

JAMSHRI REALTY LIMITED (FORMERLY KNOWN AS THE JAMSHRI RANJITSINGHI SPG. & WVG. MILLS CO. LTD.)						
CIN: L17111PN1907PLC000258						
Regd. Office : Fatehchand Damani Nagar, Station Road, Solapur - 413 001.						
Tel. No. 91 22 43152400, Website: www.jamshri.in, EMAIL: jamshri1907@gmail.com (₹ in Lakhs)						
EXTRACT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31.03.2022						
Sl. No.	Particulars	QUARTER ENDED		YEAR ENDED		
		31.03.2022 (Audited)	31.12.2021 (Unaudited)	31.03.2021 (Audited)	31.03.2022 (Audited)	31.03.2021 (Audited)
1	Total Income from Operations	133.38	154.13	93.20	381.28	216.84
2	Profit/(Loss) for the period from continuing operations before Tax and Exceptional items	(138.99)	(90.24)	(94.53)	(452.08)	(306.28)
3	Net Profit/(Loss) for the period from continuing operations after tax and Exceptional items	(236.61)	(90.24)	(92.41)	(548.51)	(304.17)
4	Profit/(Loss) for the period from discontinued operations before Tax	(6.92)	(9.59)	(3.67)	(37.27)	(52.04)
5	Net Profit/(Loss) for the period from discontinued operations after tax	(6.92)	(9.59)	(3.67)	(37.27)	(52.04)
6	Total Comprehensive income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	(243.53)	(99.83)	(96.08)	(579.28)	(351.24)
7	Equity Share Capital	698.65	698.65	698.65	698.65	698.65
8	Earnings Per Share of Rs. 1000/- each (for continuing and discontinued operations)	1000/-	1000/-	1000/-	1000/-	1000/-
	Continued operations					
	Basic & Diluted Earning Per Share	(338.67)	(129.16)	(132.27)	(785.10)	(435.37)
	Discontinued operations					
	Basic & Diluted Earning Per Share	(9.90)	(13.73)	(5.26)	(53.35)	(74.49)

NOTES:  
a) The above audited financial results has been reviewed by the Audit Committee approved by the Board of Directors at its meeting held on May 11, 2022.  
b) The above results have been prepared in accordance with the Indian Accounting Standards (IND AS) as notified by Ministry of Corporate Affairs pursuant to Section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended and other relevant provisions of the Act.  
c) The above is an extract of the detailed format of Financial Results for the quarter and year ended 31 March 2022 filed with BSE. The full format is available on the website of BSE www.bseindia.com and on the Company's website at www.jamshri.in.

For JAMSHRI REALTY LIMITED  
s/-  
RAJESH DAMANI  
JT. MANAGING DIRECTOR

PLACE : MUMBAI  
DATE : 11th MAY 2022

GANGES SECURITIES LIMITED							
Registered Office : P.O. Hargaon, District Sitapur, Uttar Pradesh - 261 121							
Phone (05862) 256220, Fax (05862) 256225, CIN : L74120UP2015PLC069869							
Web-site : www.birla-sugar.com, E-mail : gangessecurities@birlasugar.org							
EXTRACT OF THE AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH 2022 (₹ in lakhs)							
Sr. No.	Particulars	Standalone			Consolidated		
		Quarter ended 31.03.2022 (Audited)	Year ended 31.03.2022 (Audited)	Quarter ended 31.03.2021 (Audited)	Quarter ended 31.03.2022 (Audited)	Year ended 31.03.2021 (Audited)	Quarter ended 31.03.2021 (Audited)
1	Total Income from operations	155.55	790.77	4.51	243.61	3,427.75	195.32
2	Net Profit / (Loss) for the period (before tax, Exceptional and / or Extraordinary items)	98.08	731.31	(12.68)	(263.25)	908.03	(349.10)
3	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	98.08	731.31	(12.68)	(263.25)	908.03	(349.10)
4	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	57.15	690.38	(12.69)	(253.62)	799.49	(334.12)
5	Total Comprehensive Income for the period (Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax))	5,188.49	28,494.74	(3.53)	4,855.69	28,594.58	(3,146.21)
6	Equity Share Capital	1,000.37	1,000.37	1,000.37	1,000.37	1,000.37	1,000.37
7	Other Equity		59,562.93			61,372.22	
8	Earning per share (of ₹10/- each) (in ₹) : Basic & Diluted	0.57 *	6.90	(0.13) *	(2.54) *	7.99	(3.34) *

\* Not annualised.

Notes:  
1. The above is an extract of the detailed format of Quarterly and Yearly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly and Yearly Financial Results are available on the Stock Exchange websites (www.bseindia.com and www.nseindia.com) and on the Company's website "www.birla-sugar.com".  
2. There is no extra ordinary item during the above periods.

For and on behalf of Board of Directors  
GANGES SECURITIES LIMITED  
Brij Mohan Agarwal  
Director  
Date : 12th May, 2022  
DIN: 03101758

Name of Borrowers / Guarantors		Amount due to Bank	Date of Demand Notice	Date of Possession Notice	Description of the Immovable Property	Branch
1) Mr. Ashok Laduram Dayama & Mr. Shubham Ashok Dayama		Rs. 36,62,719.29/- (Rupees Thirty Six Lakh Sixty Two Thousand Seven Hundred Nineteen & Twenty Nine Paise Only) and thereon Interest	28/12/2021	10/05/2022	At Survey No. 134/4 Part with residential building G+2 Floors at Govind Nagar, At PO Shirdi, Tal Rahata, Dist. Ahmednagar-423109 and bounded as East : S. No. 134 (P) and Internal Road, West : 5 ft Internal Road, North : S. No. 134/2A (P) remaining plot , South : 134/2A(P) Plot of Mr. Kumbhar	SHIRDI - I
2) M/s. Hotel Vasant Bahar through Prop. Raghunath Bhavani Sapate		Rs. 9,32,490.59/- (Rupees Nine Lakh Thirty Two Thousand Four Hundred Ninety & Fifty Nine Paise Only) and thereon Interest	25/10/2021	10/05/2022	Hotel Vasant Bahar, Gat No. 879/3, situated at Nagar Manmad Road, Total Net Commercial Plot are 25 R (Land & Building), Mouje Astagaon, Shirdi Taluka Rahata District Ahmednagar and bounded as East : Nagar Manmad Highway, West : Gat No. 880, North : Gat No. 879 Part, South : Gat No. 879 Part.	SHIRDI - I
3) M/s. Apoova Marketing Through Prop. Dadasaheb Vithalrao Sapikhe		Rs. 19,73,532/- (Rupees Nineteen Lakh Seventy Three Thousand Five Hundred Thirty Two Only) and thereon Interest	28/12/2021	10/05/2022	Land and Building at Gat No. 143/1P, situated at Kankuri, Shirdi Taluka Rahata, Dist. Ahmednagar, Total net area 2 R Assessment Rs Ps 00-05 and bounded as East : Land of Bhikaji Choudhary, West : 20 Feet Road, North : Gat No. 143/1P, Wake, South : Shirdi Kankuri Road	SHIRDI - I
4) M/s. Wakchaure Patil sales Agency Mr. Bhaskar Tukaram Wakchoure Mr. Nilesh Bhaskar Wakchoure Mr. Nitesh Bhaskar Wakchoure		Rs. 29,91,493.08/- (Rupees Twenty Nine Lakh Ninety One Thousand Four Hundred Ninety Three and Eight Paise Only) and thereon Interest	25/01/2021	10/05/2022	1) C.S. No. 287, aea 118.1 sq. mts. Grampanchayat Milkat No. 219 & 220 village-Pimpalwadi Taluka - Rahata, Dist. Ahmednagar, Boundaries of Grampanchayat Milkat No. 219, East : GP Milkat No. 228 & 229, West : GP Milkat No. 220, North : GP Milkat 218,224,221, South : Road, Boundaries of Grampanchayat Milkat No. 219 : East GP Milkat No. 228/229, West GP Milkat No. 220, North : GP Milkat No. 218,224,221, South Road 2) C.S. No. 289, Grampanchayat Milkat No.137, Village Pimpalwadi, Taluka-Rahata, Dist. Ahmednagar, East : CTSNo, 249, West : CTS No. 290 P, North : Road, South : CTS No. 290 (P)	SHIRDI - II

Date : 10/05/2022  
Place : Shirdi /II

Seal of Bank

Sd/-  
Authorised Officer, Canara Bank

## — TENDER CARE — — Advertorial

### NABARD EXTENDS FINANCIAL SUPPORT OF RS.19718 CRORE TO HARYANA DURING FY 2021-22

NABARD Haryana Regional Office has extended financial support of Rs.19718 crore for agriculture and rural development in the State of Haryana during the Financial Year 2021-22. The total financial support had been given to various stakeholders under different NABARD schemes. NABARD boosted capital formation through refinance support by extending Rs.3175 Crore to Commercial Banks and RRB in the State. In order to provide timely and cheap credit assistance for carrying out crop production, Rs.6177 crore was provided to Cooperative Banks and RRB in the State. An amount of Rs. 139 crore was provided to District Central Cooperative Banks (DCCBs) of Haryana under Direct Refinance Assistance for meeting other credit requirements. NABARD's refinance played an important role in improving the GLC of the State by almost 13% in Y-o-Y position.

For improving rural infrastructure encompassing connectivity, agriculture and social sectors, NABARD had sanctioned Rs.1887 crore and released Rs. 1410 crore under RIDF. This was the highest-ever support to the State Government under RIDF with an increase of 67% in support over 2020-21.

For creation of additional Warehousing facilities in the state, financial assistance of Rs. 76.86 crore was disbursed to the Haryana State Warehousing Corporation (HSWC) and Haryana State Cooperative Supply & Marketing Federation Limited (HAFED) for development of storage infrastructure under Warehousing Infrastructure Fund (WIF).

For supporting procurement activities of HAFED and HSWC, Rs.7700 crore was released under Credit Facility to Federations (CFF). For creation of food processing infrastructure, NABARD released Rs.32.40 crore to HAFED and HSIIDC (Haryana State Industrial & Infrastructure Development Corporation) for establishing Mega Food Parks at IMT, Rohtak and at Barhi, Sonapat. An amount of Rs.63.96 crore under NABARD Infrastructure Development Assistance (NIDA) was released to Haryana Vidyut Prasaran Nigam Limited (HVPNL) for creation of transmission infrastructure in the state. Under Developmental initiatives, NABARD Haryana released a total grant assistance of Rs.979.34 lakh for supporting various development initiatives in farm sector, off-farm sector, skill development, financial literacy, PACS development and programmes on employment generation. Besides this, NABARD has been implementing several innovative farm sector projects including 'Pilot Project on Judicious Use of Pesticides for Basmati Crop' for production of export compliant Basmati rice, 'Upliftment of reproductive and health status of indigenous female calf' to enhance the reproductive efficiency and 'Establishing Goat Breeding cum marketing centre in Rewari district'.

### SBI SIGNS MoU WITH HP AGRICULTURE UNIVERSITY

State Bank of India signed an MoU with HP Agriculture University, Palampur for offering credit linkage to the students getting Graduate and specialist Post Graduate degrees in Agriculture Science and Technology for establishing their own agriculture business startup and Agriculture Service Unit under the guidance of HPAU. MoU was signed on 09.05.2022 in the presence of Sh. Harinder Kumar Chaudhary, Vice Chancellor of Himachal Pradesh Agriculture University, Palampur and Sh. Anukool Bhatnagar, Chief General Manager, State Bank of India, Chandigarh Circle. Sh. Chaudhary in his formal address to the faculty describe it as a historic moment for Himachal Pradesh Agriculture University.



### ARUNA SINGH TAKES CHARGE OF THE POST OF CHAIRMAN & MANAGING DIRECTOR OF RAILTEL CORPORATION OF INDIA LIMITED (RCIL)

Mrs. Aruna Singh presently working as Additional Member (Telecom) / Railway Board took over additional charge of the post of Chairman & Managing Director of RailTel Corporation of India Limited (RCIL) today i.e. on 11th May 2022. Mrs. Aruna Singh is an officer of 1985 batch of Indian Railway Service of Signal Engineers (IRSE) and a Graduate in Electronics and Telecommunication from Delhi College of Engineering, Delhi.

