

Exclusion clauses must be communicated



CONSUMER PROTECTION
JEHANGIR B GAI

Vijender Pal Mahajan bought an insurance policy from Aegon Life Insurance on March 13, 2012. The policy, called Aegon Religare Health Plan, had a tenure of five years. It covered Vijender as well as his wife Veena for a sum of ₹4,90,000. The annual premium was ₹34,705.

During the tenure of the policy, Veena had to be hospitalised. She was admitted to Medanta Medcity Hospital in Gurgaon on April 20, 2012, and was found to be suffering from severe Aortic Stenosis (AS), Type-II diabetes, and hypothyroidism.

On April 23, 2012, she underwent surgery for aortic valve replacement. A claim of ₹4,04,039 was lodged for treatment and hospitalisation. It was repudiated on two grounds: first, that the ailment was due to pre-existing medical conditions, including resultant complications which were excluded under clause 6 of the policy; and secondly, that clause 5.2 of the policy provided for a waiting period of 90 days, while the ailment had occurred within 34 days of the inception of the policy.

Aggrieved, Veena filed a complaint before the Amritsar District Consumer Forum. She questioned the repudiation based on the terms and conditions which had not been supplied to her along with the policy. This was contested by the insurer. The forum upheld the insurer's stand and dismissed the complaint.

Veena appealed against the order. The State Commission observed that the insurer had not placed on record any evidence to show that the policy terms and conditions had been dispatched to the insured to make her aware of the exclusion clauses under

the policy. Since the insurer had failed to prove that the terms of the policy had been communicated, the State Commission allowed the appeal. It set aside the district forum's order, and held the insurer liable to settle the claim.

The insurer filed a revision petition before the National Commission. It argued that the State Commission had ignored the receipt issued by Blue Dart Courier and had wrongly concluded that there was no evidence to prove that the policy terms and conditions had been supplied to Veena. The insurer also argued that diabetes and hypothyroidism diagnosed during hospitalisation could not have occurred "overnight". So, it implied that Veena had failed to disclose these ailments while applying for the policy. It also contended that even if the claim was payable, the amount would be limited to ₹1,02,000 as it was a fixed indemnity plan.

The National Commission observed that there were different dates, June 28, 2017, and March 13, 2012, mentioned on the copy of Blue Dart Courier's receipt that had been produced. However, the original document had not been produced. Besides, there was no evidence to indicate who had delivered the letter and who had received it. So, the Commission held that there was no evidence to show that Veena had been served with the terms governing the policy. Consequently, it would not be permissible to repudiate the claim on the basis of exclusion clauses which had not been communicated. For the same reason, the quantum of the claim could not be limited to ₹1,02,000 and the entire amount of ₹4,04,039 would be payable as it fell within the overall coverage limit.

On merits, the Commission observed that there was no evidence to show that the insured was aware that she was suffering from diabetes and hypothyroidism when these ailments were discovered during hospitalisation.

Accordingly, by its order of August 3, 2023, delivered by Subhash Chandra, the National Commission dismissed the insurer's revision and held the insurer liable to settle the entire claim.

The writer is a consumer activist

Student travel cover: Buy before setting off to study abroad

But ensure that your policy aligns with your foreign university's requirements

SANJAY KUMAR SINGH & KARTHIK JEROME

Avantika Singh, 32, will head to the United States (US) in the last week of August to start a nine-month Masters in Engineering programme at the University of California, Irvine. She is not sure whether she should purchase an insurance cover from India or do so once she lands in the US. Like Singh, thousands of Indian students are currently gearing up to embark on a life-changing journey abroad for higher studies. Experts say they should arm themselves with a comprehensive student travel insurance policy before they leave Indian shores.

Contrary to what its name suggests, this plan is more than just a travel cover. It is a safety net that safeguards students from unexpected financial setbacks due to medical contingencies, travel disruptions, and even legal troubles abroad.

Buy at home or abroad?

Most experts favour buying a plan from India. According to Bhabatosh Mishra, director-underwriting, products and claims, Niva Bupa Health Insurance, "Indian insurers charge lower premiums compared to their foreign counterparts. Furthermore, having a policy from India means that in case of an emergency, a family member back home can notify the insurer and ensure that the insurance requirements are handled efficiently. This eases the burden on the student who would otherwise have to manage it alone in a foreign land."

Indian policies are also more comprehensive. Says Aditya Sharma, chief distribution officer, retail sales, Bajaj Allianz General Insurance, "A health insurance plan purchased from



a foreign university will not cover the student during travels to and from India, as Indian policies will. Plans bought in India also cover a contingency visit by a family member if the student falls ill abroad. These policies also provide personal liability cover. And they also cover the student on visits to other countries during holidays."

Buying a cover in India may also be the more prudent choice. Says Naval Gole, chief executive officer (CEO), PolicyX: "The student could face difficulties in obtaining a cover abroad, given the varied terms and conditions that prevail in foreign countries." A student who decides to purchase a policy in India must, however, ensure that it meets her university's coverage criteria.

Sum insured: Meet tiny norms, then buy little more
Students should first check the sum insured required by their university. That should be the baseline cover they should buy. Beyond that, they should buy what they can afford. Buying a higher cover is especially crucial for students heading to the US or to

STUDENT TRAVEL INSURANCE: COMPARE PREMIUMS

Company & plan	Premium (₹*)
■ Care - Student Explore	₹4,166 for sum insured (₹) of ₹300,000
■ Tata AIG - Student Travel Guard	₹7,098 for ₹1 of Student Travel
■ Bajaj Allianz - Travel Prime Student Silver	₹2,844 for ₹1 of Student Travel
■ Niva Bupa - Student Travel Assure	₹2,834 for ₹1 of Student Travel

* Premiums are for a student aged 25, travelling to the US for one year (65 days), and inclusive of one day. Source: Policybazaar.com

Canada, where health care costs are exorbitant. Says Manas Kapoor, product head-travel insurance, Policybazaar.com: "If the student is going abroad for a short-term exchange programme of one week to three months, then a cover of ₹50,000 or ₹1 lakh may suffice. But if she is going for a one- to two-year programme, then a cover ranging from ₹2.5 lakh to ₹5 lakh is ideal."

Sharma recommends a sum insured of ₹10 lakh for students

bond cover (in case the student gets arrested). Study-related covers include study interruption and sponsor protection (if the person funding the student's studies passes away, the plan makes a payout).

Watch out for exclusions

Standard plans usually do not cover pre-existing diseases, non-prescription drugs, diseases arising from alcohol and drug consumption, experimental or non-standard treatments, and cosmetic surgery. Other exclusions might include adventure sports, HIV-AIDS related illnesses, war, etc. However, students can buy coverage for some of these exclusions, such as pre-existing diseases, as an add-on.

Will settlement be cashless?

Indian insurers partner with international assistance companies for efficient claim settlement. For example, Bajaj Allianz customers are assisted by Allianz Partners in 156 countries. Niva Bupa partners with Europ Assistance. "These partners ensure cashless treatment for students, especially when hospitalisation is for more than 24 hours and treatment takes place in a network hospital," says Kapoor. Study-related benefits, he adds, are offered in the form of reimbursement.

Mistakes to avoid

Mishra suggests students buy this cover well in advance and not leave the decision to the last moment. Sharma suggests comparing the coverages and premiums offered by various insurers.

Make sure that the policy suits the duration of your course and provides adequate geographical coverage based on your needs. A student studying in Canada, for instance, might want to include coverage for the student's cause of harm to someone or their property, and bail

Manaksia Aluminium Company Limited

Corporate Identity Number: L27100WB2010PLC144405

Registered Office : B/1, Lal Bazar Street, Bikaner Building, 3rd Floor, Kolkata WB - 700001 India
E-mail: investor@malcoindia.com, Website: www.manaksialuminium.com
Phone: +91-33-2243 5053 / 5054

NOTICE OF 13TH ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING AND BOOK CLOSURE

NOTICE is hereby given that the 13th (Thirteenth) Annual General Meeting (the "AGM" or the "Meeting") of the members of Manaksia Aluminium Company Limited (the "Company") will be held on **Tuesday, 29th August, 2023, at 01:30 p.m. (IST)** through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM") to transact the business as set out in the Notice convening the Meeting (Notice) in compliance with the applicable provisions of the Companies Act, 2013 ("Act") and rules made thereunder and Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") read with General Circular Nos. 14/2020, No. 17/2020, No. 20/2020, No. 02/2021, No. 19/2021, No. 02/2022 and 10/2022 dated April 8, 2020, April 13, 2020, May 05, 2020, January 13, 2021, December 8, 2021, May 05, 2022 and December 23, 2022 respectively (hereinafter collectively referred to as the MCA Circulars) issued by the Ministry of Corporate Affairs read with SEBI Circular Nos. SEBI/HO/CFD/CMD/IC/PP/2020/079, SEBI/HO/CFD/CMD/IC/PP/2020/111, SEBI/HO/CFD/CMD/IC/PP/2022/62 and SEBI/HO/CFD/PO/2/P/ICR/2023/4 dated May 12, 2020, January 15, 2021, May 13, 2022 and January 05, 2023 respectively issued by Securities and Exchange Board of India (herein after collectively referred to as "Circulars").

In accordance with the above Circulars, the Notice convening the AGM along with the Annual Report including Audited Financial Statements for the Financial Year ended 31st March, 2023 has been sent only through e-mails to those members whose e-mail ids are registered with the Company or the Registrar and Share Transfer Agent (the "RTA"), i.e., Link Intime India Pvt. Ltd. or the Depository Participant(s). The Notice along with the Annual Report for the Financial Year ended 31st March, 2023 are available on the website of the Company at www.manaksialuminium.com, websites of the Stock Exchanges where the equity shares of the Company are Listed i.e. National Stock Exchange of India Limited and BSE Limited at www.nseindia.com and www.bseindia.com and on the website of NSDL (Agency engaged for providing e-voting facility) at www.evoting.nsdl.com respectively.

REMOTE E-VOTING INFORMATION

Pursuant to the provisions of Section 108 of the Act, read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended, Regulation 44 of the Listing Regulations and Secretarial Standard on General Meeting issued by the Institute of Company Secretaries of India, the Company is pleased to provide e-voting facility to the members to cast their votes electronically on all resolutions proposed to be considered at the 13th AGM through National Securities Depository Limited (NSDL) e-voting platform.

The remote e-voting window will open at **09.00 AM (IST) on Saturday, the 26th August, 2023 and close at 05.00 PM (IST) on Monday, 28th August, 2023**. During this period the members of the Company holding shares either in physical form or in dematerialized form, as on the **cut-off date (record date)**, i.e. **Tuesday, 22nd August, 2023** may cast their vote electronically. The e-voting module will be disabled thereafter by NSDL. Once the vote by the Member has been cast, she shall not be allowed to change it subsequently. The voting rights of the members shall be in proportion to their shares of the paid up equity shares capital of the company as on the **cut-off date of Tuesday, the 22nd August, 2023**. Members who have casted their votes by remote e-voting may attend the meeting but will not be entitled to cast their votes at the meeting once again. A person who is not a Member on the cut-off date should accordingly treat the Notice of the AGM for information purposes only. Any person who acquires shares of the Company and becomes a Member of the Company after dispatch of the Notice of the AGM and Annual Report and holding shares as on **cut-off date (record date)**, i.e., **Tuesday, 22nd August, 2023** may wish to NSDL at evoting@nsdl.com or kolkata@linkintime.com in requesting for user ID and password for remote e-voting. Members already registered with NSDL for remote e-voting can however use their existing user ID and password for this purpose.

In case of any query/grievance, Members may refer to the Frequently Asked Questions (FAQS) for Shareholders and e-voting User Manual for Shareholders available under the Download section of NSDL e-voting website www.evoting.nsdl.com or call on toll free no. 122-4986 7000 or 122-2499 7000 or send a request at evoting@nsdl.com or in contact with the following concerned persons :
(a) Ms. Pallavi Mhatre, Senior Manager, NSDL, Trade Wing, 4th Floor, Kamala Mills Compound, Lower Panel, Mumbai - 400 013 at telephone no. 022-24934360/022-24934545 or e-mail id: pallavi@nsdl.com and evoting@nsdl.com
(b) Mr. Vivek Jain, Company Secretary, Manaksia Aluminium Company Limited, B/1, Lal Bazar Street, Bikaner Building, 3rd Floor, Kolkata - 700 001 at telephone no. 033-22435053/54 or e-mail at investor@malcoindia.com

INSTRUCTIONS FOR MEMBERS ATTENDING THE AGM THROUGH VC/OAVM

Members will be provided with a facility to attend the AGM through VC/OAVM through the NSDL e-voting system. Members may access the same at www.evoting.nsdl.com/ under shareholders/members login by using their remote e-voting login credentials. The detailed procedure for attending the AGM through VC/OAVM is mentioned in the Notice of the AGM.

CLOSURE OF REGISTER OF MEMBERS AND SHARE TRANSFER BOOKS

Notice is hereby given that pursuant to the provisions of Section 91 of the Act, read with Rule 10 of the Companies (Management and Administration) Rules, 2014 and Regulation 42 of the Listing Regulations, that Register of Members and Share Transfer Books shall remain closed from **Wednesday, 23rd August, 2023 to Tuesday, 29th August, 2023 (both days inclusive)** for the purposes of AGM.

The Results of voting will be declared within 2 working days from the conclusion of the 13th AGM. Such Results will be forwarded by the Company to the National Stock Exchange of India Limited (NSE) and BSE Limited (BSE). The declared Results alongwith the Scrutinizer's Report will also be available forthwith on the Company's corporate website at www.manaksialuminium.com and on NSDL's e-voting website at www.evoting.nsdl.com.

BY ORDER OF BOARD OF DIRECTORS
For Manaksia Aluminium Company Limited

Vivek Jain
Company Secretary
Date : 07th August, 2023
Membership No. A39546

IFGL REFRACTORYS LIMITED
CIN: L19199RJ2007PLC027954

Head & Corporate Office :
McLeod House, 3, Netaji Subhas Road
Kolkata 700011, Tel: +91 33 4010100
E-mail: ifgl@ifgl.in
investorcomplaints@ifgl.in

Website : www.ifglgroup.com

(₹ in lakhs except as otherwise stated)

EXTRACT OF STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2023

Particulars	Quarter ended		Year ended	
	30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)	31.03.2023 (Audited)
Refer Note 5				
Total Income	42,730	37,589	35,981	1,39,966
Net Profit before Tax from Ordinary Activities	4,129	3,959	1,016	10,570
Net Profit after Tax and Exceptional Items	2,961	2,942	1,455	7,921
Total Comprehensive Income (Comprising Profit for the period after Tax and Other Comprehensive Income after Tax)	3,358	3,177	1,034	9,625
Basic Earnings Per Share (Face Value ₹ 10/- per Share)	3,604	3,604	3,604	9,630
Other Equity Earnings Per Share (of ₹ 10/- each) Basic and Diluted §	8,214	8,116	4,04	21,088

§ Figures for the quarter are not annualised.

NOTES:

- Above financial results have been reviewed by the Audit Committee at its meeting held on 5th August, 2023, and approved by the Board of Directors (Board) at its meeting held on that date. The Statutory Auditor has reviewed the same.
- Following amendments made by the Finance Act, 2021 to the relevant Sections of the Income Tax Act, 1961, whereby Goodwill arising on amalgamation will not be considered as a depreciable asset and depreciation on goodwill will not be allowable as deductible expenditure effective 1st April, 2020, the Holding Company has not claimed deduction of depreciation on such goodwill under Income Tax for period beginning on that date. The Holding Company management, supported by legal opinions, continues to believe that such deduction claimed in prior assessment years are sustainable and remain unaffected. During the previous year, the Holding Company's claim of ₹ 2,816 lakhs (including a tax impact of ₹ 984 lakhs) towards such deduction for Assessment Year 2020-21 has been disallowed. Being aggrieved thereby, the Holding Company has filed an appeal before the Commissioner of Income Tax (Appeals).
- In the previous year, on 24th February, 2023, Monoco International Refractories Ltd. UK, (MIRL), being step down operating subsidiary of the Holding Company acquired 100% shareholding of Sheffield Refractories Ltd. UK (SRL) engaged in manufacturing of Monolithic Refractory Products for total consideration of ₹ 4,981 lakhs (equivalent to GBP 5.0 Million cash consideration and GBP 0.1 Million towards costs of acquisition) to offer bigger basket of products and acquire new customer relationships. Effective that date, SRL became Subsidiary of MIRL and consequently step down subsidiary of Holding Company. In accordance with Ind AS 103 - Business Combination, the aforesaid purchase consideration was allocated to the extent of ₹ 1,742 lakhs to Property, Plant and Equipment, ₹ 5,497 lakhs to Current Assets and Current Liabilities of ₹ 1,883 lakhs based on their respective fair values and ₹ 2,584 lakhs towards borrowings assumed. The Holding Company had also recognised Intangible Assets aggregating ₹ 1,765 lakhs towards Customer Relationships and Brand Name/Trade Marks, based on valuation carried out by an Independent Valuer in the previous year. The balance amount of purchase consideration being ₹ 444 lakhs was recognised as goodwill in the previous year.
- Key Stand-alone financial information are as follows:

Particulars	Quarter ended		Year ended	
	30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)	31.03.2023 (Audited)
Refer Note 5				
Total Income	23,028	21,761	22,573	84,557
Net Profit before Tax from Ordinary Activities	3,269	3,274	1,700	8,529
Net Profit after Tax from Ordinary Activities	2,251	2,294	1,196	6,117
Total Comprehensive Income (Comprising Profit for the period after Tax and Other Comprehensive Income after Tax)	2,252	2,297	1,197	6,121

5. The figures of the last quarter ended 31st March, 2023 are the balancing figures between the audited figures in respect of the financial year ended 31st March, 2023 and the unaudited published year to date figures up to 31st December, 2022, being the date of the end of the third quarter of that financial year, which was subjected to limited review. Results of corresponding quarter of the previous year and results of the immediately preceding quarter do not include figures of the acquired company for the entire quarter and full date of acquisition as mentioned in Note 3 respectively.

6. This is an extract of the detailed format of Unaudited Consolidated and Stand-alone Financial Results for the quarter ended 30th June, 2023 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. Detailed format of the Unaudited Consolidated and Stand-alone Financial Results are available on the Websites of BSE (www.bseindia.com), NSE (www.nseindia.com) and Company's Website (www.ifglgroup.com).

On behalf of the Board
of IFGL Refractories Limited

S K Bajoria
Chairman
(DIN : 00084004)

OUR TECHNOLOGY. YOUR SUCCESS.

Kolkata
5th August, 2023

JAMSHRI REALTY LIMITED
(FORMERLY KNOWN AS THE JAMSHRI RANJITSINGHI SPG & WVG. MILLS CO. LTD.)
CIN: L17119PN07PLC00929
Regd. Office : Fatehchand Dattalal, Netaji Subhas Road, Solapur - 413 001.
Tel. No. 91 22 22872401, Website: www.jamshri.in, Email: jamshri1907@gmail.com

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30.06.2023 (₹ in Lakhs)

Sl. No.	Particulars	Quarter Ended		
		30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)
1	Total Income from Operations	105.51	101.43	117.12
2	Profit (Loss) for the period from continuing operations before Tax and Exceptional Items	(121.06)	(76.09)	(103.02)
3	Net Profit (Loss) for the period from continuing operations after tax and Exceptional Items	(121.06)	(75.84)	(102.42)
4	Profit (Loss) for the period from discontinued operations before tax	(6.04)	(3.93)	(6.99)
5	Net Profit (Loss) for the period from discontinued operations after tax	(6.04)	(3.93)	(6.99)
6	Total Comprehensive Income for the period			
7	Comprising Profit (Loss) for the period (after tax) and Other Comprehensive Income (after tax)	(127.10)	(79.28)	(109.42)
8	Earnings Per Share of Rs. 1000/- each	1000/-	1000/-	668.65
9	Continued operations			
10	Basic & Diluted Earnings Per Share	(173.27)	(108.27)	(143.74)
11	Discontinued operations			
12	Basic & Diluted Earnings Per Share	(6.85)	(6.62)	(10.01)

NOTES:

- The above unaudited financial results have been reviewed by the Audit Committee approved by the Board of Directors at its meeting held on August 4, 2023.
- 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 ended 30th June 2023 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
Jt. Managing Director

PLACE : MUMBAI
DATE : 4th AUGUST 2023

TECHNO ELECTRIC & ENGINEERING COMPANY LTD.
CIN: L41019UP2005PLC094368
Registered Office: C-218, Gaudin Bazar (G-2), Sector-63,
Noida, Gautam Buddha Nagar,
Uttar Pradesh, India, 201307, Phone No: (0120) 2406030
Corporate Office: 18, Park Plaza, South Block, 71, Park Street, Kolkata-700 016
Phone No: (033) 4051 3000, Fax No: (033) 4051 3206
Website: www.techno.co.in, E-mail: desk.investor@techno.co.in

NOTICE

Transfer of Equity Shares of the Company to Investor Education and Protection Fund (IEPF) Demat Account

Pursuant to the provisions of the Companies Act 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 and further read with Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Amendment Rules, 2017 (the Rules) it is hereby notified that all Equity Shares in respect of which Dividend has not been encashed or claimed by the Shareholders for the last seven consecutive years will be transferred by the Company to Investor Education and Protection Fund (IEPF) Demat Account.

The Company has communicated individually to the concerned Shareholders whose Shares are liable to be transferred to the Investor Education and Protection Fund (IEPF), for claiming the Dividend IMMEDIATELY but not later than 05.09.2023 for the financial year 2015-2016 following which the Company shall transfer the Shares to the IEPF Demat Account after following the applicable procedure.

The Company has uploaded relevant details of unpaidd/undivided dividend payable to such Shareholders and corresponding Shares to be transferred to IEPF Demat Account on its Website at www.techno.co.in under the "Investor" menu. Shareholders may further note that Shares to be transferred to IEPF Demat Account can be claimed back by them from IEPF Authority after following the procedure prescribed under the said Rules.

For any further communication/query, please contact Mr. Niranjana Brahma, Company Secretary, at Phone No: 033 40513000, 9831803922. E-mail: desk.investor@techno.co.in or the Company's Registrar and Transfer Agent, M/s Niche Technologies Private Limited, 3A, Auckland Place, 7th Floor, Room No. 7A & 7B, Kolkata - 700 011 at Phone No: 033 2280 6616/9616; Fax: 033 2280 6619; E-mail: niche@nichetechnol.com

For Techno Electric & Engineering Company Ltd.
(Niranjana Brahma)
Company Secretary (A-11652)

PLACE: KOLKATA
DATE: 05.08.2023

Exclusion clauses must be communicated



CONSUMER PROTECTION
JEHANGIR B GAI

Vijender Pal Mahajan bought an insurance policy from Aegon Life Insurance on March 13, 2012. The policy, called Aegon Religare Health Plan, had a tenure of five years. It covered Vijender as well as his wife Veena for a sum of ₹4,90,000. The annual premium was ₹34,705.

