,61,486.58 (Rupees Nine Lakh Sixty One Thousand Four Hundred Eighty Six and

Paisa Fifty Eight Only) and interest thereon The borrower's attention is invited to provisions of sub-section (8) of Section (13) of the Act, in respect of the time available, to redeem the secured assets

**Description of Immovable Property** 

Flat No. 201, 2nd Floor, Shree Sadguru Krupa, Pandey Nagar, Pelhar Road, Village Bilalpada, Nallasopara (East), Tal – Vasai, Dist. Palghar

Place: Nallasopara Date: 13.04.2023

Authorised Office Puniab and Sind Bank HDFC BANK

We understand your world

## **HDFC BANK LIMITED**

CIN: L65920MH1994PLC080618

Regd. Office: HDFC Bank Ltd., HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400013. Website: https://www.hdfcbank.com, Tel.: 022 - 6652 1000, Fax: 022 - 2496 0739.

## FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2023

Standalone

(₹ in lacs)

Sr. No.	Particulars	Quarter ended 31.03.2023	Year ended 31.03.2023	Quarter ended 31.03.2022	Year ended 31.03.2022	Quarter ended 31.03.2023	Year ended 31.03.2023	Quarter ended 31.03.2022	Year ended 31.03.2022
		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
1	Total income from operations	5385054	19280038	4108578	15726301	5715884	20466610	4396045	16769540
2	Net Profit / (Loss) for the period (before tax, exceptional and / or extraordinary items)	1593553	5848531	1304466	4901545	1674315	6134680	1365797	5077524
3	Net Profit / (Loss) for the period before tax (after exceptional and / or extraordinary items)	1593553	5848531	1304466	4901545	1674315	6134680	1365797	5077524
4	Net Profit / (Loss) for the period after tax (after exceptional and / or extraordinary items)	1204745	4410871	1005518	3696133	1259447	4599711	1044301	3805275
5	Equity Share Capital	55797	55797	55455	55455	55797	55797	55455	55455
6	Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)	27964105	27964105	23953838	23953838	28887955	28887955	24677162	24677162
7	Earnings Per Share ₹ (before / after extraordinary items) (face value of ₹ 1/- each) - not annualized								
	Basic :	21.60	79.25	18.14	66.80	22.58	82.64	18.84	68.77
	Diluted :	21.49	78.89	18.04	66.35	22.46	82.27	18.73	68.31
8	Total Comprehensive Income for the period [comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Refer note 2	Refer note 2						
9	Securities Premium Account	6653943	6653943	6311916	6311916				
10	Net worth	27306304	27306304	23361381	23361381				
11	Outstanding Redeemable Preference Shares	-	-	-	-				
12	Capital Redemption Reserve	-	-	-	-				
13	Debt Equity Ratio	0.39	0.39	0.33	0.33				
14	Outstanding Debts	20676556	20676556	18481721	18481721				

- 1 The above is an extract of the detailed format of Quarterly / Annual Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Annual Financial Results is available on the websites of the Stock Exchange(s) (www.bseindia.com and www.nseindia.com) and the website of the Bank (www.hdfcbank.com).
- 2 Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to banks.

Sashidhar Jagdishan Place: Mumbai

Sd/-

**Managing Director** 



Date: April 15, 2023