Starting her career from Northern Railway zone, she has held many important assignments in different zones & wings of Indian Railways like Chief Workshop Manager (CWM), Ghaziabad; Divisional Railway Manager (DRM), Hyderabad Division, South Central Railway; Chief Signal & Telecom Engineer (CSTE)/ (Project) & Chief Communication Engineer, Northern Railway; Principal Chief Safety Officer, North Western Railway; Additional General Manager (AGM)/North Western Railway & Executive Director (ED)/Railway Electrification (S&T) in Railway Board.



### BoM LAUNCHES DIGITAL PRODUCTS FOR NEXT LEAP OF PROGRESS

Bank of Maharashtra (BoM), a premier public sector bank in the country conducted strategy meet recently. The Board of Directors, General Managers and Zonal Heads participated in the meet. Which was aimed at emanating various Digital Products for customers' ease along with SWOT analysis of Bank towards achieving its business milestone.

Shri AS Rajeev, MD & CEO led the strategic meet said that our ideas and efforts are in sync towards strengthening the digital channels of Bank while enhancing customer ease. He opined that we are envisaging to be among top 3 Banks in terms of efficiency in the country which can only be achieved by exploring the digital channels to the optimum level. Shri A B Vijayakumar, Executive Director said that Bank is expecting a major boost in its quest to capture the growing digital business and to build a strong digital ecosystem with an intention to create smooth and hassle-free digital journey. He asserted on strengthening the compliance system through technology and delivering hassle free services covering the unserved and underserved. Shri Asheesh Pandey, Executive Director said that FY-23 has been declared as Digital year for the Bank.

### BOI ORGANIZED EXPORTERS' MEET AT AHMEDABAD & 64 OTHER LOCATIONS ACROSS COUNTRY

Bank of India, a leading public Sector headquartered at Mumbai organized exporters' meet for Ahmedabad cluster. The event was attended by Shri M. K. Das, CGM-International, DGM-Large Corporate Branch & Shri Ravi Shankar, Zonal Manager-Ahmedabad. Mr. Das addressed the exporters at large about bank's initiative & complete business solution in the field of export credit. He assured exporters to provide all kind of support to facilitate ease of doing business. BOI's General Manager for Foreign business Shri Raghendra Kumar also addressed the exporters through webex & discuss different export & foreign business products in details.



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Business Standard

Insight Out

# SBI Q4 profit may increase over 60% YoY, say analysts

Net profit jump to be aided by up to 19% YoY growth in NII to ₹32,100 crore

NIKITA VASHIST  
New Delhi, 12 May

Government-owned State Bank of India (SBI) could report around 66 per cent year-on-year (YoY) growth in net profit for the January-March quarter (fourth quarter, or Q4) of 2021-22 (QFY22), said analysts. This, they added, would be on the back of healthy improvement in net interest income (NII) and a strong credit book expansion.



## IN NUMBERS

Q4FY22 estimates

	NII (₹ crore)	YoY Chg (%)	OP (₹ crore)	YoY Chg (%)	NP (₹ crore)	YoY Chg (%)
MOSL	31,810	17.5	21,240	7.8	10,700	65.9
ICICI Direct	31,355	15.8	20,814	5.7	8,131	50.1
Kotak Securities	31,648	16.9	22,642	14.9	10,903	69.0
Antique	30,687	16.6	19,077	-3.2	9,532	47.8

Note: OP: Operating profit, NP: Net profit

Source: Brokerage

or 5 per cent quarter-on-quarter (QoQ), growth in NII at ₹32,100 crore. Net interest income was ₹27,067 crore in the year-ago period and ₹30,687 crore in the October-December quarter of FY22.

However, extremely cautious and optimistic estimates peg SBI's net profit at ₹9,514.3 crore (up 47 per cent YoY), according to ICICI Securities, and ₹12,900

crore (up 99 per cent YoY), conforming with Jefferies.

### Loan and asset quality

According to ICICI Securities, SBI's credit growth is expected to show improvement of 4 per cent QoQ and 9 per cent YoY at ₹26.78 trillion, led by sequential uptick in retail, corporate, and overseas advances. Global brokerage Citi, mean-

while, expects the loan book to grow 10 per cent YoY to ₹26.84 trillion, from ₹24.5 trillion in Q4FY21, and ₹25.8 trillion in Q3FY22.

Deposits may have risen 7 per cent YoY and 2 per cent QoQ to ₹39.43 trillion, from ₹36.8 trillion in Q4FY21, and ₹38.5 trillion in Q3FY22.

Against this backdrop, net interest margin (NIM) is seen moderating to 3-3.12 per cent, from 3.15 per cent in Q3FY22. NIM was 2.9 per cent in Q4FY21.

With regard to asset quality, Morgan Stanley believes the bank will continue to do well and bakes in normalised slippages of around ₹5,000 crore (0.8 per cent of trailing loans, annualised), against ₹2,580 crore in the last quarter.

ICICI Securities, too, says slippages (net of inter-quarter recoveries) were at a mere 40 basis points annualised run rate in Q3FY22 and their sustenance will be paramount.

The brokerage assigns gross non-performing asset (NPA) ratio at 4.3 per cent, against 4.5 per cent QoQ and 5 per cent YoY. Net NPA ratio is seen at 1.2 per cent, relative to 1.3 per cent QoQ and 1.5 per cent YoY.

Provisions, however, may rise on a quarterly basis, with brokerages estimating them between ₹7,110 crore and ₹10,040.7 crore — up from ₹6,974.1 crore QoQ.

# CPSE ETF: Book profits slowly, don't try to maximise gains

New investors are better off picking diversified offerings

SANJAY KUMAR SINGH

The central public sector enterprise (CPSE) exchange-traded fund (ETF) has fetched a return of 35.1 per cent over the past year, handily beating the 10.12 per cent gain registered by the Nifty 50 Total Returns Index (TRI). However, investors should not rush to invest in this ETF, based on its recent performance. Instead, they should evaluate its longer-term track record.

### Asset owners driving performance

To understand why the ETF has outperformed over the past year, examine its constituents.

Its largest holdings include NTPC (22.2 per cent), Power Grid Corporation (20.5 per cent), Oil and Natural Gas Corporation (17.4 per cent), Coal India (13.9 per cent), and Bharat Electronics (10.4 per cent).

The key sectors to which it has exposure are utilities (47.2 per cent), energy (34.4 per cent), and industrials (11.75 per cent).

"The CPSE ETF consists of resource companies or asset owners. In a world where supply-side is a bigger constraint, the earnings prospects of these stocks are improving. While supply shortages were there earlier as well, the start of the Russia-Ukraine war has given a shot in the arm to such companies. Therefore, these stocks are getting rerated," says Ashutosh Bhargava, fund manager and head-equity research, Nippon India Mutual Fund (the fund house that manages the CPSE ETF).

Most of the stocks in this ETF are value-oriented and such stocks have done well over the past year.

Bhargava believes they offer sound long-term prospects. "These stocks are in general

### OUTPERFORMER OVER PAST 12 MONTHS

Return (%)	1-mth	3-mth	YTD	1-year	3-year	5-year
ETF/Benchmark						
CPSE ETF	-5.33	6.12	16.21	35.10	9.46	2.92
Nifty 50 TRI	-8.50	-6.80	-6.62	10.12	14.07	12.79

### WITNESSES PROLONGED PERIODS OF UNDERPERFORMANCE

Calendar-year-wise returns (%)	2016	2017	2018	2019	2020	2021
CPSE ETF	17.5	19.52	-19.12	-3.89	-13.21	45.78
Nifty 50 TRI	4.39	30.27	4.64	13.48	16.14	25.59

Source: Morningstar AWS

very cheap, value-oriented, and have low institutional ownership. With the recent correction in the market, they have also corrected, providing attractive risk-reward for long-term investors," he says.

This ETF may continue to perform for some time.

"So long as supply constraints continue within the energy sector, this ETF will do well," says Ankur Kapur, managing partner, Plutus Capital, a Securities and

Exchange Board of India (Sebi)-registered investment advisory firm.

### Concentrated offering

Most financial advisors, however, are of the view that investors should approach this ETF with caution as it carries certain risks. One is that it is based on a concentrated index. Around 93.4 per cent of the portfolio is concentrated in three sectors. The portfolio holds only 12 stocks.

"The lack of diversification has affected its performance in the past," says Deepesh Raghav, founder, PersonalFinancePlan, a Sebi-registered investment advisor.

The ETF has underperformed the Nifty 50 TRI in many calendar years: 2015, 2017, 2018, 2019, and 2020.

When the energy-commodity space is out of favour, this ETF's returns could get affected.

The ETF has also underperformed the Nifty50 Index over longer-term horizons.

"It has underperformed over the three-year and five-year horizon," says Anup Bansal, chief investment officer, Scripbox.

He points out that it is likely to offer a more volatile ride. Over the past five years, the Nifty 50 TRI's standard deviation was 18.7, compared to 24.8 for the CPSE ETF (Source: Morningstar AWS).

### What should retail investors do

If you are an existing investor in this ETF, you should start booking profits.

"Don't try to maximise your returns from it," says Kapur. This ETF has also corrected 5.3 per cent over the past month.

With the market turning volatile, new investors will be better off going for more diversified offerings. "A Nifty 50 ETF or an S&P BSE 500 TRI-based ETF would be a better bet in the current environment," says Kapur.

Tarun Birani, founder and chief executive officer, TBNG Capital Advisors, suggests investors should move into a diversified equity fund, such as a flexi-cap fund.

According to him, only investors who want exposure to the public sector-commodity-energy theme should invest in this ETF, but they should limit their exposure (as one does with any thematic offering).



# Delhi court dismisses bail pleas of Ramkrishna, Subramanian

A Delhi court on Thursday dismissed the bail applications of the National Stock Exchange's (NSE) former boss Chitra Ramkrishna and group operating officer Amand Subramanian in the co-location case.

Denying the relief, Special Judge Sanjeev Aggarwal said there was no sufficient ground

to grant them bail. The court reserved its order after hearing arguments from Arshdeep Singh, advocate of the accused, as well as the prosecution.

Earlier, the Central Bureau of Investigation (CBI) had opposed their bail applications saying they could influence the witnesses and tamper with the evi-

dence. It said the nature and gravity of the offence was "quite severe and had far-reaching repercussions on the financial stability". An FIR in this case was registered in May 2018, amid fresh revelations about irregularities at the country's largest stock exchange. The CBI is probing the

alleged improper dissemination of information from the computer servers of the market exchanges to the stock brokers.

Earlier, the Securities and Exchange Board of India has penalised the NSE, Ramkrishna, Ravi Narain, and two other officials for lapses in recruitment at the senior level. PTI

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Business Standard  
Insight Out

Place: Kolkata  
Date: 12th May, 2022

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For JAMSHRI REALTY LIMITED  
s/-  
RAJESH DAMANI  
DATE: 11th MAY 2022  
JT, MANAGING DIRECTOR

GANGES SECURITIES LIMITED						
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2. There is no extra ordinary item during the above periods.

For and on behalf of Board of Directors  
GANGES SECURITIES LIMITED  
Brij Mohan Agarwal  
Director  
DIN: 03101758

# — TENDER CARE —

— Advertorial

### NABARD EXTENDS FINANCIAL SUPPORT OF RS.19718 CRORE TO HARYANA DURING FY 2021-22

NABARD Haryana Regional Office has extended financial support of Rs.19718 crore for agriculture and rural development in the State of Haryana during the Financial Year 2021-22. The total financial support had been given to various stakeholders under different NABARD schemes. NABARD boosted capital formation through refinance support by extending Rs.3175 Crore to Commercial Banks and RRB in the State. In order to provide timely and cheap credit assistance for carrying out crop production, Rs.6177 crore was provided to Cooperative Banks and RRB in the State. An amount of Rs. 139 crore was provided to District Central Cooperative Banks (DCCBs) of Haryana under Direct Refinance Assistance for meeting other credit requirements. NABARD's refinance played an important role in improving the GLC of the State by almost 13% in Y-o-Y position.