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The National Commission held there was no evidence to show that Veena had been served the terms and conditions governing the policy

On April 23, 2012, she underwent surgery for aortic valve replacement. A claim of ₹4,04,039 was lodged for treatment and hospitalisation. It was repudiated on two grounds: first, that the ailment was due to pre-existing medical conditions, including resultant complications which were excluded under clause 6 of the policy; and secondly, that clause 5.2 of the policy provided for a waiting period of 90 days, while the ailment had occurred within 34 days of the inception of the policy.

Aggrieved, Veena filed a complaint before the Amritsar District Consumer Forum. She questioned the repudiation based on the terms and conditions which had not been supplied to her along with the policy. This was contested by the insurer. The forum upheld the insurer's stand and dismissed the complaint.

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On merits, the Commission observed that there was no evidence to show that the insured was aware that she was suffering from diabetes and hypothyroidism when these ailments were discovered during hospitalisation.

Accordingly, by its order of August 3, 2023, delivered by Subhash Chandra, the National Commission dismissed the insurer's revision and held the insurer liable to settle the entire claim.

The writer is a consumer activist

Student travel cover: Buy before setting off to study abroad

But ensure that your policy aligns with your foreign university's requirements

SANJAY KUMAR SINGH & KARTHIK JEROME

Avantika Singh, 32, will head to the United States (US) in the last week of August to start a nine-month Masters in Engineering programme at the University of California, Irvine. She is not sure whether she should purchase an insurance cover from India or do so once she lands in the US. Like Singh, thousands of Indian students are currently gearing up to embark on a life-changing journey abroad for higher studies. Experts say they should arm themselves with a comprehensive student travel insurance policy before they leave Indian shores.

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Company & plan	Premium (₹)*
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■ Niva Bupa - Student Travel Assure	₹2,834 for ₹1 of Student

* Premiums are for a student aged 25, travelling to the US for one year (665 days), and inclusive of a 60-day waiting period. Source: Policybazaar.com

Canada, where health care costs are exorbitant.

Says Manas Kapoor, product head-travel insurance, Policybazaar.com: "If the student is going abroad for a short-term exchange programme of one week to three months, then a cover of ₹50,000 or ₹1 lakh may suffice. But if she is going for a one- to two-year programme, then a cover ranging from ₹2.5 lakh to ₹5 lakh is ideal."

Sharma recommends a sum insured of ₹10 lakh for students

heading to the US for a year.

How much is the premium?

Premium costs vary depending on the sum insured, policy features, and countries covered. According to Kapoor, the cover usually costs around 1-2 per cent of the tuition fee. Mishra informs that a cover of ₹1 lakh for one year is likely to cost around ₹18,500-20,000. Sharma estimates that a ₹10 lakh cover would cost anywhere between ₹30,000 and ₹50,000, with premiums being lower if coverage in the US and Canada is excluded.

Must-have features

Student travel insurance plans offer a wide menu of features. On the medical side, they cover hospitalisation, outpatient department (OPD) and dental treatment, medical evacuation, and repatriation of remains.

They also cover travel-related incidents such as loss of baggage; lost electronic items; passport and driving licence; and flight delay or trip cancellation. Legal covers include personal liability (in case the student causes harm to someone or their property) and bail

bond cover (in case the student gets arrested). Study-related covers include study interruption and sponsor protection (if the person funding the student's studies passes away, the plan makes a payout).

Watch out for exclusions

Standard plans usually do not cover pre-existing diseases, non-prescription drugs, diseases arising from alcohol and drug consumption, experimental or non-standard treatments, and cosmetic surgery. Other exclusions might include adventure sports, HIV-AIDS related illnesses, war, etc. However, students can buy coverage for some of these exclusions, such as pre-existing diseases, as an add-on.

Will settlement be cashless?

Indian insurers partner with international assistance companies for efficient claim settlement. For example, Bajaj Allianz customers are assisted by Allianz Partners in 156 countries. Niva Bupa partners with Europ Assistance. "These partners ensure cashless treatment for students, especially when hospitalisation is for more than 24 hours and treatment takes place in a network hospital," says Kapoor. Study-related benefits, he adds, are offered in the form of reimbursement.

Mistakes to avoid

Mishra suggests students buy this cover well in advance and not leave the decision to the last moment. Sharma suggests comparing the coverages and premiums offered by various insurers.

Make sure that the policy suits the duration of your course and provides adequate geographical coverage based on your needs. A student studying in Canada, for instance, might want to include coverage for the student causes harm to someone or their property) and bail

Manaksia Aluminium Company Limited
Corporate Identity Number: L27100WB2010PLC144405
Registered Office : 8/1, Lal Bazar Street, Bikaner Building, 3rd Floor, Kolkata WB - 700001 India
E-mail: investor@malcoindia.com, Website: www.manaksialuminium.com
Phone: +91-33-2243 5053 / 5054

NOTICE OF 13TH ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING AND BOOK CLOSURE

NOTICE is hereby given that the 13th (Thirteenth) Annual General Meeting (the "AGM" or the "Meeting") of the members of Manaksia Aluminium Company Limited (the Company) will be held on Tuesday, 29th August, 2023, at 01:30 p.m. (IST) through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM") to transact the business as set out in the Notice convening the Meeting (Notice) in compliance with the applicable provisions of the Companies Act, 2013 ("Act") and rules made thereunder and Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") read with General Circular Nos. 14/2020, No. 17/2020, No. 20/2020, No. 02/2021, No. 19/2021, No. 02/2022 and 10/2022 dated April 8, 2020, April 13, 2020, May 05, 2020, January 13, 2021, December 8, 2021, May 05, 2022 and December 23, 2022 respectively (hereinafter collectively referred to as the MCA Circulars) issued by the Ministry of Corporate Affairs read with SEBI Circular Nos. SEBI/HO/CFD/CMD/IC/DP/IR/D2019/7, SEBI/HO/CFD/CMD/IC/DP/IR/D2021/11, SEBI/HO/CFD/CMD/IC/DP/IR/D2022/62 and SEBI/HO/CFD/PO/2/P/IR/2023/4 dated May 12, 2020, January 15, 2021, May 13, 2022 and January 05, 2023 respectively issued by Securities and Exchange Board of India (herein after collectively referred to as "Circulars").

In accordance with the above Circulars, the Notice convening the AGM along with the Annual Report including Audited Financial Statements for the Financial Year ended 31st March, 2023 has been sent only through e-mails to those members whose e-mail IDs are registered with the Company or the Registrar and Share Transfer Agent (the "RTA") i.e., Link Intime India Pvt. Ltd. or the Depository Participant(s). The Notice along with the Annual Report for the Financial Year ended 31st March, 2023 are available on the website of the Company at www.manaksialuminium.com, websites of the Stock Exchanges where the equity shares of the Company are Listed i.e. National Stock Exchange of India Limited and BSE Limited at www.nseindia.com and www.bseindia.com and on the website of NSDL (Agency engaged for providing e-voting facility) at www.evoting.nsdl.com respectively.

REMOTE E-VOTING INFORMATION

- Pursuant to the provisions of Section 108 of the Act, read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended, Regulation 44 of the Listing Regulations and Secretarial Standard on General Meeting issued by the Institute of Company Secretaries of India, the Company is pleased to provide e-voting facility to the members to cast their votes electronically on all resolutions proposed to be considered at the 13th AGM through National Securities Depository Limited (NSDL) e-voting platform.
- The remote e-voting window will open at 09.00 AM (IST) on Saturday, the 26th August, 2023 and close at 05.00 PM (IST) on Monday, 28th August, 2023. During this period the members of the Company holding shares either in physical form or in dematerialized form, as on the cut-off date (record date), i.e. Tuesday, 22nd August, 2023 may cast their vote electronically. The e-voting module will be disabled thereafter by NSDL. Once the vote by the Member has been cast, she shall not be allowed to change it subsequently. The voting rights of the members shall be in proportion to their shares of the paid up equity shares capital of the company as on the cut-off date of Tuesday, the 22nd August, 2023. Members who have casted their votes by remote e-voting may attend the meeting but will not be entitled to cast their votes at the meeting once again. A person who is not a Member on the cut-off date should accordingly treat the Notice of the AGM for information purposes only. Any person who acquires shares of the Company or becomes a Member of the Company after dispatch of the Notice of the AGM and Annual Report and holding shares as on cut-off date (record date) i.e., Tuesday, 22nd August, 2023 may wish to NSDL at evoting@nsdl.com or Kolkata@linkintime.in requesting for user ID and password for remote e-voting. Members already registered with NSDL for remote e-voting can however use their existing user ID and password for this purpose.
- In case of any query/grievance, Members may refer to the Frequently Asked Questions (FAQS) for Shareholders and e-voting User Manual for Shareholders available under the Download section of NSDL e-voting website www.evoting.nsdl.com or call on toll free no. 1-82-4886 7000 or 1-82-42499 7000 or send a request at investor@nsdl.com or in contact the following concerned persons :
(a) Ms. Pallavi Mhatre, Senior Manager, NSDL, Trade Wing, 4th Floor, Kamala Mills Compound, Lower Panel, Mumbai - 400 013 at telephone no. 022-24934360/022-24934545 or e-mail id: pallavi@nsdl.com and evoting@nsdl.com
(b) Mr. Vivek Jain, Company Secretary, Manaksia Aluminium Company Limited, 8/1, Lal Bazar Street, Bikaner Building, 3rd Floor, Kolkata - 700 001 at telephone no. 033-22435053/54 or e-mail at investor@malcoindia.com

INSTRUCTIONS FOR MEMBERS ATTENDING THE AGM THROUGH VC/OAVM

- Members will be provided with a facility to attend the AGM through VC/OAVM through the NSDL e-voting system. Members may access the same at www.evoting.nsdl.com/ under shareholders/members login by using their remote e-voting login credentials. The detailed procedure for attending the AGM through VC/OAVM is mentioned in the Notice of the AGM.

CLOSURE OF REGISTER OF MEMBERS AND SHARE TRANSFER BOOKS

- Notice is hereby given that pursuant to the provisions of Section 91 of the Act, read with Rule 10 of the Companies (Management and Administration) Rules, 2014 and Regulation 42 of the Listing Regulations, that Register of Members and Share Transfer Books shall remain closed from Wednesday, 23rd August, 2023 to Tuesday, 29th August, 2023 (both days inclusive) for the purposes of AGM.
- The Results of voting will be declared within 2 working days from the conclusion of the 13th AGM. Such Results will be forwarded by the Company to the National Stock Exchange of India Limited (NSE) and BSE Limited (BSE). The declared Results alongwith the Scrutinizer's Report will also be available forthwith on the Company's corporate website at www.manaksialuminium.com and on NSDL's e-voting website at www.evoting.nsdl.com.

BY ORDER OF BOARD OF DIRECTORS
For Manaksia Aluminium Company Limited

Place : Kolkata
Date : 07th August, 2023
Vivek Jain
Company Secretary
Membership No. A39646

IFGL REFRACTORIES LIMITED
CIN: L19199RJ2007PLC027954
Head & Corporate Office: McLeod House, 3, Netaji Subhas Road, Kolkata 700011, Tel: +91 33 40101010
E-mail: ifgl@ifgl.in investorcomplaints@ifgl.in
Website: www.ifglgroup.com

EXTRACT OF STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2023

Particulars	Quarter ended		Year ended	
	30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)	31.03.2023 (Audited)
Total Income	42,730	37,589	35,981	1,39,982
Net Profit before Tax from Ordinary Activities	4,129	3,959	1,016	10,570
Net Profit after Tax and Exceptional Items	2,961	2,942	1,455	7,921
Total Comprehensive Income (Comprising Profit for the period after Tax and Other Comprehensive Income after Tax)	3,358	3,177	1,034	9,622
Basic & Diluted Earnings Per Share (Face Value ₹ 10/- per Share)	3,604	3,604	3,604	21,906
Other Equity Earnings Per Share (of ₹ 10/- each) Basic and Diluted	8,214	8,164	4,04	21,906

Figures for the quarter are not annualised.

NOTES:

- Above financial results have been reviewed by the Audit Committee at its meeting held on 5th August, 2023, and approved by the Board of Directors (Board) at its meeting held on that date. The Statutory Auditor has reviewed the same.
- Following amendments made by the Finance Act, 2021 to the relevant Sections of the Income Tax Act, 1961, whereby Goodwill arising on amalgamation will not be considered as a depreciable asset and depreciation on goodwill will not be allowable as deductible expenditure effective 1st April, 2020, the Holding Company has not claimed deduction of depreciation on such goodwill under Income Tax for period beginning on that date. The Holding Company management, supported by legal opinions, continues to believe that such deduction claimed in prior assessment years are sustainable and remain unaffected. During the previous year, the Holding Company's claim of ₹ 2,816 lakhs towards borrower relationships and Brand Name/Trade Marks, based on valuation carried out by an Independent Valuer in the previous year. The balance amount of purchase consideration being ₹ 444 lakhs was recognised as goodwill in the previous year.
- In the previous year, on 24th February, 2023, Monoon International Refractories Ltd. UK, (MIRL), being step down operating subsidiary of the Holding Company acquired 100% shareholding of Sheffield Refractories Ltd. UK (SRL) engaged in manufacturing of Monolithic Refractory Products for total consideration of ₹ 4,981 lakhs (equivalent to GBP 5.0 Million cash consideration and GBP 0.1 Million towards costs of acquisition) to offer bigger basket of products and acquire new customer relationships. Effective that date, SRL became Subsidiary of MIRL and consequently step down subsidiary of Holding Company. In accordance with Ind AS 103 - Business Combination, the aforesaid purchase consideration was allocated to the extent of ₹ 1,742 lakhs to Property, Plant and Equipment, ₹ 5,497 lakhs to Current Assets and Current Liabilities of ₹ 1,883 lakhs based on their respective fair values and ₹ 2,584 lakhs towards borrowings assumed. The Holding Company had also recognised Intangible Assets aggregating ₹ 1,765 lakhs towards Customer Relationships and Brand Name/Trade Marks, based on valuation carried out by an Independent Valuer in the previous year. The balance amount of purchase consideration being ₹ 444 lakhs was recognised as goodwill in the previous year.
- Key Stand-alone financial information are as follows:

Particulars	Quarter ended		Year ended	
	30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)	31.03.2023 (Audited)
Total Income	23,028	21,761	22,573	84,557
Net Profit before Tax from Ordinary Activities	3,269	3,274	1,700	8,529
Net Profit after Tax from Ordinary Activities	2,251	2,294	1,196	6,117
Total Comprehensive Income (Comprising Profit for the period after Tax and Other Comprehensive Income after Tax)	2,252	2,297	1,197	6,121

- The figures of the last quarter ended 31st March, 2023 are the balancing figures between the audited figures in respect of the financial year ended 31st March, 2023 and the unaudited published year to date figures up to 31st December, 2022, being the date of the end of the third quarter of that financial year, which was subjected to limited review. Results of corresponding quarter of the previous year and results of the immediately preceding quarter do not include figures of the acquired company for the entire quarter and full date of acquisition as mentioned in Note 3 respectively.
- This is an extract of the detailed format of Unaudited Consolidated and Stand-alone Financial Results for the quarter ended 30th June, 2023 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. Detailed format of the Unaudited Consolidated and Stand-alone Financial Results are available on the Websites of BSE (www.bseindia.com), NSE (www.nseindia.com) and Company's Website (www.ifglgroup.com).

On behalf of the Board of IFGL Refractories Limited
S K Bajoria
Chairman
(DIN : 00084004)

OUR TECHNOLOGY. YOUR SUCCESS.

JAMSHRI REALTY LIMITED
(FORMERLY KNOWN AS THE JAMSHRI RANJITSINGHI SPG & WVG. MILLS CO. LTD.)
CIN: L17119PN0700029028
Regd. Office: Fatehchand Dattalal, Netaji Subhas Road, Solapur - 413 001.
Tel. No: 91 22 22872401. Website: www.jamshri.in. Email: jamshri1907@gmail.com

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30.06.2023 (₹ in Lakhs)

Sl. No.	Particulars	Quarter Ended		
		30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)
1	Total Income from Operations	195.51	101.43	117.12
2	Profit (Loss) for the period from continuing operations before tax and Exceptional Items	(121.06)	(76.09)	(103.02)
3	Net Profit (Loss) for the period from continuing operations after tax and Exceptional Items	(121.06)	(75.84)	(102.42)
4	Profit (Loss) for the period from discontinued operations before tax	(6.04)	(3.93)	(6.99)
5	Net Profit (Loss) for the period from discontinued operations after tax	(6.04)	(3.93)	(6.99)
6	Total Comprehensive Income for the period (Comprising Profit (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	(127.10)	(79.28)	(109.42)
7	Equity Share Capital	698.65	628.65	698.65
8	Earnings Per Share of Rs. 1000/- each (Continued operations)	1000/-	1000/-	1000/-
9	Basic & Diluted Earnings Per Share	(173.27)	(108.27)	(143.74)
10	Discorinated operations			
11	Basic & Diluted Earnings Per Share	(8.65)	(6.62)	(10.01)

NOTES:
a) The above unaudited financial results have been reviewed by the Audit Committee approved by the Board of Directors at its meeting held on Aug. 4, 2023.
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 ended 30 June 2023 filed with BSE. The full format is available on the website of BSE at www.bseindia.com and on the Company's website at www.jamshri.in.

For JAMSHRI REALTY LIMITED
RAJESH DAMANI
DATE : 4 AUGUST 2023
J.T. MANAGING DIRECTOR

TECHNO ELECTRIC & ENGINEERING COMPANY LTD.
CIN: L41019UP2005PLC094368
Registered Office: C-218, Gaurdham Nagar (G-2), Sector-63, Noida, Gautam Budh Nagar, Uttar Pradesh, India, 201307, Phone No: (0120) 2406030
Corporate Office: 18, Park Plaza, South Block, 71, Park Street, Kolkata-700 016
Phone No: (033) 4051 3000, Fax No: (033) 4051 3200
Website: www.techno.co.in, E-mail: desk.investor@techno.co.in

NOTICE
Transfer of Equity Shares of the Company to Investor Education and Protection Fund (IETF) Demat Account

Pursuant to the provisions of the Companies Act 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 and further read with Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Amendment Rules, 2017 (the Rules) it is hereby notified that all Equity Shares in respect of which Dividend has not been encashed or claimed by the Shareholders for the last seven consecutive years will be transferred by the Company to Investor Education and Protection Fund (IETF) Demat Account.

The Company has communicated individually to the concerned Shareholders whose Shares are liable to be transferred to the Investor Education and Protection Fund (IETF), for claiming the Dividend IMMEDIATELY but not later than 05.09.2023 for the financial year 2015-2016 following which the Company shall transfer the Shares to the IETF Demat Account after following the applicable procedure.

The Company has uploaded relevant details of unpaidd/undivided dividend payable to such Shareholders and corresponding Shares to be transferred to IETF Demat Account on its Website at www.techno.co.in under the "Investor" menu. Shareholders may further note that Shares to be transferred to IETF Demat Account can be claimed back by them from IETF Authority after following the procedure prescribed under the said Rules.

For any further communication/query, please contact Mr. Niranjana Brahma, Company Secretary, at Phone No: 033 40513000, 9831800922. E-mail: desk.investor@techno.co.in or the Company's Registrar and Transfer Agent, M/s Niche Technologies Private Limited, 3A, Aukland Place, 7th Floor, Room No. 7A & 7B, Kolkata - 700 011 at Phone No: 033 2280 6616/9616, Fax: 033 2280 6619. E-mail: niche@techetp.com/niche@techetp.com

For Techno Electric & Engineering Company Ltd.
(Niranjana Brahma)
Date: 05.08.2023
Company Secretary (A-11652)

Exclusion clauses must be communicated



CONSUMER PROTECTION
JEHANGIR B GAI

Vijender Pal Mahajan bought an insurance policy from Aegon Life Insurance on March 13, 2012. The policy, called Aegon Religare Health Plan, had a tenure of five years. It covered Vijender as well as his wife Veena for a sum of ₹4,90,000. The annual premium was ₹34,705.

During the tenure of the policy, Veena had to be hospitalised. She was admitted to Medanta Medcity Hospital in Gurgaon on April 20, 2012, and was found to be suffering from severe Aortic Stenosis (AS), Type-II diabetes, and hypothyroidism.

On April 23, 2012, she underwent surgery for aortic valve replacement. A claim of ₹4,04,039 was lodged for treatment and hospitalisation. It was repudiated on two grounds: first, that the ailment was due to pre-existing medical conditions, including resultant complications which were excluded under clause 6 of the policy; and secondly, that clause 5.2 of the policy provided for a waiting period of 90 days, while the ailment had occurred within 34 days of the inception of the policy.

Aggrieved, Veena filed a complaint before the Amritsar District Consumer Forum. She questioned the repudiation based on the terms and conditions which had not been supplied to her with the policy. This was contested by the insurer. The forum upheld the insurer's stand and dismissed the complaint.

Veena appealed against the order. The State Commission observed that the insurer had not placed on record any evidence to show that the policy terms and conditions had been dispatched to the insured to make her aware of the exclusion clauses under

the policy. Since the insurer had failed to prove that the terms of the policy had been communicated, the State Commission allowed the appeal. It set aside the district forum's order, and held the insurer liable to settle the claim.

The insurer filed a revision petition before the National Commission. It argued that the State Commission had ignored the receipt issued by Blue Dart Courier and had wrongly concluded that there was no evidence to prove that the policy terms and conditions had been supplied to Veena. The insurer also argued that diabetes and hypothyroidism diagnosed during hospitalisation could not have occurred "overnight". So, it implied that Veena had failed to disclose these ailments while applying for the policy. It also contended that even if the claim was payable, the amount would be limited to ₹1,02,000 as it was a fixed indemnity plan.

The National Commission observed that there were different dates, June 28, 2017, and March 13, 2012, mentioned on the copy of Blue Dart Courier's receipt that had been produced. However, the original document had not been produced. Besides, there was no evidence to indicate who had delivered the letter and who had received it. So, the Commission held that there was no evidence to show that Veena had been served with the terms governing the policy. Consequently, it would not be permissible to repudiate the claim on the basis of exclusion clauses which had not been communicated. For the same reason, the quantum of the claim could not be limited to ₹1,02,000 and the entire amount of ₹4,04,039 would be payable as it fell within the overall coverage limit.

On merits, the Commission observed that there was no evidence to show that the insured was aware that she was suffering from diabetes and hypothyroidism till these ailments were discovered during hospitalisation.

Accordingly, by its order of August 3, 2023, delivered by Subhash Chandra, the National Commission dismissed the insurer's revision and held the insurer liable to settle the entire claim.

The writer is a consumer activist

Student travel cover: Buy before setting off to study abroad

But ensure that your policy aligns with your foreign university's requirements

SANJAY KUMAR SINGH & KARTHIK JEROME

Avantika Singh, 32, will head to the United States (US) in the last week of August to start a nine-month Masters in Engineering programme at the University of California, Irvine. She is not sure whether she should purchase an insurance cover from India or do so once she lands in the US. Like Singh, thousands of Indian students are currently gearing up to embark on a life-changing journey abroad for higher studies. Experts say they should arm themselves with a comprehensive student travel insurance policy before they leave Indian shores.

Contrary to what its name suggests, this plan is more than just a travel cover. It is a safety net that safeguards students from unexpected financial setbacks due to medical contingencies, travel disruptions, and even legal troubles abroad.