For improving rural infrastructure encompassing connectivity, agriculture and social sectors, NABARD had sanctioned Rs. 1887 crore and released Rs. 1410 crore under RIDF. This was the highest-ever support to the State Government under RIDF with an increase of 67% in support over 2020-21.

For creation of additional Warehousing facilities in the state, financial assistance of Rs.76.86 crore was disbursed to the Haryana State Warehousing Corporation (HSWC) and Haryana State Co-operative Supply & Marketing Federation Limited (HAFED) for development of storage infrastructure under Warehousing Infrastructure Fund (WIF).

For supporting procurement activities of HAFED and HSWC, Rs.7700 crore was released under Credit Facility to Federations (CFF). For creation of food processing infrastructure, NABARD released Rs.32.40 crore to HAFED and HSIIDC (Haryana State Industrial & Infrastructure Development Corporation) for establishing Mega Food Parks at IMT, Rohtak and at Barhi, Sonapat. An amount of Rs.63.96 crore under NABARD Infrastructure Development Assistance (NIDA) was released to Haryana Vidyal Prasarana Nigam Limited (HVPNL) for creation of transmission infrastructure in the state. Under Developmental initiatives, NABARD Haryana released a total grant assistance of Rs.979.34 lakh for supporting various development initiatives in farm sector, off-farm sector, skill development, financial literacy, PACS development and programmes on employment generation. Besides this, NABARD has been implementing several innovative farm sector projects including "Pilot Project on Judicious Use of Pesticides for Basmati Crop" for production of export compliant Basmati rice, "Upliftment of reproductive and health status of indigenous female calf to enhance the reproductive efficiency and 'Establishing Goat Breeding cum marketing centre in Rewari district'.

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### ARUNA SINGH TAKES CHARGE OF THE POST OF CHAIRMAN & MANAGING DIRECTOR OF RAILTEL CORPORATION OF INDIA LIMITED (RCIL)

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Starting her career from Northern Railway zone, she has held many important assignments in different zones & wings of Indian Railways like Chief Workshop Manager (CWM), Ghaziabad; Divisional Railway Manager (DRM), Hyderabad Division, South Central Railway; Chief Signal & Telecom Engineer (CSTE) (Project) & Chief Communication Engineer, Northern Railway; Principal Chief Safety Officer, North Western Railway; Additional General Manager (AGM)/North Western Railway & Executive Director (ED)/Railway Electrification (S&T) in Railway Board.

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Shri AS Rajeev, MD & CEO led the strategic meet said that our ideas and efforts are in sync towards strengthening the digital channels of Bank while enhancing customer ease. He opined that we are envisaging to be among top 3 Banks in terms of efficiency in the country which can only be achieved by exploring the digital channels to the optimum level. Shri AB Vijayakumar, Executive Director said that Bank is expecting a major boost in its quest to capture the growing digital business and to build a strong digital ecosystem with an intention to create smooth and hassle-free digital journey. He asserted on strengthening the compliance system through technology and delivering hassle free services covering the unserved and underserved. Shri Asheesh Pandey, Executive Director said that FY-23 has been declared as Digital year for the Bank.

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# SBI Q4 profit may increase over 60% YoY, say analysts

Net profit jump to be aided by up to 19% YoY growth in NII to ₹32,100 crore

NIKITA VASHIST  
New Delhi, 12 May

Government-owned State Bank of India (SBI) could report around 66 per cent year-on-year (YoY) growth in net profit for the January-March quarter (fourth quarter, or Q4) of 2021-22 (QFY22), said analysts. This, they added, would be on the back of healthy improvement in net interest income (NII) and a strong credit book expansion.



## IN NUMBERS

Q4FY22 estimates

	NII (₹ crore)	YoY Chg (%)	OP (₹ crore)	YoY Chg (%)	NP (₹ crore)	YoY Chg (%)
MOSL	31,810	17.5	21,240	7.8	10,700	65.9
ICICI Direct	31,355	15.8	20,814	5.7	8,131	50.1
Kotak Securities	31,648	16.9	22,642	14.9	10,903	69.0
Antique	30,687	16.6	19,077	-3.2	9,532	47.8

Note: OP: Operating profit, NP: Net profit

Source: Brokerage

SBI is scheduled to report its Q4 result on Friday (May 13). According to brokerage estimates, SBI's Q4 net profit could rise over a range of 63-72 per cent YoY to come anywhere between ₹10,493 crore and ₹11,056.7 crore. SBI's profit was ₹8,432 crore in the third quarter (Q3) of FY22, and ₹6,451 crore in Q4 of 2020-21 (FY21). "We expect net profit growth of around 63 per cent YoY on the back of nearly 7 per cent YoY growth in pre-provision profit, but capped by lower treasury income," analysts at Nomura wrote in their recent preview report.

ICICI Securities added that a rise in bond yields could weigh on treasury gain and there could be a mark-down of its non-held-to-maturity portfolio.

Nonetheless, this increase in profit after tax (PAT) will also be supported by up to 19 per cent YoY,

or 5 per cent quarter-on-quarter (QoQ), growth in NII at ₹32,100 crore. Net interest income was ₹27,067 crore in the year-ago period and ₹30,687 crore in the October-December quarter of FY22.

However, extremely cautious and optimistic estimates peg SBI's net profit at ₹9,514.3 crore (up 47 per cent YoY), according to ICICI Securities, and ₹12,900

(up 99 per cent YoY), conforming with Jefferies.

### Loan and asset quality

According to ICICI Securities, SBI's credit growth is expected to show improvement of 4 per cent QoQ and 9 per cent YoY at ₹26.78 trillion, led by sequential uptick in retail, corporate, and overseas advances. Global brokerage Citi, mean-

while, expects the loan book to grow 10 per cent YoY to ₹26.84 trillion, from ₹24.5 trillion in Q4FY21, and ₹25.8 trillion in Q3FY22.

Deposits may have risen 7 per cent YoY and 2 per cent QoQ to ₹39.43 trillion, from ₹36.8 trillion in Q4FY21, and ₹38.5 trillion in Q3FY22.

Against this backdrop, net interest margin (NIM) is seen moderating to 3-3.12 per cent, from 3.15 per cent in Q3FY22. NIM was 2.9 per cent in Q4FY21.

With regard to asset quality, Morgan Stanley believes the bank will continue to do well and bakes in normalised slippages of around ₹5,000 crore (0.8 per cent of trailing loans, annualised), against ₹2,580 crore in the last quarter.

ICICI Securities, too, says slippages (net of inter-quarter recoveries) were at a mere 40 basis points annualised run rate in Q3FY22 and their sustenance will be paramount.

The brokerage assigns gross non-performing asset (NPA) ratio at 4.3 per cent, against 4.5 per cent QoQ and 5 per cent YoY. Net NPA ratio is seen at 1.2 per cent, relative to 1.3 per cent QoQ and 1.5 per cent YoY.

Provisions, however, may rise on a quarterly basis, with brokerages estimating them between ₹7,110 crore and ₹10,040.7 crore — up from ₹6,974.1 crore QoQ.

# CPSE ETF: Book profits slowly, don't try to maximise gains

New investors are better off picking diversified offerings

SANJAY KUMAR SINGH

The central public sector enterprise (CPSE) exchange-traded fund (ETF) has fetched a return of 35.1 per cent over the past year, handily beating the 10.12 per cent gain registered by the Nifty 50 Total Returns Index (TRI). However, investors should not rush to invest in this ETF, based on its recent performance. Instead, they should evaluate its longer-term track record.

### Asset owners driving performance

To understand why the ETF has outperformed over the past year, examine its constituents.

Its largest holdings include NTPC (22.2 per cent), Power Grid Corporation (20.5 per cent), Oil and Natural Gas Corporation (17.4 per cent), Coal India (13.9 per cent), and Bharat Electronics (10.4 per cent).

The key sectors to which it has exposure are utilities (47.2 per cent), energy (34.4 per cent), and industrials (11.75 per cent).

"The CPSE ETF consists of resource companies or asset owners. In a world where supply-side is a bigger constraint, the earnings prospects of these stocks are improving. While supply shortages were there earlier as well, the start of the Russia-Ukraine war has given a shot in the arm to such companies. Therefore, these stocks are getting rerated," says Ashutosh Bhargava, fund manager and head-equity research, Nippon India Mutual Fund (the fund house that manages the CPSE ETF).

Most of the stocks in this ETF are value-oriented and such stocks have done well over the past year.

Bhargava believes they offer sound long-term prospects. "These stocks are in general

### OUTPERFORMER OVER PAST 12 MONTHS

Return (%)	1-mth	3-mth	YTD	1-year	3-year	5-year
ETF/Benchmark						
CPSE ETF	-5.33	6.12	16.21	35.10	9.46	2.92
Nifty 50 TRI	-8.50	-6.80	-6.62	10.12	14.07	12.79

### WITNESSES PROLONGED PERIODS OF UNDERPERFORMANCE

Calendar-year-wise returns (%)	2016	2017	2018	2019	2020	2021
CPSE ETF	17.5	19.52	-19.12	-3.89	-13.21	45.78
Nifty 50 TRI	4.39	30.27	4.64	13.48	16.14	25.59

Source: Morningstar AWS

very cheap, value-oriented, and have low institutional ownership. With the recent correction in the market, they have also corrected, providing attractive risk-reward for long-term investors," he says.

This ETF may continue to perform for some time.

"So long as supply constraints continue within the energy sector, this ETF will do well," says Ankur Kapur, managing partner, Plutus Capital, a Securities and

Exchange Board of India (Sebi)-registered investment advisory firm.

### Concentrated offering

Most financial advisors, however, are of the view that investors should approach this ETF with caution as it carries certain risks. One is that it is based on a concentrated index. Around 93.4 per cent of the portfolio is concentrated in three sectors. The portfolio holds only 12 stocks.

"The lack of diversification has affected its performance in the past," says Deepesh Raghav, founder, PersonalFinancePlan, a Sebi-registered investment advisor.

The ETF has underperformed the Nifty 50 TRI in many calendar years: 2015, 2017, 2018, 2019, and 2020.

When the energy-commodity space is out of favour, this ETF's returns could get affected.

The ETF has also underperformed the Nifty50 Index over longer-term horizons.

"It has underperformed over the three-year and five-year horizon," says Anup Bansal, chief investment officer, Scripbox.

He points out that it is likely to offer a more volatile ride. Over the past five years, the Nifty 50 TRI's standard deviation was 18.7, compared to 24.8 for the CPSE ETF (Source: Morningstar AWS).

### What should retail investors do

If you are an existing investor in this ETF, you should start booking profits.

"Don't try to maximise your returns from it," says Kapur. This ETF has also corrected 5.3 per cent over the past month.

With the market turning volatile, new investors will be better off going for more diversified offerings. "A Nifty 50 ETF or an S&P BSE 500 TRI-based ETF would be a better bet in the current environment," says Kapur.

Tarun Birani, founder and chief executive officer, TBNG Capital Advisors, suggests investors should move into a diversified equity fund, such as a flexi-cap fund.

According to him, only investors who want exposure to the public sector-commodity-energy theme should invest in this ETF, but they should limit their exposure (as one does with any thematic offering).



# Delhi court dismisses bail pleas of Ramkrishna, Subramanian

A Delhi court on Thursday dismissed the bail applications of the National Stock Exchange's (NSE) former boss Chitra Ramkrishna and group operating officer Amand Subramanian in the co-location case.

Denying the relief, Special Judge Sanjeev Aggarwal said there was no sufficient ground

to grant them bail. The court reserved its order after hearing arguments from Arshdeep Singh, advocate of the accused, as well as the prosecution.

Earlier, the Central Bureau of Investigation (CBI) had opposed their bail applications saying they could influence the witnesses and tamper with the evi-

dence. It said the nature and gravity of the offence was "quite severe and had far-reaching repercussions on the financial stability". An FIR in this case was registered in May 2018, amid fresh revelations about irregularities at the country's largest stock exchange.