Buy at home or abroad?

Most experts favour buying a plan from India. According to Bhabatosh Mishra, director-underwriting, products and claims, Niva Bupa Health Insurance, "Indian insurers charge lower premiums compared to their foreign counterparts. Furthermore, having a policy from India means that in case of an emergency, a family member back home can notify the insurer and ensure that the insurance requirements are handled efficiently. This eases the burden on the student who would otherwise have to manage it alone in a foreign land."

Indian policies are also more comprehensive. Says Aditya Sharma, chief distribution officer, retail sales, Bajaj Allianz General Insurance, "A health insurance plan purchased from



a foreign university will not cover the student during travels to and from India, as Indian policies will. Plans bought in India also cover a contingency visit by a family member if the student falls ill abroad. These policies also provide personal liability cover. And they also cover the student on visits to other countries during holidays."

Buying a cover in India may also be the more prudent choice. Says Naval Goo, chief executive officer (CEO), PolicyX: "The student could face difficulties in obtaining a cover abroad, given the varied terms and conditions that prevail in foreign countries." A student who decides to purchase a policy in India must, however, ensure that it meets her university's coverage criteria.

Sum insured: Meet tiny norms, then buy little more

Students should first check the sum insured required by their university. That should be the baseline cover they should buy. Beyond that, they should buy what they can afford. Buying a higher cover is especially crucial for students heading to the US or to

STUDENT TRAVEL INSURANCE: COMPARE PREMIUMS

Company & plan	Premium (₹)*
■ Care - Student Explore	₹4,166 for sum insured (₹) of ₹300,000
■ Tata AIG - Student Travel Guard	₹7,098 for ₹1 of Student
■ Bajaj Allianz - Travel Prime Student Silver	₹2,844 for ₹1 of Student
■ Niva Bupa - Student Travel Assure	₹2,834 for ₹1 of Student

* Premiums are for a student aged 25, travelling to the US for one year (65 days), and inclusive of one year (65 days). Source: Policybazaar.com

Canada, where health care costs are exorbitant. Says Manas Kapoor, product head-travel insurance, Policybazaar.com: "If the student is going abroad for a short-term exchange programme of one week to three months, then a cover of ₹50,000 or ₹1 lakh may suffice. But if she is going for a one- to two-year programme, then a cover ranging from ₹2.5 lakh to ₹5 lakh is ideal."

Sharma recommends a sum insured of ₹10 lakh for students

bond cover (in case the student gets arrested). Study-related covers include study interruption and sponsor protection (if the person funding the student's studies passes away, the plan makes a payout).

Watch out for exclusions

Standard plans usually do not cover pre-existing diseases, non-prescription drugs, diseases arising from alcohol and drug consumption, experimental or non-standard treatments, and cosmetic surgery. Other exclusions might include adventure sports, HIV-AIDS related illnesses, war, etc. However, students can buy coverage for some of these exclusions, such as pre-existing diseases, as an add-on.

Will settlement be cashless?

Indian insurers partner with international assistance companies for efficient claim settlement. For example, Bajaj Allianz customers are assisted by Allianz Partners in 156 countries. Niva Bupa partners with Europ Assistance. "These partners ensure cashless treatment for students, especially when hospitalisation is for more than 24 hours and treatment takes place in a network hospital," says Kapoor. Study-related benefits, he adds, are offered in the form of reimbursement.

Mistakes to avoid

Mishra suggests students buy this cover well in advance and not leave the decision to the last moment. Sharma suggests comparing the coverages and premiums offered by various insurers.

Make sure that the policy suits the duration of your course and provides adequate geographical coverage based on your needs. A student studying in Canada, for instance, might want to include coverage for the US, as she is likely to visit that country during her study period.

Manaksia Aluminium Company Limited

Corporate Identity Number: L27100WB2010PLC144405

Registered Office : B/1, Lal Bazar Street, Bikaner Building, 3rd Floor, Kolkata WB - 700001 India
E-mail: investor@malcoindia.com, Website: www.manaksialuminium.com
Phone: +91-33-2243 5053 / 5054

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NOTICE is hereby given that the 13th (Thirteenth) Annual General Meeting (the "AGM" or the "Meeting") of the members of Manaksia Aluminium Company Limited (the Company) will be held on **Tuesday, 29th August 2023, at 01:30 p.m. (IST)** through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM") to transact the business as set out in the Notice convening the Meeting (Notice) in compliance with the applicable provisions of the Companies Act, 2013 ("Act") and rules made thereunder and Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") read with General Circular Nos. 14/2020, No. 17/2020, No. 20/2020, No. 02/2021, No. 19/2021, No. 02/2022 and 10/2022 dated April 8, 2020, April 13, 2020, May 05, 2020, January 13, 2021, December 8, 2021, May 05, 2022 and December 23, 2022 respectively (hereinafter collectively referred as the MCA Circulars) issued by the Ministry of Corporate Affairs read with SEBI Circular Nos. SEBI/HO/CFD/CMD/IC/DP/IR/PD/2020/079, SEBI/HO/CFD/CMD/IC/DP/IR/2020/111, SEBI/HO/CFD/CMD/IC/DP/IR/2022/62 and SEBI/HO/CFD/PO/219/IR/2023/4 dated May 12, 2020, January 15, 2021, May 13, 2022 and January 05, 2023 respectively issued by Securities and Exchange Board of India (herein after collectively referred to as "Circulars").

In accordance with the above Circulars, the Notice convening the AGM along with the Annual Report including Audited Financial Statements for the Financial Year ended 31st March, 2023 has been sent only through e-mails to those members whose e-mail ids are registered with the Company or the Registrar and Share Transfer Agent (the "RTA"), i.e., Link Intime India Pvt. Ltd. or the Depository Participant(s). The Notice along with the Annual Report for the Financial Year ended 31st March, 2023 are available on the website of the Company at www.manaksialuminium.com, websites of the Stock Exchanges where the equity shares of the Company are Listed i.e. National Stock Exchange of India Limited and BSE Limited at www.nseindia.com and www.bseindia.com and on the website of NSDL (Agency engaged for providing e-voting facility) at www.evoting.nsdl.com respectively.

REMOTE E-VOTING INFORMATION

Pursuant to the provisions of Section 108 of the Act, read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended, Regulation 44 of the Listing Regulations and Secretarial Standard on General Meeting issued by the Institute of Company Secretaries of India, the Company is pleased to provide e-voting facility to the members to cast their votes electronically on all resolutions proposed to be considered at the 13th AGM through National Securities Depository Limited (NSDL) e-voting platform.

The remote e-voting window will open at **09.00 AM (IST) on Saturday, the 26th August, 2023 and close at 05.00 PM (IST) on Monday, 28th August, 2023**. During this period the members of the Company holding shares either in physical form or in dematerialized form, as on the **cut-off date (record date)**, i.e. **Tuesday, 22nd August, 2023** may cast their vote electronically. The e-voting module will be disabled thereafter by NSDL. Once the vote by the Member has been cast, she shall not be allowed to change it subsequently. The voting rights of the members shall be in proportion to their shares of the paid up equity shares capital of the company as on the **cut-off date of Tuesday, the 22nd August, 2023**. Members who have casted their votes by remote e-voting may attend the meeting but will not be entitled to cast their votes at the meeting once again. A person who is not a Member on the cut-off date should accordingly treat the Notice of the AGM for information purposes only. Any person who acquires shares of the Company and becomes a Member of the Company after dispatch of the Notice of the AGM and Annual Report and holding shares as on **cut-off date (record date)**, i.e., **Tuesday, 22nd August, 2023** may wish to NSDL at evoting@nsdl.com or kolkata@linkintime.com in requesting for user ID and password for remote e-voting. Members already registered with NSDL for remote e-voting can however use their existing user ID and password for this purpose.

In case of any query/grievance, Members may refer to the Frequently Asked Questions (FAQS) for Shareholders and e-voting User Manual for Shareholders available under the Download section of NSDL e-voting website www.evoting.nsdl.com or call on toll free no. 1-82-4986 7000 or 1-82-42499 7000 or send a request at evoting@nsdl.com or in contact the following concerned persons :
(a) Ms. Pallavi Mhatre, Senior Manager, NSDL, Trade Wing, 4th Floor, Kamala Mills Compound, Lower Panel, Mumbai - 400 013 at telephone no. 022-24934360/022-24934545 or e-mail id: pallavi@nsdl.com and evoting@nsdl.com
(b) Mr. Vivek Jain, Company Secretary, Manaksia Aluminium Company Limited, B/1, Lal Bazar Street, Bikaner Building, 3rd Floor, Kolkata - 700 001 at telephone no. 033-22435053/54 or e-mail id: investor@malcoindia.com

INSTRUCTIONS FOR MEMBERS ATTENDING THE AGM THROUGH VC/OAVM

Members will be provided with a facility to attend the AGM through VC/OAVM through the NSDL e-voting system. Members may access the same at www.evoting.nsdl.com/ under shareholders/members login by using their remote e-voting login credentials. The detailed procedure for attending the AGM through VC/OAVM is mentioned in the Notice of the AGM.

CLOSURE OF REGISTER OF MEMBERS AND SHARE TRANSFER BOOKS

Notice is hereby given that pursuant to the provisions of Section 91 of the Act, read with Rule 10 of the Companies (Management and Administration) Rules, 2014 and Regulation 42 of the Listing Regulations, that Register of Members and Share Transfer Books shall remain closed from **Wednesday, 23rd August, 2023 to Tuesday, 29th August, 2023 (both days inclusive)** for the purposes of AGM.

The Results of voting will be declared within 2 working days from the conclusion of the 13th AGM. Such Results will be forwarded by the Company to the National Stock Exchange of India Limited (NSE) and BSE Limited (BSE). The declared Results alongwith the Scrutinizer's Report will also be available forthwith on the Company's corporate website at www.manaksialuminium.com and on NSDL's e-voting website at www.evoting.nsdl.com.

BY ORDER OF BOARD OF DIRECTORS
For Manaksia Aluminium Company Limited

Vivek Jain
Company Secretary
Date : 07th August, 2023
Membership No. A39546

IFGL REFRACTORYS LIMITED
CIN: L19199OR2007PLC027954

Head & Corporate Office :
McLeod House, 3, Netaji Subhas Road
Kolkata 700011, Tel: +91 33 40101010
E-mail: ifgl@ifgl.in
investorcomplaints@ifgl.in

Website : www.ifglgroup.com

(₹ in lakhs except as otherwise stated)

EXTRACT OF STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2023

Particulars	Quarter ended		Year ended	
	30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)	31.03.2023 (Audited)
Total Income	42,730	37,589	35,981	1,39,966
Net Profit before Tax from Ordinary Activities	4,129	3,959	1,016	10,570
Net Profit after Tax and Exceptional Items	2,961	2,942	1,455	7,921
Total Comprehensive Income (Comprising Profit for the period after Tax and Other Comprehensive Income after Tax)	3,358	3,177	1,034	9,625
Basic Earnings Per Share (Face Value ₹ 10/- per Share)	3,604	3,604	3,604	3,604
Other Equity Earnings Per Share (of ₹ 10/- each) Basic and Diluted ₹	8,214	8,164	4,04	21,98

Figures for the quarter are not annualised.

NOTES:

- Above financial results have been reviewed by the Audit Committee at its meeting held on 5th August, 2023, and approved by the Board of Directors (Board) at its meeting held on that date. The Statutory Auditor has reviewed the same.
- Following amendments made by the Finance Act, 2021 to the relevant Sections of the Income Tax Act, 1961, whereby Goodwill arising on amalgamation will not be considered as a depreciable asset and depreciation on goodwill will not be allowable as deductible expenditure effective 1st April, 2020, the Holding Company has not claimed deduction of depreciation on such goodwill under Income Tax for period beginning on that date. The Holding Company management, supported by legal opinions, continues to believe that such deduction claimed in prior assessment years are sustainable and remain unaffected. During the previous year, the Holding Company's claim of ₹ 2,816 lakhs (including a tax impact of ₹ 984 lakhs) towards such deduction for Assessment Year 2020-21 has been disallowed. Being aggrieved thereby, the Holding Company has filed an appeal before the Commissioner of Income Tax (Appeals).
- In the previous year, on 24th February, 2023, Monoon International Refractories Ltd. UK, (MIRL), being step down operating subsidiary of the Holding Company acquired 100% shareholding of Sheffield Refractories Ltd. UK (SRL) engaged in manufacturing of Monolithic Refractory Products for total consideration of ₹ 4,981 lakhs (equivalent to GBP 5.0 Million cash consideration and GBP 0.1 Million towards costs of acquisition) to offer bigger basket of products and acquire new customer relationships. Effective that date, SRL became Subsidiary of MIRL and consequently step down subsidiary of Holding Company. In accordance with Ind AS 103 - Business Combination, the aforesaid purchase consideration was allocated to the extent of ₹ 1,742 lakhs to Property, Plant and Equipment, ₹ 5,497 lakhs to Current Assets and Current Liabilities of ₹ 1,883 lakhs based on their respective fair values and ₹ 2,584 lakhs towards borrowings assumed. The Holding Company had also recognised Intangible Assets aggregating ₹ 1,765 lakhs towards Customer Relationships and Brand Name/Trade Marks, based on valuation carried out by an Independent Valuer in the previous year. The balance amount of purchase consideration being ₹ 444 lakhs was recognised as goodwill in the previous year.
- Key Stand-alone financial information are as follows:

Particulars	Quarter ended		Year ended	
	30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)	31.03.2023 (Audited)
Total Income	23,028	21,761	22,573	84,557
Net Profit before Tax from Ordinary Activities	3,269	3,274	1,700	8,529
Net Profit after Tax from Ordinary Activities	2,251	2,294	1,196	6,117
Total Comprehensive Income (Comprising Profit for the period after Tax and Other Comprehensive Income after Tax)	2,252	2,297	1,197	6,121

5. The figures of the last quarter ended 31st March, 2023 are the balancing figures between the audited figures in respect of the financial year ended 31st March, 2023 and the unaudited published year to date figures up to 31st December, 2022, being the date of the end of the third quarter of that financial year, which was subjected to limited review. Results of corresponding quarter for the previous year and results of the immediately preceding quarter do not include figures of the acquired company for the entire quarter and full date of acquisition as mentioned in Note 3 respectively.

6. This is an extract of the detailed format of Unaudited Consolidated and Stand-alone Financial Results for the quarter ended 30th June, 2023 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. Detailed format of the Unaudited Consolidated and Stand-alone Financial Results are available on the Websites of BSE (www.bseindia.com), NSE (www.nseindia.com) and Company's Website (www.ifglgroup.com).

On behalf of the Board
of IFGL Refractories Limited

S K Bajoria
Chairman
(DIN : 00084004)

OUR TECHNOLOGY. YOUR SUCCESS.

Kolkata
5th August, 2023

JAMSHRI REALTY LIMITED
(FORMERLY KNOWN AS THE JAMSHRI RANJITSINGHI SPG & WVG. MILLS CO. LTD.)
CIN: L17111WB1997PLC00929
Regd. Office : Fatehchoudi, Durgam Chatterjee Road, Solapur - 413 001.
Tel. No. 91 22 22872401. Website: www.jamshri.in, Email: jamshri1997@gmail.com

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30.06.2023 (₹ In Lakhs)

Sl. No.	Particulars	Quarter Ended		
		30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)
1	Total Income from Operations	195.51	101.43	117.12
2	Profit (Loss) for the period from continuing operations before Tax and Exceptional Items	(121.06)	(76.09)	(103.02)
3	Net Profit (Loss) for the period from continuing operations after tax and Exceptional Items	(121.06)	(75.84)	(102.42)
4	Profit (Loss) for the period from discontinued operations before tax	(6.04)	(3.93)	(6.99)
5	Net Profit (Loss) for the period from discontinued operations after tax	(6.04)	(3.93)	(6.99)
6	Total Comprehensive Income for the period	(127.10)	(79.82)	(109.42)
7	Equity Share Capital	698.65	628.26	698.65
8	Earning Per Share of Rs. 1000/- each	1000/-	1000/-	1000/-
9	Basic & Diluted Earning Per Share	(173.27)	(108.27)	(143.74)
10	Discontinued operations			
11	Basic & Diluted Earning Per Share	(8.65)	(6.62)	(10.01)

NOTES:

- The above unaudited financial results have been reviewed by the Audit Committee approved by the Board of Directors at its meeting held on August 4, 2023.
- 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 ended 30th June 2023 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
Jt. MANAGING DIRECTOR

PLACE : MUMBAI
DATE : 4th AUGUST 2023

TECHNO ELECTRIC & ENGINEERING COMPANY LTD.
CIN: L41010UP2005PLC094368
Registered Office: C-218, Ground Floor (3R-2), Sector-63,
Noida, Gautam Buddha Nagar,
Uttar Pradesh, India, 201307, Phone No: (0120) 2406030
Corporate Office: 18, Park Plaza, South Block, 71, Park Street, Kolkata-700 016
Phone No: (033) 4051 3000, Fax No: (033) 4051 3206
Website: www.techno.co.in, E-mail: desk.investor@techno.co.in

NOTICE

Transfer of Equity Shares of the Company to Investor Education and Protection Fund (IEPF) Demat Account

Pursuant to the provisions of the Companies Act 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 and further read with Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Amendment Rules, 2017 (the Rules) it is hereby notified that all Equity Shares in respect of which Dividend has not been encashed or claimed by the Shareholders for the last seven consecutive years will be transferred by the Company to Investor Education and Protection Fund (IEPF) Demat Account.

The Company has communicated individually to the concerned Shareholders whose Shares are liable to be transferred to the Investor Education and Protection Fund (IEPF), for claiming the Dividend IMMEDIATELY but not later than 05.09.2023 for the financial year 2015-2016 following which the Company shall transfer the Shares to the IEPF Demat Account after following the applicable procedure.

The Company has uploaded relevant details of unpaidd/undivided dividend payable to such Shareholders and corresponding Shares to be transferred to IEPF Demat Account on its Website at www.techno.co.in under the "Investor" menu. Shareholders may further note that Shares to be transferred to IEPF Demat Account can be claimed back by them from IEPF Authority after following the procedure prescribed under the said Rules.

For any further communication/query, please contact Mr. Niranjana Brahma, Company Secretary, at Phone No: 033 40513000, 9831803922. E-mail: desk.investor@techno.co.in or the Company's Registrar and Transfer Agent, M/s Niche Technologies Private Limited, 3A, Aukland Place, 7th Floor, Room No. 7A & 7B, Kolkata - 700 011 at Phone No: 033 2280 6616/9616; Fax: 033 2280 6619; E-mail: niche@nichetechpriv.com

For Techno Electric & Engineering Company Ltd.
(Niranjana Brahma)
Company Secretary (A-11652)

Place: Kolkata
Date: 05.08.2023

Phoenix ARC Private Limited

Regd Office: Danti Corporate Park, 5th Floor, 158, C.S.T Road, Kalina, Santacruz (E), Mumbai-400 099. Tel: 022-68492450, Fax: 022-67412313. CIN: U67190MH2007PT1618303; Email: info@phoenixarc.com. Website: www.phoenixarc.com

ONLINE E-AUCTION SALE OF ASSETS

PUBLIC NOTICE FOR ONLINE E-AUCTION

In exercise of the powers under the Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002 (in short referred to as SARFESI Act) and Security Interest (Enforcement) Rules, 2002 (in short referred to as SIE Rules) and pursuant to the possession of the secured assets of the borrower vested with the Authorised Officer under the said SARFESI Act and RULES for recovery of the secured debts, the Authorised Officer has decided to sell the secured asset by auction sale.

Notice is hereby given to the public in general and to the borrower and guarantors in particular, that the under mentioned property mortgaged to Phoenix ARC Private Limited in favour of Phoenix Trust FY14-13 (Phoenix) pursuant to assignment of debt by General Co-operative Bank Limited in favour of Phoenix vide Assignment Agreement dated 28.03.2014 will be sold on: "AS IS WHERE IS, AS IS WHATEVER THERE IS AND WITHOUT RECURSE BASIS" condition, for recovery of dues and further interest, charges and costs etc, as detailed below in terms of the said rules under Rules 8 & 9 of Security Interest (Enforcement) Rules, 2002 through website <https://www.bankauctions.com> as per the details given below:

Name of Borrower	SLV Hotels
Name of the Personal Guarantors/Mortgagors	2. Mrs. Pratinika M.K
Amount due-	Rs.11,59,54,789/- (Rupees Eleven Crores Fifty-Nine Lakhs Fifty-Four Thousand Seven Hundred Eighty-Nine Only) as on 30.06.2023 with future interest at contractual rate together with incidental expenses, costs, charges etc as per the Demerit Notice dated 01.07.2023 issued under section 5(2) of the SARFESI Act, 2002.
Possession taken under SARFESI Act, 2002	Symbolic Possession of the secured asset taken by the Authorised Officer of Phoenix on 03.06.2014
Date of Inspection	On request
Date of submission of Bid (E-Auction)	11.09.2023 (Monday) before 4.30 p.m.
Earnest Money Deposit	EMD Amount to be deposited by way of RTGS favouring "PHOENIX TRUST FY14-13" Scheme A, Current Account: 6114411226. CRN No. 74416233. Kotak Mahindra Bank Limited, Branch: Kalina, Mumbai, IFSC Code: KKBK0000151. EMD amount: Rs.1,25,00,000/- (Rupees One Crore Twenty-Five Lakhs Only)
Reserve Price	Rs. 12,50,00,000/- (Rupees Twelve Crores Fifty Lakhs Only)
Bid Increment	Rs. 10,00,000/- (Rupees One Lakh) or 8% in multiples
Date of E-Auction	12.09.2023 (Tuesday) between 11.00 a.m. to 12.00 noon
Mode of E-Auction	Online - e-auction
Description of the Secured Asset being auctioned	All that piece and parcel of the property bearing No.45, present BPSM Khatna No.45, 4th Block, 100 feet road, Koramangala, Bangalore - 560 034, Do No:RR-08/45. The property is adjoining East to West 24 mts and North to South 15.20 mts in all round. The area is 364 sq.mts. The property is bounded on the East by Property No.34 West by Road North by Property No.46 South by Property No. 44

Terms and Conditions of E-Auction:

- The auction sale is being conducted by the Authorised Officer under the provisions of SARFESI Act with the aid through e-auction mode. Auction/Bidding shall be only through "Online Electronic Mode" through the website <https://www.bankauctions.com>. Ms C India Private Limited is the service provider to arrange platform for e-auction.
- The e-auction is conducted as per the further Terms and Conditions of the bid document and as per the procedure set out therein. Bidders may go through the website of Phoenix also at <https://www.bankauctions.com> and website of the service provider, www.bankauctions.com for bid documents, the details of the secured asset put up for e-auction/obtaining the bid.
- The bidders may participate in the e-auction simultaneously from their office/place of their choice. Internet connectivity shall have to be arranged by each bidder himself/herself. The Authorised Officer/Phoenix's service provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure etc.
- For details, how, procedure and online e-auction, prospective bidders may contact Mr. Bhavik Pandya at Ph: 85 C India Private Limited, Contact Number: 91-124-4302020/2022/12022/2024, 91-866682337/071918124/25/26, e-mail: info@phoenixarc.com and maharashtra@csindia.com.
- The successful purchaser/bidder may go through the website of Phoenix, as mentioned above for verifying the details of the secured asset put up for e-auction/obtaining bid form.
- The auction sale will be conducted on the date and time mentioned herein above, when the secured assets mentioned above will be sold on "AS IS WHERE IS, AS IS WHATEVER THERE IS AND WITHOUT RECURSE BASIS" condition of the said rules under Rules 8 & 9 of Security Interest (Enforcement) Rules, 2002.
- All the intending purchasers/bidders are required to register their names in the portal mentioned above as <https://www.bankauctions.com> and get user ID and password free of cost to participate in the e-auction on the date and time aforesaid.
- For participating in the e-auction, prospective bidders are required to deposit the full amount of refundable Earnest Money Deposit (EMD) of the reserve price of the secured assets along with copies of the PANCARD, Bank Resolutions in case of company and Address Proof (Aadhar) on or before 11.09.2023 (Monday) before 4.30 p.m.
- The successful purchaser/bidder shall deposit the 25% (inclusive of EMD) of his/her offer by way of RTGS/NEFT to the account respectively mentioned herein above on the date of e-auction mentioned above or not later than the next working day before the closure of banking hours, which deposit will have to be confirmed by Phoenix, failing which the sale will be deemed to have been failed and the EMD of the said successful bidder shall be forfeited.
- The EMD of all other bidders who did not succeed in the e-auction will be refunded by Phoenix within 72 hours of working days from the closure of the e-auction. The EMD will not carry any interest.
- The balance amount of purchase consideration shall be payable by the successful purchaser/bidder on or before the fifteenth day from the date of confirmation of sale of the said secured asset by the Authorised Officer/Creditor or such extended period as may be agreed upon in writing by the Authorised Officer at his/her discretion. In case of default, all amounts deposited till then shall be liable to be forfeited.
- For inspection of account, prospective bidders may contact Amit Masakar/Suman Varman, at amit.masakar@phoenixarc.com or suresh.varman@phoenixarc.com (in email) or on 09768987286 / 750649036 (mob.)
- At any stage of the e-auction, the Authorised Officer may accept/terminate/cancel the bid/offer or postpone the e-auction as mentioned above, without assigning any reason therefor and without any prior notice.
- The successful purchaser/bidder shall bear any statutory dues, taxes, fees, stamp duty, registration fees, etc. that is required to be paid in order to get the secured asset/property conveyed/delivered in his/her favour as per the applicable law.
- The payment of all statutory dues, taxes, rates, assessments, charges, fees, society dues etc. owing/by/against the successful bidder shall be the sole responsibility of the successful bidder only.
- The successful purchaser/bidder shall be solely responsible for any cost / expenses / fees / charges / transfer premium etc. payable to Bruhat Bengaluru Mahanagara Palike (BBMP) or any other authorities, the prospective bidders may contact amit.masakar@phoenixarc.com or suresh.varman@phoenixarc.com (in email) or on 09768987286 / 750649036 (mob.)
- It shall be the sole responsibility of the intending purchaser/bidders to make their own independent enquiries, inspect, verify and satisfy themselves about the secured asset being put up for e-auction and claimants/rights affecting the secured assets, including the statutory dues and specifications before submitting the bid.
- The particulars specified in the e-auction notice published in the newspapers have been stated to be the best of the information of the undersigned, however the undersigned or anyone else, does not undertake or warrant any representation or warranty.
- In the event, the e-auction as scheduled for the sale of the secured assets heretofore fails for any reason whatsoever, Phoenix has the right to sell the secured asset by any methods under the provisions of Rule 8(b) of the Security Interest (Enforcement) Rules, 2002 and SARFESI Act, 2002.
- The borrower and guarantors in particular, shall be deemed to have accepted this Sale Notice as a notice under Rule 8(b) of the Security Interest (Enforcement) Rules, 2002 about the holding of above-mentioned secured asset.

Place: Bangalore
Date: 07.08.2023
Sd/- Authorised Officer
Phoenix ARC Private Limited, Phoenix Trust FY 14-13 Scheme A

Manakia Aluminium Company Limited

Corporate Identity Number: L27100WB2010PL144405
 Registered Office: 8/1, Lal Bazar Street, Bikaner Building, 3rd Floor, Kolkatta WB - 700001 India
 E-mail: info@malcolindia.com, Website: www.manakialuminium.com
 Phone: +91-33-2243 5053 / 5054

NOTICE OF 13TH ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING AND BOOK CLOSURE

NOTICE is hereby given that the 13th (Thirteenth) Annual General Meeting (the "AGM" or the "Meeting") of the members of Manakia Aluminium Company Limited (the Company) will be held on **Tuesday, 29th August, 2023, at 01:30 p.m. (IST)** through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM") to transact the business as set out in the Notice convening the Meeting (Notice) in compliance with the applicable provisions of the Companies Act, 2013 ("Act") and rules made thereunder and Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") and other applicable laws, as on the **cut-off date (record date)**, i.e., **Tuesday, 22nd August, 2023** may cast their vote electronically. The e-voting module will be disabled thereafter by NSDL. Once the vote is cast by the Member he/she shall not be allowed to change it subsequently. The voting rights of the members shall be in proportion to their shares of the paid up equity shares capital of the company as on the **cut-off date of Tuesday, the 22nd August, 2023**. Members who have casted their votes by remote e-voting will not be entitled to cast their votes at the meeting once again. A person who is not a Member on the cut-off date should accordingly treat the Notice of the AGM for information purposes only. Any person who acquires shares of the Company and becomes a Member of the Company after dispatch of the Notice of the AGM and Annual Report and holding shares as on **cut-off date (record date)** i.e., **Tuesday, 22nd August, 2023** may write to NSDL at evoting@nsdl.com or kolkata@linkintime.com in requesting for user ID and password for remote e-voting. Members already registered with NSDL for remote e-voting can however use their existing user ID and password for this purpose.

In case of any query/grievance, Members may refer to the Frequently Asked Questions (FAQs) for Shareholders and e-voting User Manual for Shareholders available under the Downloads section of NSDL's e-voting website www.evoting.nsdl.com or call on toll free no: 022-4886 7000 and 022-2499 7000 or send a request at evoting@nsdl.com or contact the following concerned persons:

(a) Ms. Pallavi Mishra, Senior Manager, NSDL Trade World, 4/A Wing, 4th Floor, Kamala Mills Compound, Lower Panel, Mumbai - 400 013 at telephone no. 022-24994360/022-24994545 or e-mail Id.pallavi@nsdl.com and evoting@nsdl.com

(b) Mr. Vivek Jain, Company Secretary, Manakia Aluminium Company Limited, 8/1, Lal Bazar Street, Bikaner Building, 3rd Floor, Kolkatta - 700 001 at telephone no. 033-22435053/54 or e-mail info@malcolindia.com.

INSTRUCTIONS FOR MEMBERS ATTENDING THE AGM THROUGH VC/OAVM

Members will be provided with a facility to attend the AGM through VC/OAVM through the NSDL e-Voting system. Members may access the same at www.evoting.nsdl.com under shareholders/member login by using their remote e-voting login credentials. The detailed procedure for attending the AGM through VC/OAVM is mentioned in the Notice of the AGM.

CLOSURE OF REGISTER OF MEMBERS AND SHARE TRANSFER BOOKS

Members is hereby further given that pursuant to the provisions of Section 89 of the Act, read with Rule 10 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of the Listing Regulations and Information Standard on General Meeting issued by the Institute of Company Secretaries of India, the Company is pleased to provide E-voting facility to the members to cast their votes electronically on all resolutions proposed to be considered at the 13th AGM through National Securities Depository Limited (NSDL) e-voting platform.

The remote e-voting window will open at 09.00 A.M. (IST) on **Saturday, the 26th August, 2023 and close at 05.00 P.M. (IST) on Monday, 29th August, 2023**. During this period the members of the company holding shares either in physical form or in dematerialized form, as on the **cut-off date (record date)**, i.e., **Tuesday, 22nd August, 2023** may cast their vote electronically. The e-voting module will be disabled thereafter by NSDL. Once the vote is cast by the Member he/she shall not be allowed to change it subsequently. The voting rights of the members shall be in proportion to their shares of the paid up equity shares capital of the company as on the **cut-off date of Tuesday, the 22nd August, 2023**. Members who have casted their votes by remote e-voting will not be entitled to cast their votes at the meeting once again. A person who is not a Member on the cut-off date should accordingly treat the Notice of the AGM for information purposes only. Any person who acquires shares of the Company and becomes a Member of the Company after dispatch of the Notice of the AGM and Annual Report and holding shares as on **cut-off date (record date)** i.e., **Tuesday, 22nd August, 2023** may write to NSDL at evoting@nsdl.com or kolkata@linkintime.com in requesting for user ID and password for remote e-voting. Members already registered with NSDL for remote e-voting can however use their existing user ID and password for this purpose.

In case of any query/grievance, Members may refer to the Frequently Asked Questions (FAQs) for Shareholders and e-voting User Manual for Shareholders available under the Downloads section of NSDL's e-voting website www.evoting.nsdl.com or call on toll free no: 022-4886 7000 and 022-2499 7000 or send a request at evoting@nsdl.com or contact the following concerned persons:

(a) Ms. Pallavi Mishra, Senior Manager, NSDL Trade World, 4/A Wing, 4th Floor, Kamala Mills Compound, Lower Panel, Mumbai - 400 013 at telephone no. 022-24994360/022-24994545 or e-mail Id.pallavi@nsdl.com and evoting@nsdl.com

(b) Mr. Vivek Jain, Company Secretary, Manakia Aluminium Company Limited, 8/1, Lal Bazar Street, Bikaner Building, 3rd Floor, Kolkatta - 700 001 at telephone no. 033-22435053/54 or e-mail info@malcolindia.com.

INSTRUCTIONS FOR MEMBERS ATTENDING THE AGM THROUGH VC/OAVM

Members will be provided with a facility to attend the AGM through VC/OAVM through the NSDL e-Voting system. Members may access the same at www.evoting.nsdl.com under shareholders/member login by using their remote e-voting login credentials. The detailed procedure for attending the AGM through VC/OAVM is mentioned in the Notice of the AGM.

CLOSURE OF REGISTER OF MEMBERS AND SHARE TRANSFER BOOKS

Members is hereby further given that pursuant to the provisions of Section 89 of the Act, read with Rule 10 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of the Listing Regulations, that Register of Members and Share Transfer Books shall remain closed from **Wednesday, 23rd August, 2023 to Tuesday, 29th August, 2023 (both days inclusive)** for the purposes of AGM.

The Results of voting will be declared within 2 working days from the conclusion of the 13th AGM. Such Results will be forwarded by the Company to the National Stock Exchange of India Limited (NSE) and BSE Limited (BSE). The declared Results alongwith the Scrutinizer's Report will also be available forthwith on the Company's corporate website at www.manakialuminium.com and on NSDL's e-voting website at www.evoting.nsdl.com.

BY ORDER OF BOARD OF DIRECTORS
 For Manakia Aluminium Company Limited
 Vivek Jain
 Place : Kolkatta
 Date : 07th August, 2023
 Company Secretary
 Membership No. A36946

TECHNO ELECTRIC & ENGINEERING COMPANY LTD.

CIN: L40108UP2005PL0236438
 Registered Office: C-218, Ground Floor (G/F), Sector-63, Noida, Gautam Buddha Nagar, Uttar Pradesh, India, 201307, Phone No: (0120) 2406300
 Corporate Office: 1B, Park Plaza, South Block, 71, Park Street, Kolkata-700 016
 Phone No: (033) 4051 3000; Fax No: (033) 4051 3326
 Website: www.techno.co.in; E-mail: desk.investors@techno.co.in

NOTICE

Transfer of Equity Shares of the Company to Investor Education and Protection Fund (IEPF) Demat Account

Pursuant to the provisions of the Companies Act, 2013 read with the Investor Education and Protection Fund (Accounting, Audit, Transfer and Refund) Rules, 2016 and further read with Investor Education and Protection Fund (Accounting, Audit, Transfer and Refund) Amendment Rules, 2017 (the Rules) it is hereby notified that all Equity Shares in respect of which Dividend has not been encashed or claimed by the Shareholders for the last seven consecutive years, will be transferred by the Company to Investor Education and Protection Fund (IEPF) Demat Account. The Company has communicated information to the concerned Shareholders whose Shares are liable to be transferred to the Investor Education and Protection Fund (IEPF), for claiming the Dividend IMMEDIATELY but not later than 05.09.2023 at the Financial year 2015-2016 falling which the applicable procedure.

The Company has updated relevant details of unpaired/dividend payable to such Shareholders and corresponding Shares due for transfer to IEPF Demat Account on its Website at www.techno.co.in under the 'Investors' menu. Shareholders may further note that Shares to be transferred to IEPF Demat Account can be claimed back by them from IEPF Authority following the procedure prescribed under the said Rules.

For any further communication, please contact Mr. Niranjan Brahma, Company Secretary, at Phone No: 033 40513000, 9831803022. E-mail: desk.investors@techno.co.in or the Company's Registrar and Transfer Agent, M/s Niche Technologies Private Limited, 3A, Auckland Place, 7th Floor, Room No. 7A & 7B, Kolkata - 700 017 at Phone Nos: 033 2280-6166/6617; Fax: 033 2280-6169; E-Mail: nichechp@nichechp.com

JAMSHRI REALTY LIMITED

(FORMERLY KNOWN AS THE JAMSHRI REALTY INVESTMENT SPCL & WVG MILLS CO. LTD.)
 Regd Office: Ferozshah Damani Nagar Station Road, Salt Lake - 410 801
 Tel. No. 91 22 2287401, Website: www.jamshri.in, EMAIL: jamshri1990@gmail.com

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30.06.2023

Particulars	Quarter Ended		
	30.06.2023 (Unaudited)	31.03.2023 (Unaudited)	30.06.2022 (Unaudited)
1) Total Income from Operations	165.51	101.43	117.12
2) Profit/(Loss) for the period from continuing operations before tax and Exceptional Items	(121.60)	(76.09)	(103.02)
3) Net Profit/(Loss) for the period from continuing operations after tax and Exceptional Items	(121.60)	(75.64)	(100.42)
4) Profit/(Loss) for the period from discontinued operations before tax	(6.04)	(3.93)	(6.99)
5) Net Profit/(Loss) for the period from discontinued operations after tax	(6.04)	(3.93)	(6.99)
6) Total Comprehensive Income for the period	(127.64)	(79.57)	(107.41)
7) Earnings Per Share of Rs. 1000/- each	1000/-	1000/-	1000/-
8) Basic & Diluted Earnings Per Share	(173.27)	(108.27)	(143.74)
9) Discontinued operations: Basic & Diluted Earnings Per Share	(8.65)	(5.62)	(10.01)

NOTES:

- The above unaudited financial results have been reviewed by the Audit Committee (appointed by the Board of Directors) at their meeting held on Aug 4, 2023.
- 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 30.06.2023 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
 Jt. MANAGING DIRECTOR
PLACE : MUMBAI
DATE : 4th AUGUST 2023

AFFIDAVIT

I, SYED SUFYAN, S/o (late) Syed Houssein Ibrahim, aged 34 years, residing at No. 1st Cross, Moore Road, Reliance Flats, Fraser Town Post, Bangalore-560 005 do hereby declare that my correct name is SYED SUFYAN, but in my passport my name has been entered as SYED SUFYAN. I have changed my name from SYED SUFYAN to SYED SUFYAN HAMZA UBADI, henceforth I shall be known and called as SYED SUFYAN only for all purposes, vide affidavit dated 5th August 2023, sworn before Advocate and Notary M. RAJENDRA and Notary ANITHA BAI in Bangalore.

AFFIDAVIT

I, TAGUIA NIKHATH HAMZA UBADI, R/o No. 799, 10th Main, 3rd Stage, Pillanna Garden, Bangalore-560 045, do hereby declare that I have changed my name from TAGUIA NIKHATH HAMZA UBADI to TAGUIA NIKHATH HAMZA UBADI, henceforth I shall be known and called as TAGUIA NIKHATH HAMZA UBADI only for all purposes, vide affidavit dated 5th August 2023, sworn before Advocate and Notary M. RAJENDRA and Notary ANITHA BAI in Bangalore.

AFFIDAVIT

I, NAWAZ SHARIEF, S/o Amer, Jang, Age 36 years, presently R/o 133 5th Cross, 2nd Main Road, Vinohra Nagar, K. H. Halli, Bangalore-560 045 Bangalore-560 005 do hereby declare that my correct name is NAWAZ SHARIEF but in my passport my name has been entered as NAWAZ SHARIEF. I have changed my name from NAWAZ SHARIEF to NAWAZ SHARIEF, henceforth I shall be known and called as NAWAZ SHARIEF only for all purposes, vide affidavit dated 4-8-2023, sworn before Advocate and Notary ANITHA BAI in Bangalore.

IFGL REFRACTORIES LIMITED

CIN: L15190RJ2007PL0229754
 Registered Office: Sector 'B', Kalunga Industrial Estate, P.O. Kalunga 770031, Dist. Sundergarh, Odisha
 Tel: +91 661 2660195
 E-mail: ifgl.works@ifgl.in
 Website: www.ifglgroup.com

(₹ in lakhs except as otherwise stated)

EXTRACT OF STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2023

Particulars	Quarter ended			Year ended
	30.06.2023 (Unaudited)	31.03.2023 (Unaudited)	30.06.2022 (Unaudited)	
Total Income	42,730	37,589	35,981	1,39,965
Net Profit before Tax from Ordinary Activities	4,128	3,959	2,016	10,570
Net Profit after Tax and Exceptional Item	2,961	2,942	1,455	7,921
Total Comprehensive Income [Comprising Profit for the period after Tax and Other Comprehensive Income after Tax]	3,568	3,177	1,034	9,625
Fixed Equity Share Capital (Face Value ₹ 10/- per Share)	3,604	3,604	3,604	3,604
Other Equity	-	-	-	96,300
Earnings Per Share (₹ 10/- each) Basic and Diluted #	8.21	8.16	4.04	21.98

Figures for the quarter are not annualised.

1. Above financial results have been reviewed by the Audit Committee at its meeting held on 5th August, 2023, and approved by the Board of Directors (Board) at their meeting held on that date. The Statutory Auditor has reviewed the results.

2. Following amendments made by the Finance Act, 2021 to the relevant Sections of the Income Tax Act, 1961, whereby Goodwill arising on amalgamation will not be considered as a depreciable asset and depreciation on goodwill will not be allowable as deductible expenditure effective 1st April, 2020, the Holding Company has not claimed deduction of depreciation on such goodwill under Income Tax for period beginning on that date. The Holding Company management, supported by legal opinions, continues to believe that such deduction claimed in prior assessment years is sustainable and remain unaffected. During the previous year, the Holding Company's claim of ₹ 2.816 lakhs (tax cost of ₹ 864 lakhs) towards such deduction for Assessment Year 2021-22 has been disallowed. Being aggrieved thereby, the Holding Company has filed an appeal before the Commissioner of Income Tax (Appeals).

3. In the previous year, on 24th February, 2023, Monocon International Refractories Ltd. UK, (MIRL), being step down operating subsidiary of the Holding Company acquired 100% shareholding of Sheffield Refractories Ltd. UK (SRL) engaged in manufacturing of Monolithic Refractory Products for total consideration of ₹ 4.891 lakhs (equivalent to GBP 5.0 million cash consideration and GBP 0.1 million towards costs of acquisition) to offer bigger bundle of products and acquire new customer relationships. Effective that date, SRL became Subsidiary of MIRL and consequently step down subsidiary of Holding Company. In accordance with Ind AS 3013 - Business Combination, the aforesaid purchase consideration was allocated to the extent of ₹ 1,742 lakhs to Property, Plant and Equipment, ₹ 4,547 lakhs to Current Assets and Current Liabilities of ₹ 1,853 lakhs based on their respective fair values and ₹ 2,584 lakhs towards borrowings assumed. The Holding Company had also recognised Intangible Assets aggregating ₹ 1,763 lakhs towards Customer Relationships and Brand Name/Trade Marks, based on valuation carried out by an Independent Valuer in the previous year. The balance amount of purchase consideration being ₹ 444 lakhs was recognised as goodwill in the previous year.

4. Key Stand-alone financial information are as follows:

Particulars	Quarter ended			
	30.06.2023 (Unaudited)	31.03.2023 (Unaudited)	30.06.2022 (Unaudited)	31.03.2023 (Audited)
Total Income	23,028	21,761	22,573	84,557
Net Profit before Tax from Ordinary Activities	3,269	3,274	1,700	8,529
Net Profit after Tax	2,251	2,284	1,196	6,117
Total Comprehensive Income [Comprising Profit for the period after Tax and Other Comprehensive Income after Tax]	2,252	2,297	1,197	6,121

5. The figures of the last quarter ended 31st March, 2023, are the balancing figures between the audited figures in respect of the financial year ended 31st March, 2023 and the unaudited published year to date figures up to 31st December, 2022, being the date of the end of the third quarter of that financial year, which was subjected to limited review. Results of corresponding quarter of the previous year and results of the immediately preceding quarter do not include figures of the acquired company for the entire quarter and till date of acquisition as mentioned in Note 3 respectively.

6. This is an extract of the detailed format of Unaudited Consolidated and Stand-alone Financial Results for the quarter ended 30th June, 2023 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. Detailed format of the Unaudited Consolidated and Stand-alone Financial Results are available on the Websites of BSE (www.bseindia.com), NSE (www.nseindia.com) and Company's Website (www.ifglgroup.com).

On behalf of the Board of IFGL Refractories Limited
 S K Bajoria
 Chairman
 (DIN : 00084004)

Kolkata 5th August, 2023

MONOCON CERAMIC

OUR TECHNOLOGY. YOUR SUCCESS.

ENERGY DEVELOPMENT COMPANY (IN LIMITED)

CIN - L85110KA1995PLC017003
 Regd. Office: Village - Hulugunda, Taluka - Somwarpet, Dist - Kodagu, Karnataka - 571233
 Phone No. 08276-277040 ; Fax No. 08276-277012
 E-mail: secretariat@edcgroup.com; Website: www.edcggroup.com

NOTICE OF EXTRA-ORDINARY GENERAL MEETING AND E-VOTING INFORMATION

NOTICE is hereby given that an Extra-ordinary General Meeting ("EGM") of the Company is scheduled to be held at the Registered Office of the Company at Harangi Hydro Electric Project, Village - Hulugunda, Taluka - Somwarpet, District - Kodagu, Karnataka - 571233 along with the facility to participate through Video Conferencing or Other Audio Visual Means on **Tuesday, 29.08.2023 at 12:00 Noon** to transact the special business as set out in the Notice dated 24.07.2023.

Electronic copies of Notice of EGM has been sent to all members whose e-mail IDs are registered with the Company / Depository Participant(s). Members who have not registered their e-mail addresses so far are requested to register their e-mail addresses for receiving Notice of EGM, electronically.