The CBI is probing the

alleged improper dissemination of information from the computer servers of the market exchanges to the stock brokers.

Earlier, the Securities and Exchange Board of India has penalised the NSE, Ramkrishna, Ravi Narain, and two other officials for lapses in recruitment at the senior level. **PTI**

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Business Standard Insight Out

Place: Kolkata Date: 12th May, 2022

JAMSHRI REALTY LIMITED (FORMERLY KNOWN AS THE JAMSHRI RANJITSINGHI SPG. & WVG. MILLS CO. LTD.)						
EXTRACT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31.03.2022						
Sr. No.	Particulars	QUARTER ENDED			YEAR ENDED	
		31.03.2022 (Audited)	31.12.2021 (Unaudited)	31.03.2021 (Audited)	31.03.2022 (Audited)	31.03.2021 (Audited)
1	Total Income from Operations	133.38	154.13	93.20	381.28	216.84
2	Profit/(Loss) for the period from continuing operations before Tax and Exceptional Items	(138.99)	(90.24)	(94.53)	(452.08)	(306.28)
3	Net Profit/(Loss) for the period from continuing operations after tax and Exceptional Items	(236.61)	(90.24)	(92.41)	(548.51)	(304.17)
4	Profit/(Loss) for the period from discontinued operations before Tax	(6.92)	(9.59)	(3.67)	(37.27)	(52.04)
5	Net Profit/(Loss) for the period from discontinued operations after tax	(6.92)	(9.59)	(3.67)	(37.27)	(52.04)
6	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(243.53)	(99.83)	(96.08)	(579.28)	(351.24)
7	Equity Share Capital	698.65	698.65	698.65	698.65	698.65
8	Earnings Per Share of Rs. 1000/- each (for continuing and discontinued operations)	1000/-	1000/-	1000/-	1000/-	1000/-
	Continued operations					
	Basic & Diluted Earning Per Share	(338.67)	(129.16)	(132.27)	(785.10)	(435.37)
	Discontinued operations					
	Basic & Diluted Earning Per Share	(9.90)	(13.73)	(5.26)	(53.35)	(74.49)

#### NOTES:

- The above audited financial results have been reviewed by the Audit Committee approved by the Board of Directors at its meeting held on May 11, 2022.
- The above results have been prepared in accordance with the Indian Accounting Standards (IND AS) as notified by Ministry of Corporate Affairs pursuant to Section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended and other relevant provisions of the Act.
- The above is an extract of the detailed format of Financial Results for the quarter and year ended 31 March 2022 filed with BSE. The full format is available on the website of BSE www.bseindia.com and on the Company's website at www.jamshri.in.

For JAMSHRI REALTY LIMITED  
s/-  
RAJESH DAMANI  
JT, MANAGING DIRECTOR

PLACE: MUMBAI  
DATE: 11th MAY 2022

GANGES SECURITIES LIMITED						
EXTRACT OF THE AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH 2022						
Sr. No.	Particulars	Standalone			Consolidated	
		Quarter ended 31.03.2022 (Audited)	Year ended 31.03.2021	Quarter ended 31.03.2021	Quarter ended 31.03.2022 (Audited)	Quarter ended 31.03.2021
1	Total Income from operations	155.55	790.77	4.51	243.61	3,427.75
2	Net Profit / (Loss) for the period (before tax, Exceptional and / or Extraordinary items)	98.08	731.31	(12.68)	(263.25)	908.03
3	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	98.08	731.31	(12.68)	(263.25)	908.03
4	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	57.15	690.38	(12.69)	(253.62)	799.49
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	5,188.49	28,494.74	(3.53)	4,855.69	28,594.58
6	Equity Share Capital	1,000.37	1,000.37	1,000.37	1,000.37	1,000.37
7	Other Equity		59,562.93			61,372.22
8	Earning per share (of ₹10/- each) (in ₹) : Basic & Diluted	0.57 *	6.90	(0.13) *	(2.54) *	7.99

\* Not annualised.

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while, expects the loan book to grow 10 per cent YoY to ₹26.84 trillion, from ₹24.5 trillion in Q4FY21, and ₹25.8 trillion in Q3FY22.

Deposits may have risen 7 per cent YoY and 2 per cent QoQ to ₹39.43 trillion, from ₹36.8 trillion in Q4FY21, and ₹38.5 trillion in Q3FY22.

Against this backdrop, net interest margin (NIM) is seen moderating to 3-3.12 per cent, from 3.15 per cent in Q3FY22. NIM was 2.9 per cent in Q4FY21.

With regard to asset quality, Morgan Stanley believes the bank will continue to do well and bakes in normalised slippages of around ₹5,000 crore (0.8 per cent of trailing loans, annualised), against ₹2,580 crore in the last quarter.

ICICI Securities, too, says slippages (net of inter-quarter recoveries) were at a mere 40 basis points annualised run rate in Q3FY22 and their sustenance will be paramount.

The brokerage assigns gross non-performing asset (NPA) ratio at 4.3 per cent, against 4.5 per cent QoQ and 5 per cent YoY. Net NPA ratio is seen at 1.2 per cent, relative to 1.3 per cent QoQ and 1.5 per cent YoY.

Provisions, however, may rise on a quarterly basis, with brokerages estimating them between ₹7,110 crore and ₹10,040.7 crore — up from ₹6,974.1 crore QoQ.

# CPSE ETF: Book profits slowly, don't try to maximise gains

New investors are better off picking diversified offerings

SANJAY KUMAR SINGH

The central public sector enterprise (CPSE) exchange-traded fund (ETF) has fetched a return of 35.1 per cent over the past year, handily beating the 10.12 per cent gain registered by the Nifty 50 Total Returns Index (TRI). However, investors should not rush to invest in this ETF, based on its recent performance. Instead, they should evaluate its longer-term track record.

### Asset owners driving performance

To understand why the ETF has outperformed over the past year, examine its constituents.

Its largest holdings include NTPC (22.2 per cent), Power Grid Corporation (20.5 per cent), Oil and Natural Gas Corporation (17.4 per cent), Coal India (13.9 per cent), and Bharat Electronics (10.4 per cent).

The key sectors to which it has exposure are utilities (47.2 per cent), energy (34.4 per cent), and industrials (11.75 per cent).

"The CPSE ETF consists of resource companies or asset owners. In a world where supply-side is a bigger constraint, the earnings prospects of these stocks are improving. While supply shortages were there earlier as well, the start of the Russia-Ukraine war has given a shot in the arm to such companies. Therefore, these stocks are getting rerated," says Ashutosh Bhargava, fund manager and head-equity research, Nippon India Mutual Fund (the fund house that manages the CPSE ETF).

Most of the stocks in this ETF are value-oriented and such stocks have done well over the past year.

Bhargava believes they offer sound long-term prospects. "These stocks are in general

### OUTPERFORMER OVER PAST 12 MONTHS

Return (%)	1-mth	3-mth	YTD	1-year	3-year	5-year
ETF/Benchmark						
CPSE ETF	-5.33	6.12	16.21	35.10	9.46	2.92
Nifty 50 TRI	-8.50	-6.80	-6.62	10.12	14.07	12.79

### WITNESSES PROLONGED PERIODS OF UNDERPERFORMANCE

Calendar-year-wise returns (%)	2016	2017	2018	2019	2020	2021
CPSE ETF	17.5	19.52	-19.12	-3.89	-13.21	45.78
Nifty 50 TRI	4.39	30.27	4.64	13.48	16.14	25.59

Source: Morningstar AWS

very cheap, value-oriented, and have low institutional ownership. With the recent correction in the market, they have also corrected, providing attractive risk-reward for long-term investors," he says.

This ETF may continue to perform for some time.

"So long as supply constraints continue within the energy sector, this ETF will do well," says Ankur Kapur, managing partner, Plutus Capital, a Securities and

Exchange Board of India (Sebi)-registered investment advisory firm.

### Concentrated offering

Most financial advisors, however, are of the view that investors should approach this ETF with caution as it carries certain risks. One is that it is based on a concentrated index. Around 93.4 per cent of the portfolio is concentrated in three sectors. The portfolio holds only 12 stocks.

"The lack of diversification has affected its performance in the past," says Deepesh Raghav, founder, PersonalFinancePlan, a Sebi-registered investment advisor.

The ETF has underperformed the Nifty 50 TRI in many calendar years: 2015, 2017, 2018, 2019, and 2020.

When the energy-commodity space is out of favour, this ETF's returns could get affected.

The ETF has also underperformed the Nifty50 Index over longer-term horizons.

"It has underperformed over the three-year and five-year horizon," says Anup Bansal, chief investment officer, Scripbox.

He points out that it is likely to offer a more volatile ride. Over the past five years, the Nifty 50 TRI's standard deviation was 18.7, compared to 24.8 for the CPSE ETF (Source: Morningstar AWS).

### What should retail investors do

If you are an existing investor in this ETF, you should start booking profits.

"Don't try to maximise your returns from it," says Kapur. This ETF has also corrected 5.3 per cent over the past month.

With the market turning volatile, new investors will be better off going for more diversified offerings. "A Nifty 50 ETF or an S&P BSE 500 TRI-based ETF would be a better bet in the current environment," says Kapur.

Tarun Birani, founder and chief executive officer, TBNG Capital Advisors, suggests investors should move into a diversified equity fund, such as a flexi-cap fund.

According to him, only investors who want exposure to the public sector-commodity-energy theme should invest in this ETF, but they should limit their exposure (as one does with any thematic offering).



# Delhi court dismisses bail pleas of Ramkrishna, Subramanian

A Delhi court on Thursday dismissed the bail applications of the National Stock Exchange's (NSE) former boss Chitra Ramkrishna and group operating officer Amand Subramanian in the co-location case.

Denying the relief, Special Judge Sanjeev Aggarwal said there was no sufficient ground

to grant them bail. The court reserved its order after hearing arguments from Arshdeep Singh, advocate of the accused, as well as the prosecution.

Earlier, the Central Bureau of Investigation (CBI) had opposed their bail applications saying they could influence the witnesses and tamper with the evi-

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alleged improper dissemination of information from the computer servers of the market exchanges to the stock brokers.

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Business Standard  
Insight Out

Place: Kolkata  
Date: 12th May, 2022

JAMSHRI REALTY LIMITED (FORMERLY KNOWN AS THE JAMSHRI RANJITSINGHI SPG. & WVG. MILLS CO. LTD.)						
EXTRACT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31.03.2022						
Sr. No.	Particulars	QUARTER ENDED			YEAR ENDED	
		31.03.2022 (Audited)	31.12.2021 (Unaudited)	31.03.2021 (Audited)	31.03.2022 (Audited)	31.03.2021 (Audited)
1	Total Income from Operations	133.38	154.13	93.20	381.28	216.84
2	Profit/(Loss) for the period from continuing operations before Tax and Exceptional Items	(138.99)	(90.24)	(94.53)	(452.08)	(306.28)
3	Net Profit/(Loss) for the period from continuing operations after tax and Exceptional Items	(236.61)	(90.24)	(92.41)	(548.51)	(304.17)
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5	Net Profit/(Loss) for the period from discontinued operations after tax	(6.92)	(9.59)	(3.67)	(37.27)	(52.04)
6	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(243.53)	(99.83)	(96.08)	(579.28)	(351.24)
7	Equity Share Capital	698.65	698.65	698.65	698.65	698.65
8	Earnings Per Share of Rs. 1000/- each (for continuing and discontinued operations)	1000/-	1000/-	1000/-	1000/-	1000/-
	Continued operations					
	Basic & Diluted Earning Per Share	(338.67)	(129.16)	(132.27)	(785.10)	(435.37)
	Discontinued operations					
	Basic & Diluted Earning Per Share	(9.90)	(13.73)	(5.26)	(53.35)	(74.49)

### NOTES:

a) The above audited financial results have been reviewed by the Audit Committee approved by the Board of Directors at its meeting held on May 11, 2022.  
b) The above results have been prepared in accordance with the Indian Accounting Standards (IND AS) as notified by Ministry of Corporate Affairs pursuant to Section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended and other relevant provisions of the Act.  
c) The above is an extract of the detailed format of Financial Results for the quarter and year ended 31 March 2022 filed with BSE. The full format is available on the website of BSE www.bseindia.com and on the Company's website at www.jamshri.in.  
For JAMSHRI REALTY LIMITED  
s/-  
RAJESH DAMANI  
JT, MANAGING DIRECTOR

PLACE: MUMBAI  
DATE: 11th MAY 2022

GANGES SECURITIES LIMITED						
EXTRACT OF THE AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH 2022						
Sr. No.	Particulars	Standalone			Consolidated	
		Quarter ended 31.03.2022 (Audited)	Year ended 31.03.2021	Quarter ended 31.03.2021	Quarter ended 31.03.2022 (Audited)	Quarter ended 31.03.2021
1	Total Income from operations	155.55	790.77	4.51	243.61	3,427.75
2	Net Profit / (Loss) for the period (before tax, Exceptional and / or Extraordinary items)	98.08	731.31	(12.68)	(263.25)	908.03
3	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	98.08	731.31	(12.68)	(263.25)	908.03
4	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	57.15	690.38	(12.69)	(253.62)	799.49
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	5,188.49	28,494.74	(3.53)	4,855.69	28,594.58
6	Equity Share Capital	1,000.37	1,000.37	1,000.37	1,000.37	1,000.37
7	Other Equity		59,562.93			61,372.22
8	Earning per share (of ₹10/- each) (in ₹) : Basic & Diluted	0.57 *	6.90	(0.13) *	(2.54) *	7.99

\* Not annualised.