Members please note:

- The business as set out in the Notice of EGM shall be transacted through voting by electronic means.
- Cut-off date: 22.08.2023.
- The remote e-voting period commences on Saturday, 26.08.2023 at 09:00 A.M. and ends on Monday, 28.08.2023 at 05:00 P.M. The remote e-voting module will be disabled by NSDL for voting thereafter and remote e-voting shall not be allowed beyond the said date and time.
- The e-mailing of Notice of EGM has been completed by 05.08.2023.
- Any person who acquires shares & becomes member of the Company after the mailing of the Notice of EGM and holding shares as on the cut-off date i.e., 22.08.2023, may obtain login ID and password by sending a request at evoting@nsdl.com or to the Registrar and Share Transfer Agent ("RTA") at nichechp@nichechp.com. If a person is already registered with NSDL for e-voting then existing user ID and password can be used for casting vote.
- The facility of e-voting shall also be provided through NSDL during EGM to the members attending EGM.
- Once a vote cast by the member using remote e-voting facility, the member will not be allowed to change it subsequently. The members who have cast their vote by remote e-voting prior to the EGM may also attend the EGM but shall not be entitled to vote again.
- A person whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting as well as e-voting during the EGM.
- Notice of EGM is also available on the Company's website www.edcggroup.com and NSDL's website www.evoting.nsdl.com.
- For any concern connected with e-voting, members may contact the RTA, Mr. S. Abbas, Sr. Manager-Systems, Niche Technologies Pvt. Ltd., 3A, Auckland Place, 7th Floor, Room No. 7A & 7B, Kolkata - 700 017, Tel: (033) 2280-6616 / 6617 / 6618, e-mail ID: nichechp@nichechp.com. The members may also contact NSDL via e-mail i.e. evoting@nsdl.com or on call at 022-4886 7000 and 022-2499 7000.

Further information is also available on Company's website (www.edcggroup.com) and on Stock Exchanges' website (www.bseindia.com & www.nseindia.com).

By Order of the Board
 for Energy Development Company Limited
 Sd/-
 Vijayshree Bencanani
 (Company Secretary)

Place : Kolkata
Date : 05.08.2023

Companies, Insight Out

Companies, Monday to Saturday

To book your copy, sms reachbs to 57575 or email order@bsmail.in

Business Standard Insight Out

bsindia business.standard business-standard.com

Balrampur Chini Mills Limited
 Regd. Office: FMC Fortuna, 2nd floor, 2/34/A, A.C. Bose Road, Kolkata - 700020
 CIN - L15421WB1975PLC03118, Phone No. (033) 22874749, Fax No. (033) 22834487
 E-mail: bcmi@bcmi.in Website: www.chini.com

Extract of Unaudited Standalone and Consolidated Financial Results for the Quarter ended 30-06-2023

Sl. No.	Particulars	Standalone			Consolidated		
		3 months ended 30-06-2023	Year ended 31-03-2023	Corresponding 3 months ended 30-06-2022 in the previous year	3 months ended 30-06-2023	Year ended 31-03-2023	Corresponding 3 months ended 30-06-2022 in the previous year
		[Unaudited]	[Audited]	[Unaudited]	[Unaudited]	[Audited]	[Unaudited]
1)	Total Income from operations	1,38,962.21	4,66,586.17	1,08,008.21	1,38,962.21	4,66,586.17	1,08,008.21
2)	Net Profit for the period/year (before tax and exceptional items)	10,127.50	39,696.93	1,686.10	10,671.42	40,831.47	1,785.93
3)	Net Profit for the period/year (before tax) (after exceptional items)	10,127.50	39,696.93	1,686.10	10,671.42	40,831.47	1,785.93
4)	Net Profit for the period/year after tax (after exceptional items)	6,933.30	27,553.16	1,161.47	7,350.51	28,416.70	1,238.04
5)	Total Comprehensive income for the period / year (comprising Net profit for the period / year (after tax) and other comprehensive income for the period / year (after tax))	6,856.80	26,930.83	1,081.16	7,274.01	27,790.01	1,157.73
6)	Equity Share Capital	2,017.49	2,017.49	2,040.40	2,017.49	2,017.49	2,040.40
7)	Other equity		28525.67		28750.10		28750.10
8)	Earnings per share (Face value of ₹1/- each) (not annualised for quarterly figures): Basic and Diluted (₹)	3.44	13.51	0.57	3.64	13.94	0.61

Notes:
 1) The above is an extract of the detailed Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
 The complete Quarterly Financial Results are available on the Stock Exchange website, i.e. (www.nseindia.com/www.bseindia.com) and Company's website (www.chini.com).
 2) The consolidated financial results include results pertaining to an Associate Company: Auxilio Finserv Pvt. Ltd. (AFPL).
 3) Sugar being a seasonal industry, the performance of the Company varies from quarter to quarter and financial results for the quarter as such are not representative of the annual performance of the Company.
 4) The previous periods' years' figures have been regrouped and rearranged wherever necessary to make them comparable with those of the current period's figures.

For and on behalf of the Board of Directors of Balrampur Chini Mills Limited
Vivek Sarangi
 Chairman and Managing Director

Place of Signature: Kolkata
Date: 5th August, 2023

NMDC Limited
 (A Government of India Enterprise)
 Khanij Bhavan, 16-3/11/A, Castle Hills, Masab Tank, Hyderabad-500028
 CIN - L15402GJ00019011674

CONTRACTS DEPARTMENT
Tender Enquiry No: HO/Contracts/SPTD/IT/494 Dated: 07.08.2023
NMDC Limited, A "NAVARATNA" Public Sector Company under Ministry of Steel, Govt. of India, invites online bids through MSTC Portal from experienced and competent domestic bidders for the work of "Design, Engineering, Manufacture, Supply, Erection, Testing and Commissioning of new 7 MTPA Iron ore Screening & Beneficiation Plant - II (SP-II) along with Design, Engineering & Construction of Tailing Dam at Donim Complex, Bellary, Karnataka on Turnkey basis"
 The detailed NIT and Bid documents can be viewed and / or downloaded from 07.08.2023 to 04.09.2023 following website links:
 1. NMDC website - https://www.nmcd.com/india/india/mstc-tender
 2. Central Public Procurement Portal (CPP PORTAL) http://www.eprocure.gov.in/epublishapp and
 3. MSTC portal - https://www.mstc.com/india/india/mstc-tender
 For further clarification, the following can be contacted:
 1. CGM (Project, Contract & Steel), NMDC Limited, Hyderabad Tel. No. 91-040-23533536, email: contracts@nmcd.co.in
 2. Sr. General Manager & Head - Contract, M. N. Dastur & Company (P) Ltd., 2/1, Kalkata Park +91-033-2225-0900/54200, Email: souvik.dg@nmcd.com
Executive Director (Works)
हर एक काम देश के नाम

KERALA WATER AUTHORITY
e-Tender Notice
 Tender No: 149/2023-2/SEB/PC/MVPA
 CWS&S Manager and Contractor: Construction of Well cum Pump house and transformer control room, Supply and erection of Transformers and Power connection charges, Supplying and erection of 11KV cables, etc.
 EMD: Rs. 1,00,000/-
 Tender for Rs. 8,270/-
 Last Date for submitting Tender: 17.08.2023 04:00 pm
 For details visit: www.kwa.kerala.gov.in, www.etenders.kerala.gov.in
 KWA-JL-QJ-964-2023-24

MAHARASHTRA SEAMLESS LIMITED
 (P. JINDAL GROUP COMPANY)
 CIN: L99999MH1989PLC080545
 Registered Office: Pipe Nagar, Village Sukeli, BKG Road, NH-17, Taluka Roha, Dist. Raigad - 402126 (Maharashtra), Tel. No. 02194 - 238511
 E-mail: sec@rajshree.com Website: www.jindal.com
Corporate Office: Plot No. 30, Institutional Sector-44, Gurgaon - 122003 (HR)
Interim Corp. Off.: Plot No. 106, Institutional Sector-44, Gurgaon-122 003 (HR)

NOTICE OF 35th ANNUAL GENERAL MEETING AND E-VOTING INFORMATION
 Notice is hereby given that the 35th Annual General Meeting (the 'AGM') of the Company is scheduled to be held on **Monday, 28th August, 2023 at 11:30 a.m. (IST)** through Video Conferencing (VVC)/Other Audio Visual Means ('OAVM'), to transact the business as listed in the Notice dated 1st August, 2023 in compliance with General Circular 10/2022 issued by the Ministry of Corporate Affairs (MCA) dated 28th December, 2022 and SEBI circular No. SEBI/CFD/PoD-2/P/IR/2023/24 dated 5th January, 2023 (hereinafter collectively referred to as the 'Circulars') and all other applicable laws. The members intending to attend the AGM through VVC/OAVM may attend the AGM by following the procedure prescribed in the AGM Notice.
 In compliance with the aforesaid Circulars, the Notice convening the 35th AGM and the Annual Report for the Financial Year 2022-23 had been sent on 5th August, 2023, through electronic mode only to those members whose e-mail addresses are registered with the Company or Depository Participants or Registrar and Transfer Agents (RTA).
 Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 24 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company is providing electronic voting (e-Voting) facility to the members to enable them to cast their votes electronically. Accordingly, the terms of business set forth in the Notice of the AGM may be transacted through electronic voting facilities provided by National Securities Depository Limited (NSDL).
Members are further informed that:
 (a) Remote e-Voting shall commence at 9:00 a.m. (IST) on Thursday, 24th August, 2023 and end at 5:00 p.m. (IST) on Sunday, 27th August, 2023;
 (b) No remote e-Voting shall be allowed beyond 5:00 p.m. (IST) on 27th August, 2023 and remote e-Voting module shall be disabled by NSDL upon expiry of the aforesaid period. Once the vote on a resolution is cast by the member, the member shall not be allowed to change it subsequently;
 (c) The Cut-off date for the purpose of e-voting has been fixed as 21st August, 2023. Voting rights shall be reckoned on the paid up value of the shares registered in the name of the members of the Company as on the Cut-off date;
 (d) Any person who acquires shares of the Company and becomes a member of the Company after dispatch of the Notice of the AGM and holding shares as of the Cut-off date may obtain the User ID and Password by sending a request at evoting@nsdl.co.in. However, if any person is already registered with NSDL for remote e-Voting, he can use his existing User ID and Password for casting his vote;
 (e) The e-voting facility will also be made available during the AGM to enable the members who have not cast their vote through remote e-voting, to exercise their voting rights;
 (f) members who have cast their vote by remote e-voting prior to the AGM may attend and participate in the AGM through VVC/OAVM means, but shall not be entitled to cast their e-vote again.
 (g) The Notice of the AGM and the Annual Report have been displayed on the Company's website www.jindal.com. Notice of the AGM is also available on the website of NSDL www.evoting.nsdl.com.
 Members, who are holding shares in physical form or who have not registered their e-mail ID with the Company/RTA can cast their votes through remote e-voting or through e-voting during the AGM by registering their e-mail ID. Members are requested to register their e-mail addresses at by sending Form ISR 1 for receiving the Annual Report 2022-23 along with the AGM Notice by email to sec@rajshree.com or ra@rajshree.com. Members holding shares in demat form can update their email address with their Depository Participants.
 For e-Voting instructions, members are requested to go through the instructions given in the Notice of the AGM. In case of any queries / grievances connected with electronic voting, members may refer the Frequently Asked Questions (FAQs) for Shareholders and remote e-Voting user manual for Shareholders available at www.evoting.nsdl.com or National Securities Depository Limited, 4th Floor, A Wing, Trade World, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai - 400013 or send an email to evoting@nsdl.co.in or call on 1800 1020 900 and 1800 22 44 30 or Ananki Assignments Limited, Alanki House, 4/E2, Jhandewalan Extension, New Delhi - 110055, India through email at ra@rajshree.com or on Tel. No. 011 - 42541224.
 The results of voting on the resolutions set out in the Notice of the AGM shall be declared within 2 working days of conclusion of the AGM. The results declared along with the report of the Scrutinizer shall be placed on the website of the Company www.jindal.com and on the website of NSDL immediately after the declaration of result by the Chairman or a person authorised by him and the results shall also be communicated to the Stock Exchanges.
For MAHARASHTRA SEAMLESS LIMITED
Sd/-
Date: August 5, 2023
Place: Gurgaon
JINDAL GROUP
Ram Ji Nigam
 Company Secretary

RAJSHREE
 RAJSHREE SUGARS & CHEMICALS LIMITED
 Regd. Office: The Ulfiz, 338/B, Avanshi Road, Pealamedu, Coimbatore - 641 004
 Tel: (0422) 2277229 Fax: (0422) 2277229 CIN: L101542TG000101016
 E-Mail: raj@rajshreesugars.com; www.rajshreesugars.com

NOTICE
 NOTICE is hereby given that the 37th Annual General Meeting (AGM) of the Members of the Company will be held on **Wednesday, 30.08.2023 at 4 PM** at the Registered office at The Ulfiz, 338/B, Avanshi Road, Pealamedu, Coimbatore 641 004 (Deemed venue of the meeting) through Video Conferencing (VVC) in compliance with the applicable provisions of the Companies Act, 2013, MCA Circular Nos. 14/2022 dated 6.2.2022, 17/2022 dated 13.2.2022, 20/2022 dated 5.5.2022, 20/2021 dated 13.1.2021, 20/2022 dated 5.5.2022, 10/2022 dated 28.12.2022 and SEBI Circulars Nos. SEBI/CFD/CMD1/CIR/P/2020/79 dated 12.5.2020 and 02/2021 dated 3.1.2021. Transact the business set out in the Notice convening the AGM.
 In compliance with the above circulars, electronic copy of the Annual Report for the financial year 2022-23 containing notice of AGM, Financial Statements, Board's Report, Auditors' Report and other documents required to be attached thereto have been sent on 5.8.2023 through electronic mode to those members whose email addresses are registered with the Depository Participants (DPs) / Registrar and Transfer Agent (RTA). These documents are also available on the website of the Company and the website of the Stock Exchanges i.e. www.bseindia.com and www.nseindia.com and on the website of National Securities Depository Limited, www.evoting.nsdl.com. Members are advised to register / update their email address immediately, in case they have not done so earlier.
 a) In case of shares held in demat mode, with their respective DPs.
 b) In case of shares held in physical mode, by email to the RTA at info@sdc-consultants.com with details of Folio number and attaching a self attested copy of PAN card.
 After due verification, the RTA will send login credentials for attending the AGM and voting to the registered email address.
 c) Any person who becomes a member of the company after dispatch of the AGM Notice and holding shares as on the cut-off date (23.8.2023) may obtain the user ID and password in the manner provided in the AGM Notice.
 The company is providing remote e-Voting facility for its members to cast their votes on all resolutions set in the AGM Notice. Additionally, the company is providing the facility of voting through e-Voting system during the AGM. Detailed procedure for joining the AGM and e-Voting is provided in the AGM Notice. Members are advised to refer to the AGM Notice for full content and details. Please note that the members who have not registered their email can procure User ID and password by following the instructions provided in the AGM Notice.
 The remote e-voting period shall commence on Sunday, 27.8.2023 at 9 AM and ends on Tuesday, 29.8.2023 at 5 PM. The remote e-voting module shall be disabled by NSDL for voting thereafter. Once the vote on a resolution is cast by the member, the member shall not be allowed to change it subsequently.
 In case of any queries, Members may refer to the Frequently Asked Questions (FAQs) and e-voting user manual for members available at the Download section of www.evoting.nsdl.com or call on toll free No. 022-48867000 and 022-24997000. Members may also contact Ms. Pallavi Mhatre, Senior Manager, NSDL to resolve any grievances with regard to e-voting. E-mail ID: evoting@nsdl.com or our RTA, M.S.K.D.C. Consultants Limited, "Surya" 35, Mayflower Avenue, Behind Santal Nagar, Sowparajayam Road, Coimbatore - 641 028; Telephone No. 0422-4958995, 2539835, 2539836; Fax: 0422-2539837; Email: info@sdc-consultants.com.
 It is further informed that pursuant to Section 91 of the Companies Act, 2013 and regulation 42 of the SEBI (LODR) Regulations, 2015, the Register of Members of the company shall remain closed from 24.8.2023 to 30.8.2023 (both days inclusive) for the purpose of AGM.
 The result of voting on the resolutions shall be declared within two days of conclusion of the AGM. The results declared along with the Scrutinizer's report shall be placed on the Company's website and on the website of NSDL for the information to the members and communicated to the Stock Exchanges.
For RAJSHREE SUGARS & CHEMICALS LIMITED
Sd/-
Coimbatore
5.8.2023
M.PONRATY
 Company Secretary

a.k. A. K. CAPITAL SERVICES LIMITED
 BUILDING BONDS
 Registered Office: 603, 6th Floor, Windsor, Off CST Road, Kalina, Santacruz East, Mumbai - 400098
 Tel: 91(022) 6754 6500 | Fax: 91(022) 6610 0594 | Email: compliance@akgroup.co.in | Website: www.akgroup.co.in | CIN: L74899MH1993PLC274861

EXTRACT OF UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2023

Sl. No.	Particulars	Standalone Quarter ended			Consolidated Quarter ended		
		30-06-23	31-03-23	30-06-22	30-06-23	31-03-23	30-06-22
		[Unaudited]	[Unaudited]	[Unaudited]	[Unaudited]	[Unaudited]	[Unaudited]
1	Total Income from operations (net)	3,062.92	2,899.04	2,930.60	11,534.52	11,646.56	8,675.21
2	Net Profit (Loss) for the period (before tax, Exceptional and/or Extraordinary items)	864.40	969.89	822.58	3,906.26	2,968.12	2,815.08
3	Net Profit (Loss) for the period (before tax) (after Exceptional and/or Extraordinary items)	654.40	869.89	822.58	3,906.26	2,968.12	2,815.08
4	Net Profit (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	717.06	851.31	693.13	3,071.41	2,247.61	2,089.31
5	Total Comprehensive Income for the period (comprising Profit/Loss for the period (after tax) and Other Comprehensive Income (after tax))	721.46	851.86	696.10	3,063.30	2,248.31	2,462.46
6	Paid up Equity Share Capital	660.00	660.00	660.00	660.00	660.00	660.00
7	Reserves (excluding Revaluation Reserve)			45,915.74			82,377.50
8	Securities Premium Account	3,440.00	3,440.00	3,440.00	3,697.35	3,697.35	3,697.35
9	Net Worth	47,207.22	48,575.74	48,802.54	48,075.74	48,075.74	48,081.11
10	Paid up Capital / Outstanding Debt	51,385.64	50,102.92	28,238.94	50,102.92	21,647.43	52,100.02
11	Outstanding Redeemable Preference Shares						216,185.62
12	Debt Equity Ratio	1.99	Not applicable	Not applicable	2.60	Not applicable	Not applicable
13	Earnings Per Share (before extraordinary items) (for continuing & discontinued operations) (of Rs. 10/- each) (Rs. in Rs.) (not annualised)	10.86	12.90	10.50	48.54	33.77	37.19
14	Earnings Per Share (after extraordinary items) (for continuing & discontinued operations) (of Rs. 10/- each) (Rs. in Rs.) (not annualised)	10.86	12.90	10.50	48.54	33.77	37.19
15	Capital Revaluation Reserve			Not applicable			Not applicable
16	Debiture Redemption Reserve			Not applicable			Not applicable
17	Debt Service Coverage Ratio	0.45	Not applicable	Not applicable	0.75	Not applicable	Not applicable
18	Interest Service Coverage Ratio	2.01	Not applicable	Not applicable	1.68	Not applicable	Not applicable

Notes:
 1) The above is an extract of the detailed format of quarterly financial results for the quarter ended June 30, 2023 filed with the Stock Exchanges under Regulation 33 read with Regulation 52(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full form of the quarterly financial results are available on the BSE website at www.bseindia.com and on the website of the company at www.akgroup.co.in.
 2) As the Regulation 52(a) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended is applicable to the Company from the quarter ended June 30, 2023 the information required has been given for the quarter ended June 30, 2023 only.

For A.K. Capital Services Limited
Sd/-
A. K. Mittal
 Managing Director
 DIN: 00098377

Date: August 5, 2023
Place: Mumbai

Balkrishna Industries Limited
 CIN No. L99999MH1961PLC012185
 Regd. Office: B-66, Waluj MIDC, Waluj Industrial Area, Aurangabad 431 136, Tel. No.: +91 22 6666 3800, Fax: +91 22 6666 3898
 Email: shares@bkt-tires.com; Website: www.bkt-tires.com

Extract of unaudited financial results for the quarter ended 30th June 2023

Particulars	STANDALONE			CONSOLIDATED		
	QUARTER ENDED 30/06/2023	QUARTER ENDED 30/06/2023	YEAR ENDED 31/03/2023	QUARTER ENDED 30/06/2023	QUARTER ENDED 30/06/2023	YEAR ENDED 31/03/2023
	Unaudited	Audited	Unaudited	Unaudited	Audited	Unaudited
Total Income from operations	212002	231763	264628	981052	215935	231701
Net Profit / (Loss) for the period (before tax, Exceptional Items)	41055	34835	42884	145116	42970	35502
Net Profit / (Loss) for the period (before tax) (after Exceptional Items)	41055	34835	42884	145116	42970	35502
Net Profit / (Loss) for the period after tax (after Exceptional Items)	31228	25555	31974	107871	33188	25980
Total Comprehensive Income for the period (comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	40045	24304	37741	97388	41845	24497
Equity Share Capital	3866	3866	3866	3866	3866	3866
Other Equity (excluding Revaluation Reserve)			755048			751827
Earnings Per Share (Basic & Diluted) (Face value of Rs.2/- each)	16.15	13.22	16.54	55.80	17.17	13.44

Notes:
 The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 and 52 of the SEBI (Listing and other Disclosure Requirements) Regulation, 2015. The full form of the Quarterly Financial Results are available on www.nseindia.com and www.bseindia.com and on Company website www.bkt-tires.com.

For Balkrishna Industries Limited
Sd/-
Arvind Poddar
 Managing Director
 DIN: 00098984

Date: 5th August, 2023
Place: Mumbai

RAMINFO
 ideate • Collaborate • Deliver
 Regd. Off: 3-225/SH/401, 4th Floor, Sterling Heights, Mahindra Mindspace, Kavuri Hills, GB PET Phase 2, Hyderabad-500033, Telangana.
 CIN: L72200TG1994PLC017598

RAMINFO LIMITED

EXTRACT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2023

Sl. No.	PARTICULARS	STANDALONE			CONSOLIDATED		
		Quarter ended 30.06.2023	Quarter ended 30.06.2022	Year ended 31.03.2023	Quarter ended 30.06.2023	Quarter ended 30.06.2022	Year ended 31.03.2022
		Un-Audited	Un-Audited	Audited	Un-Audited	Un-Audited	Audited
1.	Total Revenue from Operations	1,739.52	2,034.80	8,098.20	1,739.52	2,034.80	8,098.20
2.	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	229.18	230.01	903.92	221.47	224.29	875.62
3.	Net profit for the period before tax (after exceptional and/or extraordinary items)	229.18	230.01	903.92	221.47	224.29	875.62
4.	Net profit for the period after tax (after exceptional and/or extraordinary items)	146.26	160.57	611.40	138.55	146.68	583.10
5.	Total comprehensive income for the period (comprising profit after tax and other comprehensive income (after tax))	(5.20)	1.18	3.14	(5.20)	1.18	3.14
6.	Paid up Equity Share Capital (Rs.10/- per equity share)	67.14	67.14	67.14	67.14	67.14	67.14
7.	Reserves (excluding revaluation reserve as shown in the balance sheet of previous year ended)	2,832.14	2,146.89	2,560.96	2,789.70	2,128.79	2,513.43
8.	Earnings Per Share (of Rs. 10/- each) (Not annualised): Basic (in Rs.) Diluted (in Rs.)	2.18 2.18	2.41 2.41	9.11 9.11	2.06 2.06	2.18 2.18	8.69 8.69

Notes:
 The above is an extract of the detailed format of Quarterly Financial Results filed with BSE Limited under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full form of the Quarterly Financial Results are available on Company's website at www.raminfo.com and BSE Limited's website i.e., www.bseindia.com.