### Notes:

1. The above is an extract of the detailed format of Quarterly and Yearly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly and Yearly Financial Results are available on the Stock Exchange websites (www.bseindia.com and www.nseindia.com) and on the Company's website "www.birla-sugar.com".  
2. There is no extra ordinary item during the above periods.

For and on behalf of Board of Directors  
GANGES SECURITIES LIMITED  
Brij Mohan Agarwal  
Director  
DIN: 03101758

# — TENDER CARE —

— Advertorial

### NABARD EXTENDS FINANCIAL SUPPORT OF RS.19718 CRORE TO HARYANA DURING FY 2021-22

NABARD Haryana Regional Office has extended financial support of Rs.19718 crore for agriculture and rural development in the State of Haryana during the Financial Year 2021-22. The total financial support has been given to various stakeholders under different NABARD schemes. NABARD boosted capital formation through refinance support by extending Rs.3175 Crore to Commercial Banks and RRB in the State. In order to provide timely and cheap credit assistance for carrying out crop production, Rs.6177 crore was provided to Cooperative Banks and RRB in the State. An amount of Rs. 139 crore was provided to District Central Cooperative Banks (DCCBs) of Haryana under Direct Refinance Assistance for meeting other credit requirements. NABARD's refinance played an important role in improving the GLC of the State by almost 13% in Y-o-Y position.

For improving rural infrastructure encompassing connectivity, agriculture and social sectors, NABARD had sanctioned Rs. 1887 crore and released Rs. 1410 crore under RIDF. This was the highest-ever support to the State Government under RIDF with an increase of 67% in support over 2020-21.

For creation of additional Warehousing facilities in the state, financial assistance of Rs.76.86 crore was disbursed to the Haryana State Warehousing Corporation (HSWC) and Haryana State Co-operative Supply & Marketing Federation Limited (HAFED) for development of storage infrastructure under Warehousing Infrastructure Fund (WIF).

For supporting procurement activities of HAFED and HSWC, Rs.7700 crore was released under Credit Facility to Federations (CFF). For creation of food processing infrastructure, NABARD released Rs.32.40 crore to HAFED and HSIIDC (Haryana State Industrial & Infrastructure Development Corporation) for establishing Mega Food Parks at IMT, Rohtak and at Barhi, Sonapat. An amount of Rs.63.96 crore under NABARD Infrastructure Development Assistance (NIDA) was released to Haryana Vidyal Prasarani Nigam Limited (HVPNL) for creation of transmission infrastructure in the state. Under Developmental initiatives, NABARD Haryana released a total grant assistance of Rs.979.34 lakh for supporting various development initiatives in farm sector, off-farm sector, skill development, financial literacy, PACS development and programmes on employment generation. Besides this, NABARD has been implementing several innovative farm sector projects including "Pilot Project on Judicious Use of Pesticides for Basmati Crop" for production of export compliant Basmati rice, "Upliftment of reproductive and health status of indigenous female calf to enhance the reproductive efficiency and 'Establishing Goat Breeding cum marketing centre in Rewari district'.

### SBI SIGNS MoU WITH HP AGRICULTURE UNIVERSITY

State Bank of India signed an MoU with HP Agriculture University, Palampur for offering credit linkage to the students getting Graduate and specialist Post Graduate degrees in Agriculture Science and Technology for establishing their own agriculture business startup and Agriculture Service Unit under the guidance of HPAU. MoU was signed on 09.05.2022 in the presence of Sh. Harinder Kumar Chaudhary, Vice Chancellor of Himachal Pradesh Agriculture University, Palampur and Sh. Anukool Bhatnagar, Chief General Manager, State Bank of India, Chandigarh Circle. Sh. Chaudhary in his formal address to the faculty describe it as a historic moment for Himachal Pradesh Agriculture University.



### ARUNA SINGH TAKES CHARGE OF THE POST OF CHAIRMAN & MANAGING DIRECTOR OF RAILTEL CORPORATION OF INDIA LIMITED (RCIL)

Mrs. Aruna Singh presently working as Additional Member (Telecom) / Railway Board took over additional charge of the post of Chairman & Managing Director of RailTel Corporation of India Limited (RCIL) today i.e. on 11th May 2022.



Mrs. Aruna Singh is an officer of 1985 batch of Indian Railway Service of Signal Engineers (IRSE) and a Graduate in Electronics and Telecommunication from Delhi College of Engineering, Delhi.

Starting her career from Northern Railway zone, she has held many important assignments in different zones & wings of Indian Railways like Chief Workshop Manager (CWM), Ghaziabad; Divisional Railway Manager (DRM), Hyderabad Division, South Central Railway; Chief Signal & Telecom Engineer (CSTE) (Project) & Chief Communication Engineer, Northern Railway; Principal Chief Safety Officer, North Western Railway; Additional General Manager (AGM)/North Western Railway & Executive Director (ED)/Railway Electrification ((S&T) in Railway Board.

### BoM LAUNCHES DIGITAL PRODUCTS FOR NEXT LEAP OF PROGRESS

Bank of Maharashtra (BoM), a premier public sector bank in the country conducted strategy meet recently. The Board of Directors, General Managers and Zonal Heads participated in the meet. Which was aimed at emanating various Digital Products for customers' ease along with SWOT analysis of Bank towards achieving its business milestone.

Shri AS Rajeev, MD & CEO led the strategic meet said that our ideas and efforts are in sync towards strengthening the digital channels of Bank while enhancing customer ease. He opined that we are envisaging to be among top 3 Banks in terms of efficiency in the country which can only be achieved by exploring the digital channels to the optimum level. Shri AB Vijayakumar, Executive Director said that Bank is expecting a major boost in its quest to capture the growing digital business and to build a strong digital ecosystem with an intention to create smooth and hassle-free digital journey. He asserted on strengthening the compliance system through technology and delivering hassle free services covering the unserved and underserved. Shri Asheesh Pandey, Executive Director said that FY-23 has been declared as Digital year for the Bank.

### BOI ORGANIZED EXPORTERS' MEET AT AHMEDABAD & 64 OTHER LOCATIONS ACROSS COUNTRY

Bank of India, a leading public Sector headquartered at Mumbai organized exporters' meet for Ahmedabad cluster. The event was attended by Shri M. K. Das, CGM-International, DGM-Large Corporate Branch & Shri Ravi Shankar, Zonal Manager-Ahmedabad. Mr. Das addressed the exporters at large about bank's initiative & complete business solution in the field of export credit. He assured exporters to provide all kind of support to facilitate ease of doing business. BOI's General Manager for Foreign business Shri Raghendra Kumar also addressed the exporters through webex & discuss different export & foreign business products in details.



# SBI Q4 profit may increase over 60% YoY, say analysts

Net profit jump to be aided by up to 19% YoY growth in NII to ₹32,100 crore

NIKITA VASHIST  
New Delhi, 12 May

Government-owned State Bank of India (SBI) could report around 66 per cent year-on-year (YoY) growth in net profit for the January-March quarter (fourth quarter, or Q4) of 2021-22 (QFY22), said analysts. This, they added, would be on the back of healthy improvement in net interest income (NII) and a strong credit book expansion.

SBI is scheduled to report its Q4 result on Friday (May 13).

According to brokerage estimates, SBI's Q4 net profit could rise over a range of 63-72 per cent YoY to come anywhere between ₹10,493 crore and ₹11,056.7 crore.

SBI's profit was ₹8,432 crore in the third quarter (Q3) of FY22, and ₹6,451 crore in Q4 of 2020-21 (FY21).

"We expect net profit growth of around 63 per cent YoY on the back of nearly 7 per cent YoY growth in pre-provision profit, but capped by lower treasury income," analysts at Nomura wrote in their recent preview report.

ICICI Securities added that a rise in bond yields could weigh on treasury gain and there could be a mark-down of its non-held-to-maturity portfolio.

Nonetheless, this increase in profit after tax (PAT) will also be supported by up to 19 per cent YoY,



## IN NUMBERS

Q4FY22 estimates

	NII (₹ crore)	YoY Chg (%)	OP (₹ crore)	YoY Chg (%)	NP (₹ crore)	YoY Chg (%)
MOSL	31,810	17.5	21,240	7.8	10,700	65.9
ICICI Direct	31,355	15.8	20,814	5.7	8,131	50.1
Kotak Securities	31,648	16.9	22,642	14.9	10,903	69.0
Antique	30,687	16.6	19,077	-3.2	9,532	47.8

Note: OP: Operating profit, NP: Net profit

Source: Brokerage

or 5 per cent quarter-on-quarter (QoQ), growth in NII at ₹32,100 crore. Net interest income was ₹27,067 crore in the year-ago period and ₹30,687 crore in the October-December quarter of FY22.

However, extremely cautious and optimistic estimates peg SBI's net profit at ₹9,514.3 crore (up 47 per cent YoY), according to ICICI Securities, and ₹12,900

crore (up 99 per cent YoY), conforming with Jefferies.