For and on behalf of the Board
Sd/-
Place: Hyderabad
Date: 05.08.2023
Arvind Poddar
 Managing Director
 DIN: 03255638

Balkrishna Industries Limited
 CIN No. L99999MH1961PLC012185
 Regd. Office: B-66, Waluj MIDC, Waluj Industrial Area, Aurangabad 431 136, Tel. No.: +91 22 6666 3800, Fax: +91 22 6666 3898
 Email: shares@bkt-tires.com; Website: www.bkt-tires.com

Extract of unaudited financial results for the quarter ended 30th June 2023

Particulars	STANDALONE			CONSOLIDATED		
	QUARTER ENDED 30/06/2023	QUARTER ENDED 30/06/2023	YEAR ENDED 31/03/2023	QUARTER ENDED 30/06/2023	QUARTER ENDED 30/06/2023	YEAR ENDED 31/03/2023
	Unaudited	Audited	Unaudited	Unaudited	Audited	Unaudited
Total Income from operations	2					

Exclusion clauses must be communicated



CONSUMER PROTECTION
JEHANGIR B GAI

Vijender Pal Mahajan bought an insurance policy from Aegon Life Insurance on March 13, 2012. The policy, called Aegon Religare Health Plan, had a tenure of five years. It covered Vijender as well as his wife Veena for a sum of ₹4,90,000. The annual premium was ₹34,705.

During the tenure of the policy, Veena had to be hospitalised. She was admitted to Medanta Medcity Hospital in Gurgaon on April 20, 2012, and was found to be suffering from severe Aortic Stenosis (AS), Type-II diabetes, and hypothyroidism.

The National Commission held there was no evidence to show that Veena had been served the terms and conditions governing the policy

A claim of ₹4,04,039 was lodged for treatment and hospitalisation. It was repudiated on two grounds: first, that the ailment was due to pre-existing medical conditions, including resultant complications which were excluded under clause 6 of the policy; and secondly, that clause 5.2 of the policy provided for a waiting period of 90 days, while the ailment had occurred within 34 days of the inception of the policy.

Aggrieved, Veena filed a complaint before the Amritsar District Consumer Forum. She questioned the repudiation based on the terms and conditions which had not been supplied to her along with the policy. This was contested by the insurer. The forum upheld the insurer's stand and dismissed the complaint.

Veena appealed against the order. The State Commission observed that the insurer had not placed on record any evidence to show that the policy terms and conditions had been dispatched to the insured to make her aware of the exclusion clauses under

the policy. Since the insurer had failed to prove that the terms of the policy had been communicated, the State Commission allowed the appeal. It set aside the district forum's order, and held the insurer liable to settle the claim.

The insurer filed a revision petition before the National Commission. It argued that the State Commission had ignored the receipt issued by Blue Dart Courier and had wrongly concluded that there was no evidence to prove that the policy terms and conditions had been supplied to Veena. The insurer also argued that diabetes and hypothyroidism diagnosed during hospitalisation could not have occurred "overnight". So, it implied that Veena had failed to disclose these ailments while applying for the policy. It also contended that even if the claim was payable, the amount would be limited to ₹1,02,000 as it was a fixed indemnity plan.

The National Commission observed that there were different dates, June 28, 2017, and March 13, 2012, mentioned on the copy of Blue Dart Courier's receipt that had been produced. However, the original document had not been produced. Besides, there was no evidence to indicate who had delivered the letter and who had received it. So, the Commission held that there was no evidence to show that Veena had been served with the terms governing the policy. Consequently, it would not be permissible to repudiate the claim on the basis of exclusion clauses which had not been communicated. For the same reason, the quantum of the claim could not be limited to ₹1,02,000 and the entire amount of ₹4,04,039 would be payable as it fell within the overall coverage limit.

On merits, the Commission observed that there was no evidence to show that the insured was aware that she was suffering from diabetes and hypothyroidism till these ailments were discovered during hospitalisation.

Accordingly, by its order of August 3, 2023, delivered by Subhash Chandra, the National Commission dismissed the insurer's revision and held the insurer liable to settle the entire claim.

The writer is a consumer activist

Student travel cover: Buy before setting off to study abroad

But ensure that your policy aligns with your foreign university's requirements

SANJAY KUMAR SINGH & KARTHIK JEROME

Avantika Singh, 32, will head to the United States (US) in the last week of August to start a nine-month Masters in Engineering programme at the University of California, Irvine. She is not sure whether she should purchase an insurance cover from India or do so once she lands in the US. Like Singh, thousands of Indian students are currently gearing up to embark on a life-changing journey abroad for higher studies. Experts say they should arm themselves with a comprehensive student travel insurance policy before they leave Indian shores.

Contrary to what its name suggests, this plan is more than just a travel cover. It is a safety net that safeguards students from unexpected financial setbacks due to medical contingencies, travel disruptions, and even legal troubles abroad.

Buy at home or abroad?

Most experts favour buying a plan from India. According to Bhabatosh Mishra, director-underwriting, products and claims, Niva Bupa Health Insurance, "Indian insurers charge lower premiums compared to their foreign counterparts. Furthermore, having a policy from India means that in case of an emergency, a family member back home can notify the insurer and ensure that the insurance requirements are handled efficiently. This eases the burden on the student who would otherwise have to manage it alone in a foreign land."

Indian policies are also more comprehensive. Says Aditya Sharma, chief distribution officer, retail sales, Bajaj Allianz General Insurance, "A health insurance plan purchased from



a foreign university will not cover the student during travels to and from India, as Indian policies will. Plans bought in India also cover a contingency visit by a family member if the student falls ill abroad. These policies also provide personal liability cover. And they also cover the student on visits to other countries during holidays."

Buying a cover in India may also be the more prudent choice. Says Naval Gole, chief executive officer (CEO), PolicyX: "The student could face difficulties in obtaining a cover abroad, given the varied terms and conditions that prevail in foreign countries." A student who decides to purchase a policy in India must, however, ensure that it meets her university's coverage criteria.

Sum insured: Meet min. norms, then buy little more

Students should first check the sum insured required by their university. That should be the baseline cover they should buy. Beyond that, they should buy what they can afford. Buying a higher cover is especially crucial for students heading to the US or to

STUDENT TRAVEL INSURANCE: COMPARE PREMIUMS

Company & plan	Premium (₹)*
■ Care - Student Explore	₹4,166 for sum insured (₹) of ₹300,000
■ Tata AIG - Student Travel Guard	₹7,098 for ₹1 of Student
■ Bajaj Allianz - Travel Prime Student Silver	₹2,844 for ₹1 of Student
■ Niva Bupa - Student Travel Assure	₹2,834 for ₹1 of Student

* Premiums are for a student aged 25, travelling to the US for one year (665 days), and inclusive of one year (665 days). Source: Policybazaar.com

Canada, where health care costs are exorbitant.

Says Manas Kapoor, product head-travel insurance, Policybazaar.com: "If the student is going abroad for a short-term exchange programme of one week to three months, then a cover of ₹50,000 or ₹1 lakh may suffice. But if she is going for a one- to two-year programme, then a cover ranging from ₹2.5 lakh to ₹5 lakh is ideal."

Sharma recommends a sum insured of ₹10 lakh for students

heading to the US for a year. Standard plans usually do not cover pre-existing diseases, non-prescription drugs, diseases arising from alcohol and drug consumption, experimental or non-standard treatments, and cosmetic surgery. Other exclusions might include adventure sports, HIV-AIDS related illnesses, war, etc. However, students can buy coverage for some of these exclusions, such as pre-existing diseases, as an add-on.

Watch out for exclusions
Standard plans usually do not cover pre-existing diseases, non-prescription drugs, diseases arising from alcohol and drug consumption, experimental or non-standard treatments, and cosmetic surgery. Other exclusions might include adventure sports, HIV-AIDS related illnesses, war, etc. However, students can buy coverage for some of these exclusions, such as pre-existing diseases, as an add-on.

Will settlement be cashless?
Indian insurers partner with international assistance companies for efficient claim settlement. For example, Bajaj Allianz customers are assisted by Allianz Partners in 156 countries. Niva Bupa partners with Europ Assistance. "These partners ensure cashless treatment for students, especially when hospitalisation is for more than 24 hours and treatment takes place in a network hospital," says Kapoor. Study-related benefits, he adds, are offered in the form of reimbursement.

Mistakes to avoid
Mishra suggests students buy this cover well in advance and not leave the decision to the last moment. Sharma suggests comparing the coverages and premiums offered by various insurers.

Make sure that the policy suits the duration of your course and provides adequate geographical coverage based on your needs. A student studying in Canada, for instance, might want to include coverage for the US, as she is likely to visit that country during her study period.

Manaksia Aluminium Company Limited
Corporate Identity Number: L27100WB2010PLC144405
Registered Office : 8/1, Lal Bazar Street, Bikaner Building, 3rd Floor, Kolkata WB - 700001 India
E-mail: investor@malcoindia.com, Website: www.manaksialuminium.com
Phone: +91-33-2243 5053 / 5054

NOTICE OF 13TH ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING AND BOOK CLOSURE

NOTICE is hereby given that the 13th (Thirteenth) Annual General Meeting (the "AGM" or the "Meeting") of the members of Manaksia Aluminium Company Limited (the "Company") will be held on Tuesday, 29th August 2023, at 01:30 p.m. (IST) through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM") to transact the business as set out in the Notice convening the Meeting (Notice) in compliance with the applicable provisions of the Companies Act, 2013 ("Act") and rules made thereunder and Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") read with General Circular Nos. 14/2020, No. 17/2020, No. 20/2020, No. 02/2021, No. 19/2021, No. 02/2022 and 10/2022 dated April 8, 2020, April 13, 2020, May 05, 2020, January 13, 2021, December 8, 2021, May 05, 2022 and December 23, 2022 respectively (hereinafter collectively referred as the MCA Circulars) issued by the Ministry of Corporate Affairs read with SEBI Circular Nos. SEBI/HO/CFD/CMD/IC/DP/IR/P/2020/79, SEBI/HO/CFD/CMD/IC/DP/IR/2020/11, SEBI/HO/CFD/CMD/IC/DP/IR/2022/62 and SEBI/HO/CFD/PO/2/P/IR/2023/4 dated May 12, 2020, January 15, 2021, May 13, 2022 and January 05, 2023 respectively issued by Securities and Exchange Board of India (herein after collectively referred to as "Circulars").

In accordance with the above Circulars, the Notice convening the AGM along with the Annual Report including Audited Financial Statements for the Financial Year ended 31st March, 2023 has been sent only through e-mails to those members whose e-mail ids are registered with the Company or the Registrar and Share Transfer Agent (the "RTA") i.e., Link Intime India Pvt. Ltd. or the Depository Participant(s). The Notice along with the Annual Report for the Financial Year ended 31st March, 2023 are available on the website of the Company at www.manaksialuminium.com, websites of the Stock Exchanges where the equity shares of the Company are Listed i.e. National Stock Exchange of India Limited and BSE Limited at www.nseindia.com and www.bseindia.com and on the website of NSDL (Agency engaged for providing e-voting facility) at www.evoting.nsdl.com respectively.

REMOTE E-VOTING INFORMATION

Pursuant to the provisions of Section 108 of the Act, read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended, Regulation 44 of the Listing Regulations and Secretarial Standard on General Meeting issued by the Institute of Company Secretaries of India, the Company is pleased to provide e-voting facility to the members to cast their votes electronically on all resolutions proposed to be considered at the 13th AGM through National Securities Depository Limited (NSDL) e-voting platform.

The remote e-voting window will open at 09.00 AM (IST) on Saturday, the 26th August, 2023 and close at 05.00 PM (IST) on Monday, 28th August, 2023. During this period the members of the Company holding shares either in physical form or in dematerialized form, as on the cut-off date (record date), i.e. Tuesday, 22nd August, 2023 may cast their vote electronically. The e-voting module will be disabled thereafter by NSDL. Once the vote by the Member has been cast, she shall not be allowed to change it subsequently. The voting rights of the members shall be in proportion to their shares of the paid up equity shares capital of the company as on the cut-off date of Tuesday, the 22nd August, 2023. Members who have casted their votes by remote e-voting may attend the meeting but will not be entitled to cast their votes at the meeting once again. A person who is not a Member on the cut-off date should accordingly treat the Notice of the AGM for information purposes only. Any person who acquires shares of the Company and becomes a Member of the Company after dispatch of the Notice of the AGM and Annual Report and holding shares as on cut-off date (record date) i.e., Tuesday, 22nd August, 2023 may wish to NSDL at evoting@nsdl.com or Kolkata@linkintime.in requesting for user ID and password for remote e-voting. Members already registered with NSDL for remote e-voting can however use their existing user ID and password for this purpose.

In case of any query/grievance, Members may refer to the Frequently Asked Questions (FAQS) for Shareholders and e-voting User Manual for Shareholders available under the Download section of NSDL e-voting website www.evoting.nsdl.com or call on toll free no. 1-82-4886 7000 or 1-82-42499 7000 or send a request at investor@nsdl.com or in contact the following concerned persons :
(a) Ms. Pallavi Mhatre, Senior Manager, NSDL, Trade Wing, 4th Floor, Kamala Mills Compound, Lower Panel, Mumbai - 400 013 at telephone no. 022-24934360/022-24934545 or e-mail id: pallavi@nsdl.com and evoting@nsdl.com
(b) Mr. Vivek Jain, Company Secretary, Manaksia Aluminium Company Limited, 8/1, Lal Bazar Street, Bikaner Building, 3rd Floor, Kolkata - 700 001 at telephone no. 033-22435053/54 or e-mail at investor@malcoindia.com

INSTRUCTIONS FOR MEMBERS ATTENDING THE AGM THROUGH VC/OAVM

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CLOSURE OF REGISTER OF MEMBERS AND SHARE TRANSFER BOOKS

Notice is hereby given that pursuant to the provisions of Section 91 of the Act, read with Rule 10 of the Companies (Management and Administration) Rules, 2014 and Regulation 42 of the Listing Regulations, that Register of Members and Share Transfer Books shall remain closed from Wednesday, 23rd August, 2023 to Tuesday, 29th August, 2023 (both days inclusive) for the purposes of AGM.

The Results of voting will be declared within 2 working days from the conclusion of the 13th AGM. Such Results will be forwarded by the Company to the National Stock Exchange of India Limited (NSE) and BSE Limited (BSE). The declared Results alongwith the Scrutinizer's Report will also be available forthwith on the Company's corporate website at www.manaksialuminium.com and on NSDL's e-voting website at www.evoting.nsdl.com.

BY ORDER OF BOARD OF DIRECTORS
For Manaksia Aluminium Company Limited
Vivek Jain
Company Secretary
Date : 07th August, 2023
Membership No. A39546

IFGL REFRACTORYS LIMITED
CIN: L19199RJ2007PLC027954

Head & Corporate Office : McLeod House, 3, Netaji Subhas Road, Kolkata 700011, Tel: +91 33 40101010
E-mail: ifgl@ifgl.in investorcomplaints@ifgl.in
Website: www.ifglgroup.com

EXTRACT OF STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2023

Particulars	Quarter ended		Year ended	
	30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)	31.03.2023 (Audited)
Total Income	42,730	37,589	35,981	1,39,966
Net Profit before Tax from Ordinary Activities	4,129	3,959	1,016	10,570
Net Profit after Tax and Exceptional Items	2,961	2,942	1,455	7,921
Total Comprehensive Income (Comprising Profit for the period after Tax and Other Comprehensive Income after Tax)	3,358	3,177	1,034	9,625
Basic and Diluted Earnings Per Share (Face Value ₹ 10/- per Share)	3,604	3,604	3,604	6,308
Other Equity Earnings Per Share (of ₹ 10/- each) Basic and Diluted ₹	8.21	8.16	4.04	21.94

Figures for the quarter are not annualised.

NOTES:

- Above financial results have been reviewed by the Audit Committee at its meeting held on 5th August, 2023, and approved by the Board of Directors (Board) at their meeting held on that date. The Statutory Auditor has reviewed the same.
- Following amendments made by the Finance Act, 2021 to the relevant Sections of the Income Tax Act, 1961, whereby Goodwill arising on amalgamation will not be considered as a depreciable asset and depreciation on goodwill will not be allowable as deductible expenditure effective 1st April, 2020, the Holding Company has not claimed deduction of depreciation on such goodwill under Income Tax for period beginning on that date. The Holding Company management, supported by legal opinions, continues to believe that such deduction claimed in prior assessment years are sustainable and remain unaffected. During the previous year, the Holding Company's claim of ₹ 2,816 lakhs (equivalent to impact of ₹ 984 lakhs) towards such deduction for Assessment Year 2020-21 has been disallowed. Being aggrieved thereby, the Holding Company has filed an appeal before the Commissioner of Income Tax (Appeals).
- In the previous year, on 24th February, 2023, Monoon International Refractories Ltd. UK, (MIRL), being step down operating subsidiary of the Holding Company acquired 100% shareholding of Sheffield Refractories Ltd. UK (SRL) engaged in manufacturing of Monolithic Refractory Products for total consideration of ₹ 4,981 lakhs (equivalent to GBP 5.0 Million cash consideration and GBP 0.1 Million towards costs of acquisition) to offer bigger basket of products and acquire new customer relationships. Effective that date, SRL became Subsidiary of MIRL and consequently step down subsidiary of Holding Company. In accordance with Ind AS 103 - Business Combination, the aforesaid purchase consideration was allocated to the extent of ₹ 1,742 lakhs to Property, Plant and Equipment, ₹ 5,497 lakhs to Current Assets and Current Liabilities of ₹ 1,883 lakhs based on their respective fair values and ₹ 2,584 lakhs towards borrowings assumed. The Holding Company had also recognised Intangible Assets aggregating ₹ 1,765 lakhs towards Customer Relationships and Brand Name/Trade Marks, based on valuation carried out by an Independent Valuer in the previous year. The balance amount of purchase consideration being ₹ 444 lakhs was recognised as goodwill in the previous year.
- Key Stand-alone financial information are as follows:

Particulars	Quarter ended		Year ended	
	30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)	31.03.2023 (Audited)
Total Income	23,028	21,761	22,573	84,557
Net Profit before Tax from Ordinary Activities	3,269	3,274	1,700	8,529
Net Profit after Tax from Ordinary Activities	2,251	2,294	1,196	6,117
Total Comprehensive Income (Comprising Profit for the period after Tax and Other Comprehensive Income after Tax)	2,252	2,297	1,197	6,121

5. The figures of the last quarter ended 31st March, 2023 are the balancing figures between the audited figures in respect of the financial year ended 31st March, 2023 and the unaudited published year to date figures up to 31st December, 2022, being the date of the end of the third quarter of that financial year, which was subjected to limited review. Results of corresponding quarter for the previous year and results of the immediately preceding quarter do not include figures of the acquired company for the entire quarter and full date of acquisition as mentioned in Note 3 respectively.

6. This is an extract of the detailed format of Unaudited Consolidated and Stand-alone Financial Results for the quarter ended 30th June, 2023 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. Detailed format of the Unaudited Consolidated and Stand-alone Financial Results are available on the Websites of BSE (www.bseindia.com), NSE (www.nseindia.com) and Company's Website (www.ifglgroup.com).

On behalf of the Board of IFGL Refractories Limited
S K Bajoria
Chairman
(DIN : 00084004)

Kolkata
5th August, 2023

OUR TECHNOLOGY. YOUR SUCCESS.

JAMSHRI REALTY LIMITED
FORMERLY KNOWN AS THE JAMSHIRI RANJITSINGHI SPG & WVG. MILLS CO. (LTD.)
CIN: L17111PN0707PLC00929
Regd. Office : Fateghata, Dumuria, Netaji Subhas Road, Solapur - 413 001, Tel. No. 91 22 22872401, Website: www.jamshiri.in, Email: jamshiri1907@gmail.com (₹ in Lakhs)

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30.06.2023

Sl. No.	Particulars	Quarter Ended		
		30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)
1	Total Income from Operations	195.51	101.43	117.12
2	Profit (Loss) for the period from continuing operations before tax and Exceptional Items	(121.06)	(76.09)	(103.02)
3	Net Profit (Loss) for the period from continuing operations after tax and Exceptional Items	(121.06)	(75.84)	(102.42)
4	Profit (Loss) for the period from discontinued operations before tax	(6.04)	(3.93)	(6.99)
5	Net Profit (Loss) for the period from discontinued operations after tax	(6.04)	(3.93)	(6.99)
6	Total Comprehensive Income for the period (Comprising Profit (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	(127.10)	(79.28)	(107.42)
7	Earnings Per Share of Rs. 1000/- each (Continued operations)	1000/-	1000/-	1000/-
8	Basic & Diluted Earnings Per Share	(173.27)	(108.27)	(143.74)
9	Discontinued operations			
10	Basic & Diluted Earnings Per Share	(6.85)	(5.62)	(10.01)

NOTES:

- The above unaudited financial results have been reviewed by the Audit Committee approved by the Board of Directors at its meeting held on Aug. 7, 2023.
- 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 ended 30th June 2023 filed with BSE. The full format is available on the website of BSE: www.bseindia.com and on the Company's website at www.jamshiri.in.

For JAMSHRI REALTY LIMITED
RAJESH DAMANI
Jt. Managing Director
DATE : 4 AUGUST 2023

TECHNO ELECTRIC & ENGINEERING COMPANY LTD.
CIN: L41010UP2005PLC094368
Registered Office: C-218, Gaurad Bazar (G-2), Sector-63, Noida, Gautam Buddha Nagar, Uttar Pradesh, India, 201307, Phone No: (0120) 2406030
Corporate Office: 18, Park Plaza, South Block, 71, Park Street, Kolkata-700 016
Phone No: (033) 4051 3000, Fax No: (033) 4051 3206
Website: www.techno.co.in, E-mail: desk_investor@techno.co.in

NOTICE
Transfer of Equity Shares of the Company to Investor Education and Protection Fund (IETF) Demat Account

Pursuant to the provisions of the Companies Act 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 and further read with Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Amendment Rules, 2017 (the Rules) it is hereby notified that all Equity Shares in respect of which Dividend has not been encashed or claimed by the Shareholders for the last seven consecutive years will be transferred by the Company to Investor Education and Protection Fund (IETF) Demat Account.

The Company has communicated individually to the concerned Shareholders whose Shares are liable to be transferred to the Investor Education and Protection Fund (IETF), for claiming the Dividend IMMEDIATELY but not later than 05.09.2023 for the financial year 2015-2016 following which the Company shall transfer the Shares to the IETF Demat Account after following the applicable procedure.

The Company has uploaded relevant details of unpaidd/undivided dividend payable to such Shareholders and corresponding Shares to transfer to IETF Demat Account on its Website at www.techno.co.in under the "Investor" menu. Shareholders may further note that Shares to be transferred to IETF Demat Account can be claimed back by them from IETF Authority after following the procedure prescribed under the said Rules.

For any further communication/query, please contact Mr. Niranjana Brahma, Company Secretary, at Phone No: 033 40513000, 9831803922, E-mail: desk_investor@techno.co.in or the Company's Registrar and Transfer Agent, M/s Niche Technologies Private Limited, 3A, Auckland Place, 7th Floor, Room No. 7A & 7B, Kolkata - 700 011 at Phone No: 033 2280 6616/96167, Fax: 033 2280 6619, E-mail: niche@techetel.com, niche@techetel.com

For Techno Electric & Engineering Company Ltd.
(Niranjana Brahma)
Company Secretary (A-11652)
Date: 05.08.2023

Exclusion clauses must be communicated



CONSUMER PROTECTION
JEHANGIR B GAI

Vijender Pal Mahajan bought an insurance policy from Aegon Life Insurance on March 13, 2012. The policy, called Aegon Religare Health Plan, had a tenure of five years. It covered Vijender as well as his wife Veena for a sum of ₹4,90,000. The annual premium was ₹34,705.

During the tenure of the policy, Veena had to be hospitalised. She was admitted to Medanta Medcity Hospital in Gurgaon on April 20, 2012, and was found to be suffering from severe Aortic Stenosis (AS), Type-II diabetes, and hypothyroidism.

On April 23, 2012, she underwent surgery for aortic valve replacement. A claim of ₹4,04,039 was lodged for treatment and hospitalisation. It was repudiated on two grounds: first, that the ailment was due to pre-existing medical conditions, including resultant complications which were excluded under clause 6 of the policy; and secondly, that clause 5.2 of the policy provided for a waiting period of 90 days, while the ailment had occurred within 34 days of the inception of the policy.

Aggrieved, Veena filed a complaint before the Amritsar District Consumer Forum. She questioned the repudiation based on the terms and conditions which had not been supplied to her along with the policy. This was contested by the insurer. The forum upheld the insurer's stand and dismissed the complaint.

Veena appealed against the order. The State Commission observed that the insurer had not placed on record any evidence to show that the policy terms and conditions had been dispatched to the insured to make her aware of the exclusion clauses under

the policy. Since the insurer had failed to prove that the terms of the policy had been communicated, the State Commission allowed the appeal. It set aside the district forum's order, and held the insurer liable to settle the claim.

The insurer filed a revision petition before the National Commission. It argued that the State Commission had ignored the receipt issued by Blue Dart Courier and had wrongly concluded that there was no evidence to prove that the policy terms and conditions had been supplied to Veena. The insurer also argued that diabetes and hypothyroidism diagnosed during hospitalisation could not have occurred "overnight". So, it implied that Veena had failed to disclose these ailments while applying for the policy. It also contended that even if the claim was payable, the amount would be limited to ₹1,02,000 as it was a fixed indemnity plan.

The National Commission observed that there were different dates, June 28, 2017, and March 13, 2012, mentioned on the copy of Blue Dart Courier's receipt that had been produced. However, the original document had not been produced. Besides, there was no evidence to indicate who had delivered the letter and who had received it. So, the Commission held that there was no evidence to show that Veena had been served with the terms governing the policy. Consequently, it would not be permissible to repudiate the claim on the basis of exclusion clauses which had not been communicated. For the same reason, the quantum of the claim could not be limited to ₹1,02,000 and the entire amount of ₹4,04,039 would be payable as it fell within the overall coverage limit.

On merits, the Commission observed that there was no evidence to show that the insured was aware that she was suffering from diabetes and hypothyroidism till these ailments were discovered during hospitalisation.

Accordingly, by its order of August 3, 2023, delivered by Subhash Chandra, the National Commission dismissed the insurer's revision and held the insurer liable to settle the entire claim.

The writer is a consumer activist

Student travel cover: Buy before setting off to study abroad

But ensure that your policy aligns with your foreign university's requirements

SANJAY KUMAR SINGH & KARTHIK JEROME

Avanika Singh, 32, will head to the United States (US) in the last week of August to start a nine-month Masters in Engineering programme at the University of California, Irvine. She is not sure whether she should purchase an insurance cover from India or do so once she lands in the US. Like Singh, thousands of Indian students are currently gearing up to embark on a life-changing journey abroad for higher studies. Experts say they should arm themselves with a comprehensive student travel insurance policy before they leave Indian shores.

Contrary to what its name suggests, this plan is more than just a travel cover. It is a safety net that safeguards students from unexpected financial setbacks due to medical contingencies, travel disruptions, and even legal troubles abroad.

Buy at home or abroad?

Most experts favour buying a plan from India. According to Bhabatosh Mishra, director-underwriting, products and claims, Niva Bupa Health Insurance, "Indian insurers charge lower premiums compared to their foreign counterparts. Furthermore, having a policy from India means that in case of an emergency, a family member back home can notify the insurer and ensure that the insurance requirements are handled efficiently. This eases the burden on the student who would otherwise have to manage it alone in a foreign land."

Indian policies are also more comprehensive. Says Aditya Sharma, chief distribution officer, retail sales, Bajaj Allianz General Insurance, "A health insurance plan purchased from



STUDENT TRAVEL INSURANCE: COMPARE PREMIUMS

Company & plan	Premium (₹*)
■ Care - Student Explore	₹4,166 for sum insured (₹) of ₹300,000
■ Tata AIG - Student Travel Guard	₹7,098 for ₹1 of Student
■ Bajaj Allianz - Travel Prime Student Silver	₹2,844 for ₹1 of Student
■ Niva Bupa - Student Travel Assure	₹2,834 for ₹1 of Student

* Premiums are for a student aged 25, travelling to the US for one year (665 days), and inclusive of one year (665 days). Source: Policybazaar.com

a foreign university will not cover the student during travels to and from India, as Indian policies will. Plans bought in India also cover a contingency visit by a family member if the student falls ill abroad. These policies also provide personal liability cover. And they also cover the student on visits to other countries during holidays."

Buying a cover in India may also be the more prudent choice. Says Naval Goo, chief executive officer (CEO), PolicyX: "The student could face difficulties in obtaining a cover abroad, given the varied terms and conditions that prevail in foreign countries." A student who decides to purchase a policy in India must, however, ensure that it meets her university's coverage criteria.

Canada, where health care costs are exorbitant. Says Manas Kapoor, product head-travel insurance, Policybazaar.com: "If the student is going abroad for a short-term exchange programme of one week to three months, then a cover of ₹50,000 or ₹1 lakh may suffice. But if she is going for a one- to two-year programme, then a cover ranging from ₹2.5 lakh to ₹5 lakh is ideal."

Sharma recommends a sum insured of ₹10 lakh for students

bond cover (in case the student gets arrested). Study-related covers include study interruption and sponsor protection (if the person funding the student's studies passes away, the plan makes a payout).

Watch out for exclusions

Standard plans usually do not cover pre-existing diseases, non-prescription drugs, diseases arising from alcohol and drug consumption, experimental or non-standard treatments, and cosmetic surgery. Other exclusions might include adventure sports, HIV-AIDS related illnesses, war, etc. However, students can buy coverage for some of these exclusions, such as pre-existing diseases, as an add-on.

Will settlement be cashless?

Indian insurers partner with international assistance companies for efficient claim settlement. For example, Bajaj Allianz customers are assisted by Allianz Partners in 156 countries. Niva Bupa partners with Europ Assistance. "These partners ensure cashless treatment for students, especially when hospitalisation is for more than 24 hours and treatment takes place in a network hospital," says Kapoor. Study-related benefits, he adds, are offered in the form of reimbursement.

Mistakes to avoid

Mishra suggests students buy this cover well in advance and not leave the decision to the last moment. Sharma suggests comparing the coverages and premiums offered by various insurers.

Make sure that the policy suits the duration of your course and provides adequate geographical coverage based on your needs. A student studying in Canada, for instance, might want to include coverage for the US, as she is likely to visit that country during her study period.

Manaksia Aluminium Company Limited
Corporate Identity Number: L27100WB2010PLC144405
Registered Office : 8/1, Lal Bazar Street, Bikaner Building, 3rd Floor, Kolkata WB - 700001 India
E-mail: investor@malcoindia.com, Website: www.manaksiaaluminium.com
Phone: +91-33-2243 5053 / 5054

NOTICE OF 13TH ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING AND BOOK CLOSURE

NOTICE is hereby given that the 13th (Thirteenth) Annual General Meeting (the "AGM" or the "Meeting") of the members of Manaksia Aluminium Company Limited (the Company) will be held on Tuesday, 29th August, 2023, at 01:30 p.m. (IST) through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM") to transact the business as set out in the Notice convening the Meeting (Notice) in compliance with the applicable provisions of the Companies Act, 2013 ("Act") and rules made thereunder and Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") read with General Circular Nos. 14/2020, No. 17/2020, No. 20/2020, No. 02/2021, No. 19/2021, No. 02/2022 and 10/2022 dated April 8, 2020, April 13, 2020, May 05, 2020, January 13, 2021, December 8, 2021, May 05, 2022 and December 23, 2022 respectively (hereinafter collectively referred as the MCA Circulars) issued by the Ministry of Corporate Affairs read with SEBI Circular Nos. SEBI/HO/CFD/CMD/IC/DP/IR/PD/2020/79, SEBI/HO/CFD/CMD/IC/DP/IR/2020/11, SEBI/HO/CFD/CMD/IC/DP/IR/2022/62 and SEBI/HO/CFD/PO/2/P/IR/2023/4 dated May 12, 2020, January 15, 2021, May 13, 2022 and January 05, 2023 respectively issued by Securities and Exchange Board of India (herein after collectively referred to as "Circulars").

In accordance with the above Circulars, the Notice convening the AGM along with the Annual Report including Audited Financial Statements for the Financial Year ended 31st March, 2023 has been sent only through e-mails to those members whose e-mail ids are registered with the Company or the Registrar and Share Transfer Agent (the "RTA"), i.e. Link Intime India Pvt. Ltd. or the Depository Participant(s). The Notice along with the Annual Report for the Financial Year ended 31st March, 2023 are available on the website of the Company at www.manaksiaaluminium.com, websites of the Stock Exchanges where the equity shares of the Company are Listed i.e. National Stock Exchange of India Limited and BSE Limited at www.nseindia.com and www.bseindia.com and on the website of NSDL (Agency engaged for providing e-voting facility) at www.evoting.nsdl.com respectively.

REMOTE E-VOTING INFORMATION

- Pursuant to the provisions of Section 108 of the Act, read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended, Regulation 44 of the Listing Regulations and Secretarial Standard on General Meeting issued by the Institute of Company Secretaries of India, the Company is pleased to provide e-voting facility to the members to cast their votes electronically on all resolutions proposed to be considered at the 13th AGM through National Securities Depository Limited (NSDL) e-voting platform.
- The remote e-voting window will open at 09.00 AM (IST) on Saturday, the 26th August, 2023 and close at 05.00 PM (IST) on Monday, 28th August, 2023. During this period the members of the Company holding shares either in physical form or in dematerialized form, as on the cut-off date (record date), i.e. Tuesday, 22nd August, 2023 may cast their vote electronically. The e-voting module will be disabled thereafter by NSDL. Once the vote by the Member has been cast, she shall not be allowed to change it subsequently. The voting rights of the members shall be in proportion to their shares of the paid up equity shares capital of the company as on the cut-off date of Tuesday, the 22nd August, 2023. Members who have casted their votes by remote e-voting may attend the meeting but will not be entitled to cast their votes at the meeting once again. A person who is not a Member on the cut-off date should accordingly treat the Notice of the AGM for information purposes only. Any person who acquires shares of the Company and becomes a Member of the Company after dispatch of the Notice of the AGM and Annual Report and holding shares as on cut-off date (record date), i.e. Tuesday, 22nd August, 2023 may wish to NSDL at evoting@nsdl.com or Kolkata@linkintime.in requesting for user ID and password for remote e-voting. Members already registered with NSDL for remote e-voting can however use their existing user ID and password for this purpose.
- In case of any query/grievance, Members may refer to the Frequently Asked Questions (FAQS) for Shareholders and e-voting User Manual for Shareholders available under the Download section of NSDL e-voting website www.evoting.nsdl.com or call on toll free no. 1-82-4986 7000 or 1-82-4986 7000 or send a request at evoting@nsdl.com or in contact the following concerned persons :
(a) Ms. Pallavi Mhatre, Senior Manager, NSDL, Trade Wing, 4th Floor, Kamala Mills Compound, Lower Panel, Mumbai - 400 013 at telephone no. 022-24934560/022-24934545 or e-mail id: pallavi@nsdl.com and evoting@nsdl.com
(b) Mr. Vivek Jain, Company Secretary, Manaksia Aluminium Company Limited, 8/1, Lal Bazar Street, Bikaner Building, 3rd Floor, Kolkata - 700 001 at telephone no. 033-22435053/54 or e-mail at investor@malcoindia.com

INSTRUCTIONS FOR MEMBERS ATTENDING THE AGM THROUGH VC/OAVM

- Members will be provided with a facility to attend the AGM through VC/OAVM through the NSDL e-voting system. Members may access the same at www.evoting.nsdl.com/ under shareholders/members login by using their remote e-voting login credentials. The detailed procedure for attending the AGM through VC/OAVM is mentioned in the Notice of the AGM.
- CLOSURE OF REGISTER OF MEMBERS AND SHARE TRANSFER BOOKS
- Notice is hereby given that pursuant to the provisions of Section 91 of the Act, read with Rule 10 of the Companies (Management and Administration) Rules, 2014 and Regulation 42 of the Listing Regulations, that Register of Members and Share Transfer Books shall remain closed from Wednesday, 23rd August, 2023 to Tuesday, 29th August, 2023 (both days inclusive) for the purposes of AGM.
- The Results of voting will be declared within 2 working days from the conclusion of the 13th AGM. Such Results will be forwarded by the Company to the National Stock Exchange of India Limited (NSE) and BSE Limited (BSE). The declared Results alongwith the Scrutinizer's Report will also be available forthwith on the Company's corporate website at www.manaksiaaluminium.com and on NSDL's e-voting website at www.evoting.nsdl.com.

BY ORDER OF BOARD OF DIRECTORS
For Manaksia Aluminium Company Limited
Vivek Jain
Company Secretary
Date : 07th August, 2023
Membership No. A39546

IFGL REFRACTORIES LIMITED
CIN: L19199RJ2007PLC027954
Head & Corporate Office : McLeod House, 3, Netaji Subhas Road, Kolkata 700011, Tel: +91 33 40101001
E-mail: ifgl@ifgl.in investorcomplaints@ifgl.in
Website: www.ifglgroup.com

EXTRACT OF STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2023

Particulars	Quarter ended		Year ended	
	30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)	31.03.2023 (Audited)
Total Income	42,730	37,589	35,981	1,39,966
Net Profit before Tax from Ordinary Activities	4,129	3,959	1,016	10,570
Net Profit after Tax and Exceptional Items	2,961	2,942	1,455	7,921
Total Comprehensive Income (Comprising Profit for the period after Tax and Other Comprehensive Income after Tax)	3,358	3,177	1,034	9,625
Basic and Diluted Earnings Per Share (Face Value ₹ 10/- per Share)	3,604	3,604	3,604	3,104
Other Equity Earnings Per Share (of ₹ 10/- each) Basic and Diluted	8.21	8.16	4.04	21.98

Figures for the quarter are not annualised.

NOTES:

- Above financial results have been reviewed by the Audit Committee at its meeting held on 5th August, 2023, and approved by the Board of Directors (Board) at its meeting held on that date. The Statutory Auditor has reviewed the same.
- Following amendments made by the Finance Act, 2021 to the relevant Sections of the Income Tax Act, 1961, whereby Goodwill arising on amalgamation will not be considered as a depreciable asset and depreciation on goodwill will not be allowable as deductible expenditure effective 1st April, 2020, the Holding Company has not claimed deduction of depreciation on such goodwill under Income Tax for period beginning on that date. The Holding Company management, supported by legal opinions, continues to believe that such deduction claimed in prior assessment years are sustainable and remain unaffected. During the previous year, the Holding Company's claim of ₹ 2,816 lakhs towards Borrower Relationships and Brand Name/Trade Marks, based on valuation carried out by an Independent Valuer in the previous year. The balance amount of purchase consideration being ₹ 444 lakhs was recognised as goodwill in the previous year.
- In the previous year, on 24th February, 2023, Monoon International Refractories Ltd. UK, (MIRL), being step down operating subsidiary of the Holding Company acquired 100% shareholding of Sheffield Refractories Ltd. UK (SRL) engaged in manufacturing of Monolithic Refractory Products for total consideration of ₹ 4,981 lakhs (equivalent to GBP 5.0 Million cash consideration and GBP 0.1 Million towards costs of acquisition) to offer bigger basket of products and acquire new customer relationships. Effective that date, SRL became Subsidiary of MIRL and consequently step down subsidiary of Holding Company. In accordance with Ind AS 103 - Business Combination, the aforesaid purchase consideration was allocated to the extent of ₹ 1,742 lakhs to Property, Plant and Equipment, ₹ 5,497 lakhs to Current Assets and Current Liabilities of ₹ 1,883 lakhs against their respective fair values and ₹ 2,584 lakhs towards borrowings assumed. The Holding Company had also recognised Intangible Assets aggregating ₹ 1,765 lakhs towards Customer Relationships and Brand Name/Trade Marks, based on valuation carried out by an Independent Valuer in the previous year. The balance amount of purchase consideration being ₹ 444 lakhs was recognised as goodwill in the previous year.
- Key Stand-alone financial information are as follows:

Particulars	Quarter ended		Year ended	
	30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)	31.03.2023 (Audited)
Total Income	23,028	21,761	22,573	84,557
Net Profit before Tax from Ordinary Activities	3,269	3,274	1,700	8,529
Net Profit after Tax from Ordinary Activities	2,251	2,294	1,196	6,117
Total Comprehensive Income (Comprising Profit for the period after Tax and Other Comprehensive Income after Tax)	2,252	2,297	1,197	6,121

- The figures of the last quarter ended 31st March, 2023 are the balancing figures between the audited figures in respect of the financial year ended 31st March, 2023 and the unaudited published year to date figures up to 31st December, 2022, being the date of the end of the third quarter of that financial year, which was subjected to limited review. Results of corresponding quarter of the previous year and results of the immediately preceding quarter do not include figures of the acquired company for the entire quarter and full date of acquisition as mentioned in Note 3 respectively.
- This is an extract of the detailed format of Unaudited Consolidated and Stand-alone Financial Results for the quarter ended 30th June, 2023 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. Detailed format of the Unaudited Consolidated and Stand-alone Financial Results are available on the Websites of BSE (www.bseindia.com), NSE (www.nseindia.com) and Company's Website (www.ifglgroup.com).

On behalf of the Board of IFGL Refractories Limited
S K Bajoria
Chairman
(DIN : 00084004)

Kolkata 5th August, 2023

OUR TECHNOLOGY. YOUR SUCCESS.

JAMSHRI REALTY LIMITED
(FORMERLY KNOWN AS THE JAMSHRI RANJITSINGHI SPG & WVG. MILLS CO. LTD.)
CIN: L17119PN07000290
Regd. Office: Fateghata, Dumuria, Netaji Subhas Road, Solapur - 413 001.
Tel. No: 91 22 2872401, Website: www.jamshri.in, Email: jamshri1907@gmail.com

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30.06.2023 (₹ In Lakhs)

Sl. No.	Particulars	Quarter Ended		
		30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)
1	Total Income from Operations	195.51	101.43	117.12
2	Profit (Loss) for the period from continuing operations before Tax and Exceptional Items	(121.06)	(76.09)	(103.02)
3	Net Profit (Loss) for the period from continuing operations after tax and Exceptional Items	(121.06)	(75.84)	(102.42)
4	Profit (Loss) for the period from discontinued operations before tax	(6.04)	(3.93)	(6.99)
5	Net Profit (Loss) for the period from discontinued operations after tax	(6.04)	(3.93)	(6.99)
6	Total Comprehensive Income for the period (Comprising Profit (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	(127.10)	(79.28)	(109.42)
7	Equity Share Capital	698.65	628.65	698.65
8	Earnings Per Share of Rs. 1000/- each	1000/-	1000/-	1000/-
9	Continued operations			
	Basic & Diluted Earnings Per Share	(173.27)	(108.27)	(143.74)
	Discontinued operations			
	Basic & Diluted Earnings Per Share	(6.85)	(5.62)	(10.01)

NOTES:
a) The above unaudited financial results have been reviewed by the Audit Committee approved by the Board of Directors at its meeting held on August 4, 2023.
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 ended 30th June 2023 filed with BSE. The full format is available on the website of BSE at 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 : 4th AUGUST 2023

TECHNO ELECTRIC & ENGINEERING COMPANY LTD.
CIN: L41010UP2005PLC094368
Registered Office: C-218, Ground Floor (G-2), Sector-63, Noida, Gautam Buddha Nagar, Uttar Pradesh, India, 201307, Phone No: (0120) 2406030
Corporate Office: 18, Park Plaza, South Block, 71, Park Street, Kolkata-700 016
Phone No: (033) 4051 3000, Fax No: (033) 4051 3206
Website: www.techno.co.in, E-mail: desk_investor@techno.co.in

NOTICE
Transfer of Equity Shares of the Company to Investor Education and Protection Fund (IETF) Demat Account

Pursuant to the provisions of the Companies Act 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 and further read with Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Amendment Rules, 2017 (the Rules) it is hereby notified that all Equity Shares in respect of which Dividend has not been encashed or claimed by the Shareholders for the last seven consecutive years will be transferred by the Company to Investor Education and Protection Fund (IETF) Demat Account.

The Company has communicated individually to the concerned Shareholders whose Shares are liable to be transferred to the Investor Education and Protection Fund (IETF), for claiming the Dividend IMMEDIATELY but not later than 05.09.2023 for the Financial year 2015-2016 following which the Company shall transfer the Shares to the IETF Demat Account after following the applicable procedure.

The Company has uploaded relevant details of unclaimed/dividend payable to such Shareholders and corresponding Shares to be transferred to IETF Demat Account on its Website at www.techno.co.in under the "Investor" menu. Shareholders may further note that Shares to be transferred to IETF Demat Account can be claimed back by them from IETF Authority after following the procedure prescribed under the said Rules.

For any further communication/query, please contact Mr. Niranjana Brahma, Company Secretary, at Phone No: 033 40513000, 9831803922, E-mail: desk_investor@techno.co.in or the Company's Registrar and Transfer Agent, M/s Niche Technologies Private Limited, 3A, Auckland Place, 7th Floor, Room No. 7A & 7B, Kolkata - 700 011 at Phone No: 033 2280 6616/9616, Fax: 033 2280 6619, E-mail: niche@tech@nicetechpl.com

For Techno Electric & Engineering Company Ltd.
(Niranjana Brahma)
Place: Kolkata
Date: 05.08.2023
Company Secretary (A-11652)

Exclusion clauses must be communicated



CONSUMER PROTECTION
JEHANGIR B GAI

Vijender Pal Mahajan bought an insurance policy from Aegon Life Insurance on March 13, 2012. The policy, called Aegon Religare Health Plan, had a tenure of five years. It covered Vijender as well as his wife Veena for a sum of ₹4,90,000. The annual premium was ₹34,705.