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**PUBLIC NOTICE**  
Notice is given to the public that my client **Mr. PRADEEP SHIVRAM GURAV** is owner of flat no A-11/3/2, Saptshrungi Cop. Hsg. Society Ltd, Sector no 15, Airoli, Navi Mumbai - 400708 has been reported lost / misplaced Allotment Letter which is issued by the Cidco Ltd in the name of first owner Smt. Mhatre Alka Pundalik relating to the said Flat in the said Society. Owner also file NC no. 649/2022 in Kurla police station on dated 26/4/2022. Therefore anybody having any claim by way of inheritance, sale mortgage, charge or lien etc of any kind on the above flat should inform the same within fifteen days of the publication of this notice to undersigned office Thereafter no claim will be entertained.  
**Adv. Vishwas C Gangurde**  
AL-5/7/1, Sec-16, Airoli, Navi Mumbai-400078  
Mo. No7208734552

**JAMSHRI REALTY LIMITED**  
(FORMERLY KNOWN AS THE JAMSHRI RANJITSINGHI SPG. & WVG. MILLS CO. LTD.)  
CIN: L17111PN1907PLC000258  
Regd. Office : Fatechand Damani Nagar, Station Road, Solapur - 413 001.  
Tel. No. 91 22 43152400, Website: www.jamshri.in, EMAIL: jamshri1907@gmail.com (₹ in Lakhs)

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7	Equity Share Capital	698.65	698.65	698.65	698.65	698.65
8	Earnings Per Share of Rs. 1000/- each (for continuing and discontinued operations)	1000/-	1000/-	1000/-	1000/-	1000/-
	Basic & Diluted Earning Per Share	(338.67)	(129.16)	(132.27)	(785.10)	(435.37)
	Discontinued operations					
	Basic & Diluted Earning Per Share	(9.90)	(13.73)	(5.26)	(53.35)	(74.49)

NOTES:  
a) The above audited financial results has been reviewed by the Audit Committee approved by the Board of Directors at its meeting held on May 11, 2022.  
b) The above results have been prepared in accordance with the Indian Accounting Standards (IND AS) as notified by Ministry of Corporate Affairs pursuant to Section 133 of the Companies Act, 2013 read with of the Companies (Indian Accounting Standards) Rules, 2015 as amended and other relevant provisions of the Act.  
c) The above is an extract of the detailed format of Financial Results for the quarter and year ended 31 March 2022 filed with BSE. The full format is available on the website of BSE www.bseindia.com and on the Company's website at www.jamshri.in.  
For JAMSHRI REALTY LIMITED  
s/-  
RAJESH DAMANI  
DATE : 11th MAY 2022  
JT. MANAGING DIRECTOR

**GANGES SECURITIES LIMITED**  
Registered Office : P.O. Hargaoan, District Sitapur, Uttar Pradesh - 261 121  
Phone (05862) 256220, Fax (05862) 256225, CIN : L74120UP2015PLC069869  
Web-site : www.birla-sugar.com, E-mail : gangessecurities@birlasugar.org

Sr. No.	Particulars	Standalone		Consolidated		
		Quarter ended 31.03.2022	Year ended 31.03.2022	Quarter ended 31.03.2021	Year ended 31.03.2022	Quarter ended 31.03.2021
1	Total Income from operations	155.55	790.77	4.51	243.61	3,427.75
2	Net Profit / (Loss) for the period (before tax, Exceptional and / or Extraordinary items)	98.08	731.31	(12.68)	(263.25)	908.03
3	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	98.08	731.31	(12.68)	(263.25)	908.03
4	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	57.15	690.38	(12.69)	(253.62)	799.49
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	5,188.49	28,494.74	(3.53)	4,855.69	28,594.58
6	Equity Share Capital	1,000.37	1,000.37	1,000.37	1,000.37	1,000.37
7	Other Equity	59,562.93				61,372.22
8	Earning per share (of ₹10/- each) (in ₹) : Basic & Diluted	0.57 *	6.90	(0.13) *	(2.54) *	7.99

\* Not annualised.  
Notes:  
1. The above is an extract of the detailed format of Quarterly and Yearly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly and Yearly Financial Results are available on the Stock Exchange websites (www.bseindia.com and www.nseindia.com) and on the Company's website "www.birla-sugar.com".  
2. There is no extra ordinary item during the above periods.  
For and on behalf of Board of Directors  
GANGES SECURITIES LIMITED  
Brij Mohan Agarwal  
Director  
DIN: 03101758

Place : Kolkata  
Date : 12th May, 2022

**FORM NO. INC-26**  
(Pursuant to rule 30 of the Companies (Incorporation) Rules, 2014)  
Advertisement to be published in the newspaper for change of registered office of the company from one state to another.  
Before the Central Government  
MINISTRY OF CORPORATE AFFAIRS  
REGIONAL DIRECTOR, WESTERN REGION  
5TH EVEREST, 100 MARINE DRIVE, MUMBAI-400022  
In the matter of **GOLDEN BIOFUELS LIMITED** HAVING ITS REGISTERED OFFICE AT A 201 & A 202, A-WING, COLISEUM CO. OP. Soc. Ltd. Godrej Coliseum, Chunarbhatti, Mumbai-400022  
.....PETITIONER  
Notice is hereby given to the General Public that the Company proposes to make application to the Central Government under section 13 of the Companies Act, 2013 seeking confirmation of alteration of the Memorandum of Association of the Company in terms of the special resolution passed at the Extra Ordinary General Meeting held on 10th May 2022 to enable the company to change its Registered Office from "State of Maharashtra" to "National Capital Territory of Delhi".  
Any person whose interest is likely to be affected by the proposed change of the registered office of the company may deliver either on the MCA-21 portal (www.mca.gov.in) by filing investor complaint form or cause to be delivered or sent by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition to the Regional Director at the address 5TH EVEREST, 100 MARINE DRIVE, MUMBAI-400022 within fourteen days of the date of publication of this notice with a copy to the applicant company with a copy of the applicant company at its registered office at the address A 201 & A 202, A-WING, COLISEUM CO. OP. SOC. LTD. GODREJ COLISEUM, CHUNARBHATTI, MUMBAI-400022.  
For and on behalf of the Applicant  
GOLDEN BIOFUELS LIMITED  
VIPIN SHARMA  
(DIRECTOR)  
Date : 13.05.2022  
Place : Mumbai  
DIN : 01739519

**— TENDER CARE —**  
— Advertorial

**NABARD EXTENDS FINANCIAL SUPPORT OF RS.19718 CRORE TO HARYANA DURING FY 2021-22**

NABARD Haryana Regional Office has extended financial support of Rs.19718 crore for agriculture and rural development in the State of Haryana during the Financial Year 2021-22. The total financial support had been given to various stakeholders under different NABARD schemes. NABARD boosted capital formation through refinance support by extending Rs.3175 Crore to Commercial Banks and RRB in the State. In order to provide timely and cheap credit assistance for carrying out crop production, Rs.6177 crore was provided to Cooperative Banks and RRB in the State. An amount of Rs. 139 crore was provided to District Central Cooperative Banks (DCCBs) of Haryana under Direct Refinance Assistance for meeting their credit requirements. NABARD's refinance played an important role in improving the GLC of the State by almost 13% in Y-o-Y position.

For improving rural infrastructure encompassing connectivity, agriculture and social sectors, NABARD had sanctioned Rs. 1887 crore and released Rs. 1410 crore under RIDF. This was the highest-ever support to the State Government under RIDF with an increase of 67% in support over 2020-21.

For creation of additional Warehousing facilities in the state, financial assistance of Rs. 76.86 crore was disbursed to the Haryana State Warehousing Corporation (HSWC) and Haryana State Cooperative Supply & Marketing Federation Limited (HAFED) for development of storage infrastructure under Warehousing Infrastructure Fund (WIF).

For supporting procurement activities of HAFED and HSWC, Rs.7700 crore was released under Credit Facility to Federations (CFF). For creation of food processing infrastructure, NABARD released Rs.32.40 crore to HAFED and HSIIDC (Haryana State Industrial & Infrastructure Development Corporation) for establishing Mega Food Parks at IMT, Rohtak and at Barhi, Sonapat. An amount of Rs.63.96 crore under NABARD Infrastructure Development Assistance (NIDA) was released to Haryana Vidyal Prasarana Nigam Limited (HVPNL) for creation of transmission infrastructure in the state. Under Developmental initiatives, NABARD Haryana released a total grant assistance of Rs. 979.34 lakh for supporting various development initiatives in farm sector, off-farm sector, skill development, financial literacy, PACS development and programmes on employment generation. Besides this, NABARD has been implementing several innovative farm sector projects including 'Pilot Project on Judicious Use of Pesticides for Basmati Crop' for production of export compliant Basmati rice, 'Upliftment of reproductive and health status of indigenous female calf to enhance the reproductive efficiency and 'Establishing Goat Breeding cum marketing centre in Rewari district'.

**SBI SIGNS MoU WITH HP AGRICULTURE UNIVERSITY**

State Bank of India signed an MoU with HP Agriculture University, Palampur for offering credit linkage to the students getting Graduate and specialist Post Graduate degrees in Agriculture Science and Technology for establishing their own agriculture business startup and Agriculture Service Unit under the guidance of HPAU. MoU was signed on 09.05.2022 in the presence of Sh. Harinder Kumar Chaudhary, Vice Chancellor of Himachal Pradesh Agriculture University, Palampur and Sh. Anukool Bhatnagar, Chief General Manager, State Bank of India, Chandigarh Circle. Sh. Chaudhary in his formal address to the faculty describe it as a historic moment for Himachal Pradesh Agriculture University.

**ARUNA SINGH TAKES CHARGE OF THE POST OF CHAIRMAN & MANAGING DIRECTOR OF RAILTEL CORPORATION OF INDIA LIMITED (RCIL)**

Mrs. Aruna Singh presently working as Additional Member (Telecom) / Railway Board took over additional charge of the post of Chairman & Managing Director of RailTel Corporation of India Limited (RCIL) today i.e. on 11th May 2022. Mrs. Aruna Singh is an officer of 1985 batch of Indian Railway Service of Signal Engineers (IR SSE) and a Graduate in Electronics and Telecommunication from Delhi College of Engineering, Delhi.

Starting her career from Northern Railway zone, she has held many important assignments in different zones & wings of Indian Railways like Chief Workshop Manager (CWM), Ghaziabad; Divisional Railway Manager (DRM), Hyderabad Division, South Central Railway; Chief Signal & Telecom Engineer (CSTE) (Project) & Chief Communication Engineer, Northern Railway; Principal Chief Safety Officer, North Western Railway; Additional General Manager (AGM)/North Western Railway & Executive Director (ED)/Railway Electrification (S&T) in Railway Board.

**BoM LAUNCHES DIGITAL PRODUCTS FOR NEXT LEAP OF PROGRESS**

Bank of Maharashtra (BoM), a premier public sector bank in the country conducted strategy meet recently. The Board of Directors, General Managers and Zonal Heads participated in the meet. Which was aimed at emanating various Digital Products for customers' ease along with SWOT analysis of Bank towards achieving its business milestone.

Shri AS Rajeev, MD & CEO led the strategic meet said that our ideas and efforts are in sync towards strengthening the digital channels of Bank while enhancing customer ease. He opined that we are envisaging to be among top 3 Banks in terms of efficiency in the country which can only be achieved by exploring the digital channels to the optimum level. Shri AB Vijayakumar, Executive Director said that Bank is expecting a major boost in its quest to capture the growing digital business and to build a strong digital ecosystem with an intention to create smooth and hassle-free digital journey. He asserted on strengthening the compliance system through technology and delivering hassle free services covering the unserved and underserved. Shri Ashresh Pandey, Executive Director said that FY-23 has been declared as Digital year for the Bank.

**BOI ORGANIZED EXPORTERS' MEET AT AHMEDABAD & 64 OTHER LOCATIONS ACROSS COUNTRY**

Bank of India, a leading public Sector headquartered in Mumbai organized exporters' meet for Ahmedabad cluster. The event was attended by Shri M. K. Das, CGM-International, DGM-Large Corporate Branch & Shri Ravi Shankar, Zonal Manager-Ahmedabad. Mr. Das addressed the exporters at large about bank's initiative & complete business solution in the field of export credit. He assured exporters to provide all kind of support to facilitate ease of doing business. BOI's General Manager for Foreign business Shri Raghendra Kumar also addressed the exporters through webex & discuss different export & foreign business products in details.



JAMSHRI REALTY LIMITED (FORMERLY KNOWN AS THE JAMSHRI RANJITSINGHI SPG. & WVVG. MILLS CO. LTD.)						
CIN: L17111PN1907PLC00258						
Regd. Office : Fatechand Damani Nagar, Station Road, Solapur - 413 001.						
Tel. No. 91 22 43152400, Website: www.jamshri.in, EMAIL: jamshri1907@gmail.com (₹ in Lakhs)						
EXTRACT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31.03.2022						
Sl. No.	Particulars	QUARTER ENDED			YEAR ENDED	
		31.03.2022 (Audited)	31.12.2021 (Unaudited)	31.03.2021 (Audited)	31.03.2022 (Audited)	31.03.2021 (Audited)
1	Total Income from operations	133.38	154.13	93.20	381.28	216.84
2	Profit/(Loss) for the period from continuing operations before tax and Exceptional items	(138.99)	(90.24)	(94.53)	(452.08)	(306.28)
3	Net Profit/(Loss) for the period from continuing operations after tax and Exceptional items	(236.61)	(90.24)	(92.41)	(548.51)	(304.17)
4	Profit/(Loss) for the period from discontinued operations before tax	(6.92)	(9.59)	(3.67)	(37.27)	(52.04)
5	Net Profit/(Loss) for the period from discontinued operations after tax	(6.92)	(9.59)	(3.67)	(37.27)	(52.04)
6	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(243.53)	(99.83)	(96.08)	(579.28)	(351.24)
7	Equity Share Capital	698.65	698.65	698.65	698.65	698.65
8	Earnings Per Share of Rs. 1000/- each (for continuing and discontinued operations)	1000/-	1000/-	1000/-	1000/-	1000/-
	Continued operations					
	Basic & Diluted Earning Per Share	(338.67)	(129.16)	(132.27)	(785.10)	(435.37)
	Discontinued operations					
	Basic & Diluted Earning Per Share	(9.90)	(13.73)	(5.26)	(53.35)	(74.49)

NOTES:  
a) The above audited financial results have been reviewed by the Audit Committee approved by the Board of Directors at its meeting held on May 11, 2022.  
b) The above results have been prepared in accordance with the Indian Accounting Standards (IND AS) as notified by Ministry of Corporate Affairs pursuant to Section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended and other relevant provisions of the Act.  
c) The above is an extract of the detailed format of Financial Results for the quarter and year ended 31 March 2022 filed with BSE. The full format is available on the website of BSE www.bseindia.com and on the Company's website at www.jamshri.in.

For JAMSHRI REALTY LIMITED  
RAJESH DAMANI  
J.T. MANAGING DIRECTOR

PLACE : MUMBAI  
DATE : 11th MAY 2022

**District Consumer Disputes Redressal Commission, Bhopal-2**

Process No. 1619  
Case no. CC/17/1113 Appearance date-30/06/22

Ram Kanhaiya.....Applicant  
Vs  
Seed Corporation.....Appellant

Paradies Hybrids Seeds Company Add-23/12, Second Floor, Akash Deep Building Remibennur Hydergudi, Hyderabad (Telangana)

Mr./Mrs. Ram Kanhaiya S/o Shri Bhikam Singh has filed a complaint against you. You should appear in this forum Person/Authorised Person/By Advocate at Date 30.06.22, at 11.00 a.m. and Reply to the complaint on whom you wish to rely for your defense you are informed that, if you do not appear in person or by your advocate on the appointed date and time or do not appear and present your case, the complaint will be heard and disposed of in your absence.

Issued on this date with my signature and stamp.

Attached- Copy of complaint letter and copy of documents

Note-Submit affidavit in response and evidence within 30 days from the date of receipt of notice.

President District Consumer Disputes Redressal Commission Bhopal MP.

**SBI STATE BANK OF INDIA**  
RACPC-MADHAPUR-15330; 3rd Floor, KTCI BLDG, Image Hospital, Hitech City Road, Sri Rama Colony, Madhapur, Hyderabad-500033, Email: racpc.15330@sbi.co.in

**E-AUCTION OF SEIZED CARS BY**

E-Quotations are invited for E-Auction of below mentioned cars of our borrowers in "as is where it is condition". The borrowers defaulted in payment of EMIs. Bank has seized the cars and the same are being auctioned ONLINE on 20/05/2022.

S.No.	Borrower Name, A/c No. & Branch Name	Description of Cars, Regd. Nos/ Model/ KM Runned	Reserve Price & EMD	Auction Time	Contact No's for Car Details
1	Mr.S.N.Ravinder, A/c.No: 36305411465, Branch: Kondapur (11081)	VERNA 1.6 VTTV SX(O) BSIV / TS07GG2070/ 2018/ 53,111 KMS/ Petrol	Rs. 6,20,000/- & Rs. 62,000/-	10.00 AM to 11.00 AM	SM ASSOCIATES 9701444555 9912612659
2	Mr.B.Sankeerth, A/c.No: 39749513989, Branch: PBB JubileeHills- (04155)	VENTO 1.2 TSI-HIGHLINE L4390 BSIV/TS08FC1555/ 1,88,632 KMS/Petrol	Rs. 4,25,000/- & Rs. 42,500/-	10.00 AM to 11.00 AM	SM ASSOCIATES 9701444555 9912612659
3	Mr.Pagadala Chenniah, A/c.No: 38477796891, Branch: Kondapur (11081)	MARUTI ALTO LXI BSIV/ TS08HL3725/2020/ 26,449 KMS/ Petrol	Rs. 2,90,000/- & Rs. 29,000/-	10.00 AM to 11.00 AM	SM ASSOCIATES 9701444555 9912612659
4	Mr. Blessen Sakariah, A/c.No: 38477796891, Branch: Mehdiapatnam (11744)	MARUTI ALTO 800 LXI BSIV / TS08GN5486/ 2019/ 38,029 KMS/ Petrol	Rs. 2,25,000/- & Rs. 22,500/-	10.00 AM to 11.00 AM	SM ASSOCIATES 9701444555 9912612659
5	Mrs.D.Sugunamma, A/c.No: 37030276174, Branch: Kondapur (11081)	MARUTI EECO 7 SEATER W/O SC/ TS07FC9863/ 2017/ 43,500 KMS/Petrol	Rs. 2,30,000/- & Rs. 23,000/-	10.00 AM to 11.00 AM	SM ASSOCIATES 9701444555 9912612659
6	Mrs.Anupama Kaparkar, A/c.No: 62458952107, Branch: Road No.17, JubileeHills- (20458)	RENAULT KWID RXE BSIV/ TS07EY3770/2015/ 60,938 KMS/Petrol	Rs. 1,00,000/- & Rs. 10,000/-	10.00 AM to 11.00 AM	SM ASSOCIATES 9701444555 9912612659

**TERMS AND CONDITIONS OF E-AUCTION:** (1) E-auction is being held on "AS IS WHERE IS BASIS" and will be conducted "ON-LINE". The auction will be conducted through the Bank's approved service provider M/s. C1 India Pvt. Ltd., BM Gandhi (9700333933) at the web portal <https://www.bankauctions.com>. E-auction Tender Document containing online e-auction bid form (Annexure-I), Declaration, General Terms and conditions of online auction sale are available in <https://www.bankauctions.com>. (2) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the movable properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of the movable property/ies put on auction and claims/rights/dues/affecting the movable property, prior to submitting the bid. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The movable property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues. (3) The EMD at 10% of reserve price shall be payable through DD (DEMAND DRAFT) in favor of AGM SBI RACPC-Madhapur, before 04.00 PM on 18.05.2022. The successful bidder has to pay the remaining amount immediately after auction on the same day to the above mentioned account, otherwise EMD amount already paid will be forfeited and the bank will be at liberty to conduct re-auction of the movable property. (4) The sale shall be subject to rules / conditions prescribed by the bank, and the Bank reserves the right to accept or reject any / all offers without assigning any reasons therefore. (5) All necessary documents to enable the Successful bidders to transfer Vehicle in his name. Will be given by the Bank. (6) Vehicles will be displayed from 15.05.2022 to 17.05.2022. (7) Bid increment will be Rs.2000/- for reserve price upto Rs.5,00,000/- & Rs. 5000/- for reserve price above Rs.5,00,000/-. (8) Duration of auction will be half an hour with unlimited extension of 5 minutes each. (9) Date and time for submission / uploading of request of participation / KYC documents / proof of EMD payment etc., before 4 PM on 18.05.2022.

Date: 12.05.2022, Place: Hyderabad Sd/- Asst. General Manager, State Bank of India

**GANGES SECURITIES LIMITED**  
Registered Office : P.O. Hargaon, District Sitapur, Uttar Pradesh - 261 121  
Phone (05862) 256220, Fax (05862) 256225, CIN : L74120UP2015PLC069869  
Web-site : www.birla-sugar.com, E-mail : gangessecurities@birlasugar.org

**EXTRACT OF THE AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH 2022** (₹ in lakhs)

Sr. No.	Particulars	Standalone			Consolidated		
		Quarter ended 31.03.2022	Year ended 31.03.2022	Quarter ended 31.03.2021	Quarter ended 31.03.2022	Year ended 31.03.2022	Quarter ended 31.03.2021
1	Total Income from operations	155.55	790.77	4.51	243.61	3,427.75	195.32
2	Net Profit / (Loss) for the period (before tax, Exceptional and / or Extraordinary items)	98.08	731.31	(12.68)	(263.25)	908.03	(349.10)
3	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	98.08	731.31	(12.68)	(263.25)	908.03	(349.10)
4	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	57.15	690.38	(12.69)	(253.62)	799.49	(334.12)
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	5,188.49	28,494.74	(3.53)	4,855.69	28,594.58	(3,146.21)
6	Equity Share Capital	1,000.37	1,000.37	1,000.37	1,000.37	1,000.37	1,000.37
7	Other Equity		59,562.93			61,372.22	
8	Earning per share (of ₹10/- each) (in ₹) : Basic & Diluted	0.57 *	6.90	(0.13) *	(2.54) *	7.99	(3.34) *

\* Not annualised.

Notes:  
1. The above is an extract of the detailed format of Quarterly and Yearly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly and Yearly Financial Results are available on the Stock Exchange websites (www.bseindia.com and www.nseindia.com) and on the Company's website "www.birla-sugar.com".  
2. There is no extra ordinary item during the above periods.

For and on behalf of Board of Directors  
GANGES SECURITIES LIMITED  
Brij Mohan Agarwal  
Director  
DIN: 03101758

Place : Kolkata  
Date : 12th May, 2022

## TENDER CARE



## Indian Bank announces financial results for Q4FY22 Net Profit up by 31%

Indian Bank's Global Business surpassed Rs.10,00,000 Cr. Net Profit up by 31% at Rs.3945 Cr in FY22 from Rs.3005 Cr in FY21. Operating profit for FY22 up by 16% at Rs.12717 Cr in FY22 from Rs.10967 Cr in FY21. Net Interest Income increased by 7% YoY to Rs.16728 Cr in FY22 from Rs.15666 Cr in FY21. The Board of Directors has recommended a dividend of Rs.6.50 per equity share (65% for the year ended Mar'22 subject to requisite approvals. Key Highlights (quarter ended Mar'22 over Mar'21): Net Profit for Q4 FY22 stood at Rs.984 Cr as against Rs.1709 Cr in Q4FY21. In Q4 FY21, Net profit includes DTA of Rs.913 Cr (for entire FY21). In FY22, DTA adjustments is spread over four quarters. Operating profit increased by 15% at Rs.2738 Cr. Net Interest Income increased by 28% to Rs.4255 Cr. Key Highlights of Business Performance as on 31st March 2022: Total Business recorded a YoY growth of 9% reaching the level of Rs.1009242 Cr in Mar'22 as against Rs.928388 Cr in Mar'21. On a sequential quarter basis, it increased by 5%. Total Deposits grew by 10% YoY to Rs.593618 Cr in Mar'22 as compared to Rs.538071 Cr in the previous year and Rs.562575 Cr in Dec'21.

## CPCL Bags FIEO Export Excellence Award for Top Exporter

The Federation of Indian Export Organisations (FIEO) is the apex body of the Government recognised Export Promotion Councils, Commodity Boards and Export Development Authorities in India, set up by Ministry of Commerce. Through the FIEO Export Excellence Awards, FIEO recognises the exemplary performance of member exporters and awards the member exporters for their outstanding performance in different categories. Chennai Petroleum Corporation Limited has been conferred the Gold Award under the category of Highest Foreign Exchange Earner (Top Exporter) in Southern Region. The award was received by Arvind Kumar, Managing Director, CPCL, from T M Anbarasan, Minister for MSME, Government of Tamilnadu in the presence of M K Stalin, Chief Minister of Tamilnadu at a function held on 11th May 2022 at Chennai.



## Repco's New Repatriate welfare scheme

In a function held at Hotel Grand Chola Guindy Chennai Ajay Kumar Mishra, Minister of state for Ministry of Home Affairs participated and launched New Repatriate welfare scheme and a deposit scheme for Repco Bank, a Micro finance loan scheme and Mobile APP for Repco Micro Finance Limited (RFML). E. Santhanam, Chairman of Repco Bank and Isabella, Managing Director of the Repco Bank and Board of Directors of the Repco bank and its group institutions and their customers in large have participated in the meeting. P. Yogasaran, Chief General Manager proposed Vote of Thanks. Brief details of Schemes launched by the Minister: Repco Sukbiksham: Provide a new deposit scheme targeting Senior Citizens. Repatriate Youth Skill Development Scheme: Capacity Building for unemployed repatriate youth to improve their employment opportunity to make them economically independent. Repco Mahila Samridhhi Scheme to Shgs: Providing easy and hassle free means of finance to support Micro & Small business, reaching the unbanked segment and striving towards Financial Inclusion. Mobile App for SHG Loans: Launching of new mobile App to assist the company in arriving at the loan amount instantly as per RBI norms and internal credit policy norms which will significantly speed up the loan process.

## SBI won the South Region Export Excellence Award

R. Radhakrishna, Chief General Manager - SBI being presented with a Trophy by Tamilnadu Chief Minister M.K. Stalin, during Southern Region Export Excellence Awards function organised by Federation of Indian Export Organisations (FIEO) - Southern Region in Chennai on Wednesday. State Bank of India has been awarded with "Gold category" for Outstanding Financial Institution Focusing on Export promotion supports.



## Suresh Chandra Suman takes charge as Director (Mines) of NLCIL

Suresh Chandra Suman has assumed charge as Director (Mines) of NLC India Limited on 11th May, 2022. He is a Mining Engineer, having graduated with distinction from the reputed Birla Institute of Technology, Sindri, Jharkhand. Suman holds a Doctorate in Coal Mining Safety from IIT (Indian School of Mines), Dhanbad. He also holds a First Class Mine Manager Competency Certificate (Coal) from the Directorate General of Mines Safety and a Post Graduate Diploma in Human Resource Management from IGNOU. Prior to his appointment, he was Executive Director/Mines, NLCIL. He has handled many challenging jobs successfully. Suman started his initial career in one of the challenging subsidiary of Coal India Limited, Eastern Coalfields Ltd., serving 23 years and 3 years at South Eastern Coalfields Ltd., holding various responsible positions and has rich experience in both Opencast and Underground Mines prior to joining NLC India Limited in 2016. His rich experience and expertise will help NLCIL grow further to greater heights.



**Central Bank of India**  
Zonal Office, Central Bank Building, 1st Floor, Bank Street, Koti, Hyderabad-500001.

**SHORT NOTICE INVITING TENDERS**  
NIT No: ZO/HYDE/SECY/12.5.2022

The Central Bank of India invites tenders from eligible bidders for Empalement of Vendors for Conducting Electrical Safety Audit Under Rate Contract at the Branches and Offices of Hyderabad Zone. For a detailed Notice Inviting Tenders visit the webpage [www.centralbankofindia.co.in/en/active-tender](http://www.centralbankofindia.co.in/en/active-tender). The deadline for submission of tenders is 26 May 2022 at 3:00 PM

Zonal Head

**UCO BANK** # 10-194, 1st Floor, Opp: LIC Building Gandhi Road, Chittoor - 517001, Ph.No.: 08572-236100

**PUBLIC AUCTION NOTICE OF STOCKS IN GODOWN**

The following borrowers have availed loans on the hypothecation of turmeric fingers stored in the warehouse shown below from our bank and they failed to repay the loan amounts even after issue of notices before the due date. Hence our bank filed suits for recovery of loan amounts against them and obtained permission to sell the hypothecated turmeric fingers of the above said persons stored in the warehouse shown below in I.A.No.189/2021 in OS No.636/2020, I.A.No.186/2021 in OS No.615/2020 and I.A.No.187/2021 in OS No.618/2020 from the Hon'ble Additional Junior Civil Judge Court, Chittoor respectively and to credit the amounts recovered in the above suits. Hence turmeric fingers of the following persons stored in the warehouse shown below will be auctioned from 19-05-2022 until the stocks are sold every day at 10 am and the details of the stocks at the warehouse shown below.

**Conditions:** Loading point the unsolicited auction will be conducted based on the actual quantity and "as is where is basis". The bank has all rights to cancel or postpone open bidding for no apparent reason. The minimum bid price of Turmeric has been fixed as Rs 14/- per Kg of the total bid amount to which they want to participate. EMD will be accepted by the bank only from 10 am to 3 pm on the date of auction. Successful bidder must pay the rest of the bid amount except EMD by 5 pm on the same day and take responsibility for the goods. The quality of the stock should be checked by the bidder in advance. The bank is not responsible for the quality of stock. The bidders must submit their photo, address and proof of identity before auction. Freight charges and GST etc., should be borne only by the successful bidder. The auction takes place in "where it is and how it is" basis.

S.No	Loan A/c No's	Borrower Name & Address	Stock Details	Quantity in MT	Bags	Price
1	2185061017027	C.Mallikarjuna, S/o.C.Ramaiah, Shivankarapuram (V), Ramapuram (M), Kadapa Dist	Turmeric	17.43	249	Rs.2.44 Lakhs
2	21850610106853	C.Mallikarjuna, S/o.C.Ramaiah, Shivankarapuram (V), Ramapuram (M), Kadapa Dist	Turmeric	14.42	206	Rs.2.02 Lakhs
3	21850610103517	M. B. Subba Reddy, S/o.B.Nagammaiah Reddy, D.No:7522, NGO Colony, Kadapa	Turmeric	25.20	360	Rs.3.53 Lakhs

Interested bidder may contact bank & Ph.No. 9666623715 for stock verification and Auction terms and conditions. Sealed bid forms submit on Auction date. Auction of Stock will be conducted at UCO BANK, Chittoor Branch till the goods are sale from auction continues from 10.00 AM to 3.00 PM.

Date: 12.05.2022, Place: Chittoor Sd/- Branch Manager, UCO Bank

**Bank of Baroda**

ORR Marathahalli Branch,  
No.17 Krishna Grand Building, Marathahalli Bridge, Outer Ring Road,  
Marathahalli, BANGALORE 560 037. Ph.8050070656  
E Mail: vjmbal@bankofbaroda.com, www.bankofbaroda.com

**NOTICE TO BORROWER**  
(UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)

'At your request, Bank has extended credit facilities to the below mentioned individuals against secured assets through its Bank of Baroda, ORR Marathahalli Branch. The relevant particulars of the property on which you have created security interest by execution of security agreement/documents & creation of mortgage by way deposit of title deeds are furnished hereunder. As the operation and conduct of the financial assistance/ credit facilities have become irregular, the debts have been classified as Non Performing Assets in accordance with the directives/guidelines issued by Reserve Bank of India consequent to the default committed by the borrowers in repayment of the principal debt and interest thereon. As the demand notice sent by register AD calling upon you, was un-served/not acknowledged, this publication is now issued.

**Name and Address of the Borrower/Co-Borrower/Mortgagor/Guarantor:**  
Mr. Kunduru Malayadi, S/o Gangi Reddy, Flat No.102, SLV Defence, Lavender 12 th Cross, 12 th Main Road, Kogili, Yalahanka, Bangalore-560064. Also at: Plot No.205 Gandhi Nagar-2, Kamakshi Apartment, Buchireddy-palampalle, Potti Srinamulu Nellore Andhra Pradesh-524305

Nature and type of facility	Limit (Rs. in lakhs)	Rate of Interest	O/s as on 13.04.22 (inclusive of interest up to 09.04.22)
Baroda Home Loan Advantage	Rs.53,00,000	6.90%	53,90,562/-
Baroda Suvidha Personal Loan	Rs.5,30,000	7.65%	5,41,528/-

**Amount Outstanding : Rs.58,30,000** as on 21.09.2021 (date) along with up to date interest i.e. Rs.59,32,090/- as on date 13.04.2022 and other Charges.

**NPA Date : 10.04.2022 Demand Notice Date : 13.04.2022**

**Security agreement with brief description of securities (please mention the details of security agreements and details of mortgaged property including total area and boundaries)** LDCC 23(A) Loan Agreement for individual housing loans, Declaration cum undertakings cum Authority LDCC57, LDCC90(A), LDCC90(A), LDCC90(C), LDCC90(D)

A north facing apartment No. 201, Village Panchayath Property ID No. 150200101800422715, on the 2nd Floor of Wing "K" in Block "IV" of the residential apartment complex known as "SIPANI ROYAL HERITAGE PHASE-II", constructed on the Sy. No. 78/2, 78/3 of Iggaru Village and Sy. No. 308 and part of Sy. No. 309 and Site No. 7 of Sy. No. 308/2, coming in Marasur Village, Marasur Post, Anekal Taluk, Bangalore having carpet area of 780 square feet super built up area of 1165 square feet consisting of 2.5 bed rooms, hall, kitchen, balconies and toilets along with proportionate 34.82 square meters (374.73 square feet) of undivided share, title and interest in the land comprised in SIPANI ROYAL HERITAGE PHASE-II and I, with one covered car parking Ad Bounded by: East: Open to Sky, West: L Block, North: Entrance, South: Open to Sky.

If you fail to repay the aforesaid sum with interest and incidental expenses within 60 days from the date of this notice, Bank shall exercise all or any of the rights detailed under sub section (4) of the section 13 of the SARFAESI Act. You are also put on notice that in terms of sub section 13 of section 13, you shall not transfer by sale, lease or otherwise the said secured assets detailed above without obtaining written consent of the Bank. This notice is without prejudice to the Banks rights to initiate such other action or legal proceedings as it deem necessary under any other applicable provisions of law.

Date : 10.05.2022  
Place : Bangalore Sd/- Authorised Officer, Bank of Baroda

**Bank of Baroda**

ORR Marathahalli Branch,  
No.17 Krishna Grand Building, Marathahalli Bridge, Outer Ring Road,  
Marathahalli, BANGALORE 560 037. Ph.8050070656  
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Nature and type of facility	Limit (Rs. in lakhs)	Rate of Interest	O/s as on 13.04.22 (inclusive of interest up to 09.04.22)
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Date : 10.05.2022  
Place : Bangalore Sd/- Authorised Officer, Bank of Baroda

**नगर पालिक निगम, रायगढ़ (छ.ग.)**

क्र. 199/लो.क.वि./2022 रायगढ़ दि. 12/5/2022

**॥ ई-प्रोक्वोरमेंट द्वितीय निविदा आमंत्रण सूचना ॥**

नगर पालिक निगम, रायगढ़ द्वारा Construction Of B.T. Road From Polytechnic College to Boirdadar Chowk. कार्य हेतु ऑनलाईन (Online) निविदा आमंत्रित की गई है। उपरोक्त निर्माण कार्य की निविदा की सामान्य शर्तें, धरोहर राशि, विस्तृत निविदा विज्ञापन, निविदा दस्तावेज व अन्य जानकारी ई-प्रोक्वोरमेंट वेब पोर्टल <https://eproc.cgstate.gov.in> से डाउनलोड की जा सकती है। निविदा की अनुमानित लागत राशि रु. 244.05 लाख एवं निविदा डाउनलोड करने की अंतिम तिथि 30.05.2022 निर्धारित है।

कार्यपालन अभियंता  
न.पा.नि., रायगढ़

## GOVERNMENT OF INDIA DEBTS RECOVERY TRIBUNAL-1 AT HYDERABAD 3rd Floor, Triveni Complex, Abids, Hyderabad-500001

**FORM No.13  
PROCLAMATION OF SALE  
(UNDER RULE 38,52(2) OF SECOND SCHEDULE TO THE  
INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS  
DUE TO BANKS AND FINANCIAL INSTITUTIONS ACT, 1993.)  
R.P.No.311/2015 in O.A. No. 113/2014**

Between:  
Punjab National Bank (United Bank of India), Bank Street, Koti, Hyderabad-500001. ... Certificate Holder

And  
M/s. PCH Corporation Ltd & Others ... Certificate Debtors

WHEREAS a Recovery Certificate was issued in R.P.No.311/2015 in O.A.No.113/2014 dated 21.04