During the tenure of the policy, Veena had to be hospitalised. She was admitted to Medanta Medcity Hospital in Gurgaon on April 20, 2012, and was found to be suffering from severe Aortic Stenosis (AS), Type-II diabetes, and hypothyroidism.

The National Commission held there was no evidence to show that Veena had been served the terms and conditions governing the policy

On April 23, 2012, she underwent surgery for aortic valve replacement. A claim of ₹4,04,039 was lodged for treatment and hospitalisation. It was repudiated on two grounds: first, that the ailment was due to pre-existing medical conditions, including resultant complications which were excluded under clause 6 of the policy; and secondly, that clause 5.2 of the policy provided for a waiting period of 90 days, while the ailment had occurred within 34 days of the inception of the policy.

Aggrieved, Veena filed a complaint before the Amritsar District Consumer Forum. She questioned the repudiation based on the terms and conditions which had not been supplied to her along with the policy. This was contested by the insurer. The forum upheld the insurer's stand and dismissed the complaint.

Veena appealed against the order. The State Commission observed that the insurer had not placed on record any evidence to show that the policy terms and conditions had been dispatched to the insured to make her aware of the exclusion clauses under

the policy. Since the insurer had failed to prove that the terms of the policy had been communicated, the State Commission allowed the appeal. It set aside the district forum's order, and held the insurer liable to settle the claim.

The insurer filed a revision petition before the National Commission. It argued that the State Commission had ignored the receipt issued by Blue Dart Courier and had wrongly concluded that there was no evidence to prove that the policy terms and conditions had been supplied to Veena. The insurer also argued that diabetes and hypothyroidism diagnosed during hospitalisation could not have occurred "overnight". So, it implied that Veena had failed to disclose these ailments while applying for the policy. It also contended that even if the claim was payable, the amount would be limited to ₹1,02,000 as it was a fixed indemnity plan.

The National Commission observed that there were different dates, June 28, 2017, and March 13, 2012, mentioned on the copy of Blue Dart Courier's receipt that had been produced. However, the original document had not been produced. Besides, there was no evidence to indicate who had delivered the letter and who had received it. So, the Commission held that there was no evidence to show that Veena had been served with the terms governing the policy. Consequently, it would not be permissible to repudiate the claim on the basis of exclusion clauses which had not been communicated. For the same reason, the quantum of the claim could not be limited to ₹1,02,000 and the entire amount of ₹4,04,039 would be payable as it fell within the overall coverage limit.

On merits, the Commission observed that there was no evidence to show that the insured was aware that she was suffering from diabetes and hypothyroidism till these ailments were discovered during hospitalisation.

Accordingly, by its order of August 3, 2023, delivered by Subhash Chandra, the National Commission dismissed the insurer's revision and held the insurer liable to settle the entire claim.

The writer is a consumer activist

Student travel cover: Buy before setting off to study abroad

But ensure that your policy aligns with your foreign university's requirements

SANJAY KUMAR SINGH & KARTHIK JEROME

Avanika Singh, 32, will head to the United States (US) in the last week of August to start a nine-month Masters in Engineering programme at the University of California, Irvine. She is not sure whether she should purchase an insurance cover from India or do so once she lands in the US. Like Singh, thousands of Indian students are currently gearing up to embark on a life-changing journey abroad for higher studies. Experts say they should arm themselves with a comprehensive student travel insurance policy before they leave Indian shores.

Contrary to what its name suggests, this plan is more than just a travel cover. It is a safety net that safeguards students from unexpected financial setbacks due to medical contingencies, travel disruptions, and even legal troubles abroad.

Buy at home or abroad?

Most experts favour buying a plan from India. According to Bhabatosh Mishra, director-underwriting, products and claims, Niva Bupa Health Insurance, "Indian insurers charge lower premiums compared to their foreign counterparts. Furthermore, having a policy from India means that in case of an emergency, a family member back home can notify the insurer and ensure that the insurance requirements are handled efficiently. This eases the burden on the student who would otherwise have to manage it alone in a foreign land."

Indian policies are also more comprehensive. Says Aditya Sharma, chief distribution officer, retail sales, Bajaj Allianz General Insurance, "A health insurance plan purchased from



STUDENT TRAVEL INSURANCE: COMPARE PREMIUMS

Company & plan	Premium (₹)*
■ Care - Student Explore	₹4,166 for sum insured (₹) of ₹300,000
■ Tata AIG - Student Travel Guard	₹7,098 for ₹1 of Student
■ Bajaj Allianz - Travel Prime Student Silver	₹2,844 for ₹1 of Student
■ Niva Bupa - Student Travel Assure	₹2,834 for ₹1 of Student

* Premiums are for a student aged 25, travelling to the US for one year (665 days), and inclusive of a year (665 days). Source: Policybazaar.com

a foreign university will not cover the student during travels to and from India, as Indian policies will. Plans bought in India also cover a contingency visit by a family member if the student falls ill abroad. These policies also provide personal liability cover. And they also cover the student on visits to other countries during holidays."

Buying a cover in India may also be the more prudent choice. Says Naval Gole, chief executive officer (CEO), PolicyX: "The student could face difficulties in obtaining a cover abroad, given the varied terms and conditions that prevail in foreign countries." A student who decides to purchase a policy in India must, however, ensure that it meets her university's coverage criteria.

Sum insured: Meet only norms, then buy little more

Students should first check the sum insured required by their university. That should be the baseline cover they should buy. Beyond that, they should buy what they can afford. Buying a higher cover is especially crucial for students heading to the US or to

Canada, where health care costs are exorbitant. Says Manas Kapoor, product head-travel insurance, Policybazaar.com: "If the student is going abroad for a short-term exchange programme of one week to three months, then a cover of ₹50,000 or ₹1 lakh may suffice. But if she is going for a one- to two-year programme, then a cover ranging from ₹2.5 lakh to ₹5 lakh is ideal."

Sharma recommends a sum insured of ₹10 lakh for students heading to the US for a year.

Standard plans usually do not cover pre-existing diseases, non-prescription drugs, diseases arising from alcohol and drug consumption, experimental or non-standard treatments, and cosmetic surgery. Other exclusions might include adventure sports, HIV-AIDS related illnesses, war, etc. However, students can buy coverage for some of these exclusions, such as pre-existing diseases, as an add-on.

Watch out for exclusions

Standard plans usually do not cover pre-existing diseases, non-prescription drugs, diseases arising from alcohol and drug consumption, experimental or non-standard treatments, and cosmetic surgery. Other exclusions might include adventure sports, HIV-AIDS related illnesses, war, etc. However, students can buy coverage for some of these exclusions, such as pre-existing diseases, as an add-on.

Will settlement be cashless?

Indian insurers partner with international assistance companies for efficient claim settlement. For example, Bajaj Allianz customers are assisted by Allianz Partners in 156 countries. Niva Bupa partners with Europ Assistance. "These partners ensure cashless treatment for students, especially when hospitalisation is for more than 24 hours and treatment takes place in a network hospital," says Kapoor. Study-related benefits, he adds, are offered in the form of reimbursement.

Mistakes to avoid

Mishra suggests students buy this cover well in advance and not leave the decision to the last moment. Sharma suggests comparing the coverages and premiums offered by various insurers. Make sure that the policy suits the duration of your course and provides adequate geographical coverage based on your needs. A student studying in Canada, for instance, might want to include coverage for the student's cause of harm to someone or their property, and bail

Manaksia Aluminium Company Limited
Corporate Identity Number: L27100WB2010PLC144405
Registered Office : 8/1, Lal Bazar Street, Bikaner Building, 3rd Floor, Kolkata WB - 700001 India
E-mail: investor@malcoindia.com, Website: www.manaksiaaluminium.com
Phone: +91-33-2243 5053 / 5054

NOTICE OF 13TH ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING AND BOOK CLOSURE

NOTICE is hereby given that the 13th (Thirteenth) Annual General Meeting (the "AGM" or the "Meeting") of the members of Manaksia Aluminium Company Limited (the Company) will be held on Tuesday, 29th August, 2023, at 01:30 p.m. (IST) through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM") to transact business as set out in the Notice convening the Meeting (Notice) in compliance with the applicable provisions of the Companies Act, 2013 ("Act") and rules made thereunder and Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") read with General Circular Nos. 14/2020, No. 17/2020, No. 20/2020, No. 02/2021, No. 19/2021, No. 02/2022 and 10/2022 dated April 8, 2020, April 13, 2020, May 05, 2020, January 13, 2021, December 8, 2021, May 05, 2022 and December 23, 2022 respectively (hereinafter collectively referred to as the MCA Circulars) issued by the Ministry of Corporate Affairs read with SEBI Circular Nos. SEBI/HO/CFD/CMD/IC/DP/2020/079, SEBI/HO/CFD/CMD/IC/DP/2020/111, SEBI/HO/CFD/CMD/IC/DP/2022/62 and SEBI/HO/CFD/PO/2019/2019/2023/4 dated May 12, 2020, January 15, 2021, May 13, 2022 and January 05, 2023 respectively issued by Securities and Exchange Board of India (herein after collectively referred to as "Circulars").

In accordance with the above Circulars, the Notice convening the AGM along with the Annual Report including Audited Financial Statements for the Financial Year ended 31st March, 2023 has been sent only through e-mails to those members whose e-mail ids are registered with the Company or the Registrar and Share Transfer Agent (the "RTA") i.e., Link Intime India Pvt. Ltd. or the Depository Participant(s). The Notice along with the Annual Report for the Financial Year ended 31st March, 2023 are available on the website of the Company at www.manaksiaaluminium.com, websites of the Stock Exchanges where the equity shares of the Company are Listed i.e. National Stock Exchange of India Limited and BSE Limited at www.nseindia.com and www.bseindia.com and on the website of NSDL (Agency engaged for providing e-voting facility) at www.evoting.nsdl.com respectively.

REMOTE E-VOTING INFORMATION

Pursuant to the provisions of Section 108 of the Act, read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended, Regulation 44 of the Listing Regulations and Secretarial Standard on General Meeting issued by the Institute of Company Secretaries of India, the Company is pleased to provide e-voting facility to the members to cast their votes electronically on all resolutions proposed to be considered at the 13th AGM through National Securities Depository Limited (NSDL) e-voting platform.

The remote e-voting window will open at 09.00 AM (IST) on Saturday, the 26th August, 2023 and close at 05.00 PM (IST) on Monday, 28th August, 2023. During this period the members of the Company holding shares either in physical form or in dematerialized form, as on the cut-off date (record date), i.e. Tuesday, 22nd August, 2023 may cast their vote electronically. The e-voting module will be disabled thereafter by NSDL. Once the vote by the member has been cast, she shall not be allowed to change it subsequently. The voting rights of the members shall be in proportion to their shares of the paid up equity shares capital of the company as on the cut-off date of Tuesday, the 22nd August, 2023. Members who have casted their votes by remote e-voting may attend the meeting but will not be entitled to cast their votes at the meeting once again. A person who is not a Member on the cut-off date should accordingly treat the Notice of the AGM for information purposes only. Any person who acquires shares of the Company and becomes a Member of the Company after dispatch of the Notice of the AGM and Annual Report and holding shares as on cut-off date (record date) i.e., Tuesday, 22nd August, 2023 may wish to NSDL at evoting@nsdl.com or kolkata@linkintime.com in requesting for user ID and password for remote e-voting. Members already registered with NSDL for remote e-voting can however use their existing user ID and password for this purpose.

In case of any query/grievance, Members may refer to the Frequently Asked Questions (FAQS) for Shareholders and e-voting User Manual for Shareholders available under the Download section of NSDL e-voting website www.evoting.nsdl.com or call on toll free No. 122-4896 7000 or 122-2499 7000 or send a request at investor@nsdl.com or in contact the following concerned persons :
(a) Ms. Pallavi Mhatre, Senior Manager, NSDL, Trade Wing, 4th Floor, Kamala Mills Compound, Lower Panel, Mumbai - 400 013 at telephone No. 022-24934360/022-24934545 or e-mail at: pallavi@nsdl.com and evoting@nsdl.com
(b) Mr. Vivek Jain, Company Secretary, Manaksia Aluminium Company Limited, 8/1, Lal Bazar Street, Bikaner Building, 3rd Floor, Kolkata - 700 001 at telephone No. 033-22435053/54 or e-mail at investor@malcoindia.com

INSTRUCTIONS FOR MEMBERS ATTENDING THE AGM THROUGH VC/OAVM

Members will be provided with a facility to attend the AGM through VC/OAVM through the NSDL e-voting system. Members may access the same at www.evoting.nsdl.com/ under shareholders/members login by using their remote e-voting login credentials. The detailed procedure for attending the AGM through VC/OAVM is mentioned in the Notice of the AGM.

CLOSURE OF REGISTER OF MEMBERS AND SHARE TRANSFER BOOKS

Notice is hereby given that pursuant to the provisions of Section 91 of the Act, read with Rule 10 of the Companies (Management and Administration) Rules, 2014 and Regulation 42 of the Listing Regulations, that Register of Members and Share Transfer Books shall remain closed from Wednesday, 23rd August, 2023 to Tuesday, 29th August, 2023 (both days inclusive) for the purposes of AGM.

The Results of voting will be declared within 2 working days from the conclusion of the 13th AGM. Such Results will be forwarded by the Company to the National Stock Exchange of India Limited (NSE) and BSE Limited (BSE). The declared Results alongwith the Scrutinizer's Report will also be available forthwith on the Company's corporate website at www.manaksiaaluminium.com and on NSDL's e-voting website at www.evoting.nsdl.com.

BY ORDER OF BOARD OF DIRECTORS
For Manaksia Aluminium Company Limited

Place : Kolkata
Date : 07th August, 2023

IFGL REFRACTORIES LIMITED
CIN: L19199OR2007PLC027994

Head & Corporate Office: McLeod House, 3, Netaji Subhas Road, Kolkata 700011, Tel: +91 33 40106100, Email: ifgl@ifgl.in, investorcomplaints@ifgl.in

Website: www.ifglgroup.com

EXTRACT OF STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2023

Particulars	Quarter ended		Year ended	
	30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)	31.03.2023 (Audited)
Total Income	42,730	37,589	35,981	1,39,966
Net Profit before Tax from Ordinary Activities	4,129	3,959	1,016	10,570
Net Profit after Tax and Exceptional Items	2,961	2,942	1,455	7,921
Total Comprehensive Income (Comprising Profit for the period after Tax and Other Comprehensive Income after Tax)	3,358	3,177	1,034	9,625
Basic and Diluted Earnings Per Share (Face Value ₹ 10/- per Share)	3,604	3,604	3,604	3,108
Other Equity Earnings Per Share (of ₹ 10/- each) Basic and Diluted	8.21	8.14	4.04	21.94

Figures for the quarter are not annualised.

NOTES:

- Above financial results have been reviewed by the Audit Committee at its meeting held on 5th August, 2023, and approved by the Board of Directors (Board) at its meeting held on that date. The Statutory Auditor has reviewed the same.
- Following amendments made by the Finance Act, 2021 to the relevant Sections of the Income Tax Act, 1961, whereby Goodwill arising on amalgamation will not be considered as a depreciable asset and depreciation on goodwill will not be allowable as deductible expenditure effective 1st April, 2020, the Holding Company has not claimed deduction of depreciation on such goodwill under Income Tax for period beginning on that date. The Holding Company management, supported by legal opinions, continues to believe that such deduction claimed in prior assessment years are sustainable and remain unaffected. During the previous year, the Holding Company's claim of ₹ 2,816 lakhs (tax impact of ₹ 984 lakhs) Goodwill arising on amalgamation will not be considered as a depreciable asset and depreciation on goodwill will not be allowable as deductible expenditure effective 1st April, 2020, the Holding Company has not claimed deduction of depreciation on such goodwill under Income Tax for period beginning on that date. The Holding Company management, supported by legal opinions, continues to believe that such deduction claimed in prior assessment years are sustainable and remain unaffected. 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Exclusion clauses must be communicated



CONSUMER PROTECTION
JEHANGIR B GAI

Vijender Pal Mahajan bought an insurance policy from Aegon Life Insurance on March 13, 2012. The policy, called Aegon Religare Health Plan, had a tenure of five years. It covered Vijender as well as his wife Veena for a sum of ₹4,90,000. The annual premium was ₹34,705.

During the tenure of the policy, Veena had to be hospitalised. She was admitted to Medanta Medcity Hospital in Gurgaon on April 20, 2012, and was found to be suffering from severe Aortic Stenosis (AS), Type-II diabetes, and hypothyroidism.

On April 23, 2012, she underwent surgery for aortic valve replacement. A claim of ₹4,04,039 was lodged for treatment and hospitalisation. It was repudiated on two grounds: first, that the ailment was due to pre-existing medical conditions, including resultant complications which were excluded under clause 6 of the policy; and secondly, that clause 5.2 of the policy provided for a waiting period of 90 days, while the ailment had occurred within 34 days of the inception of the policy.

Aggrieved, Veena filed a complaint before the Amritsar District Consumer Forum. She questioned the repudiation based on the terms and conditions which had not been supplied to her along with the policy. This was contested by the insurer. The forum upheld the insurer's stand and dismissed the complaint.

Veena appealed against the order. The State Commission observed that the insurer had not placed on record any evidence to show that the policy terms and conditions had been dispatched to the insured to make her aware of the exclusion clauses under

the policy. Since the insurer had failed to prove that the terms of the policy had been communicated, the State Commission allowed the appeal. It set aside the district forum's order, and held the insurer liable to settle the claim.

The insurer filed a revision petition before the National Commission. It argued that the State Commission had ignored the receipt issued by Blue Dart Courier and had wrongly concluded that there was no evidence to prove that the policy terms and conditions had been supplied to Veena. The insurer also argued that diabetes and hypothyroidism diagnosed during hospitalisation could not have occurred "overnight". So, it implied that Veena had failed to disclose these ailments while applying for the policy. It also contended that even if the claim was payable, the amount would be limited to ₹1,02,000 as it was a fixed indemnity plan.

The National Commission observed that there were different dates, June 28, 2017, and March 13, 2012, mentioned on the copy of Blue Dart Courier's receipt that had been produced. However, the original document had not been produced. Besides, there was no evidence to indicate who had delivered the letter and who had received it. So, the Commission held that there was no evidence to show that Veena had been served with the terms governing the policy. Consequently, it would not be permissible to repudiate the claim on the basis of exclusion clauses which had not been communicated. For the same reason, the quantum of the claim could not be limited to ₹1,02,000 and the entire amount of ₹4,04,039 would be payable as it fell within the overall coverage limit.

On merits, the Commission observed that there was no evidence to show that the insured was aware that she was suffering from diabetes and hypothyroidism till these ailments were discovered during hospitalisation.

Accordingly, by its order of August 3, 2023, delivered by Subhash Chandra, the National Commission dismissed the insurer's revision and held the insurer liable to settle the entire claim.

The writer is a consumer activist

Student travel cover: Buy before setting off to study abroad

But ensure that your policy aligns with your foreign university's requirements

SANJAY KUMAR SINGH & KARTHIK JEROME

Avanika Singh, 32, will head to the United States (US) in the last week of August to start a nine-month Masters in Engineering programme at the University of California, Irvine. She is not sure whether she should purchase an insurance cover from India or do so once she lands in the US. Like Singh, thousands of Indian students are currently gearing up to embark on a life-changing journey abroad for higher studies. Experts say they should arm themselves with a comprehensive student travel insurance policy before they leave Indian shores.

Contrary to what its name suggests, this plan is more than just a travel cover. It is a safety net that safeguards students from unexpected financial setbacks due to medical contingencies, travel disruptions, and even legal troubles abroad.

Buy at home or abroad?

Most experts favour buying a plan from India. According to Bhabatosh Mishra, director-underwriting, products and claims, Niva Bupa Health Insurance, "Indian insurers charge lower premiums compared to their foreign counterparts. Furthermore, having a policy from India means that in case of an emergency, a family member back home can notify the insurer and ensure that the insurance requirements are handled efficiently. This eases the burden on the student who would otherwise have to manage it alone in a foreign land."

Indian policies are also more comprehensive. Says Aditya Sharma, chief distribution officer, retail sales, Bajaj Allianz General Insurance, "A health insurance plan purchased from



Company & plan	Premium (₹)*
■ Care - Student Explore	₹4,166 for sum insured (₹) of ₹300,000
■ Tata AIG - Student Travel Guard	₹7,098 for ₹1 of Student
■ Bajaj Allianz - Travel Prime Student Silver	₹2,844 for ₹1 of Student
■ Niva Bupa - Student Travel Assure	₹2,834 for ₹1 of Student

* Premiums are for a student aged 25, travelling to the US for one year (665 days), and inclusive of a 10% GST. Source: Policybazaar.com

Canada, where health care costs are exorbitant.

Says Manas Kapoor, product head-travel insurance, Policybazaar.com: "If the student is going abroad for a short-term exchange programme of one week to three months, then a cover of ₹50,000 or ₹1 lakh may suffice. But if she is going for a one- to two-year programme, then a cover ranging from ₹2.5 lakh to ₹5 lakh is ideal."

Sharma recommends a sum insured of ₹10 lakh for students

heading to the US for a year. Standard plans usually do not cover pre-existing diseases, non-prescription drugs, diseases arising from alcohol and drug consumption, experimental or non-standard treatments, and cosmetic surgery. Other exclusions might include adventure sports, HIV-AIDS related illnesses, war, etc. However, students can buy coverage for some of these exclusions, such as pre-existing diseases, as an add-on.

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Watch out for exclusions
Standard plans usually do not cover pre-existing diseases, non-prescription drugs, diseases arising from alcohol and drug consumption, experimental or non-standard treatments, and cosmetic surgery. Other exclusions might include adventure sports, HIV-AIDS related illnesses, war, etc. However, students can buy coverage for some of these exclusions, such as pre-existing diseases, as an add-on.

Will settlement be cashless?
Indian insurers partner with international assistance companies for efficient claim settlement. For example, Bajaj Allianz customers are assisted by Allianz Partners in 156 countries. Niva Bupa partners with Europ Assistance. "These partners ensure cashless treatment for students, especially when hospitalisation is for more than 24 hours and treatment takes place in a network hospital," says Kapoor. Study-related benefits, he adds, are offered in the form of reimbursement.

Mistakes to avoid
Mishra suggests students buy this cover well in advance and not leave the decision to the last moment. Sharma suggests comparing the coverages and premiums offered by various insurers. Make sure that the policy suits the duration of your course and provides adequate geographical coverage based on your needs. A student studying in Canada, for instance, might want to include coverage for the student's cause of harm to someone or their property, and bail

Manaksia Aluminium Company Limited
Corporate Identity Number: L27100WB2010PLC144405
Registered Office : 8/1, Lal Bazar Street, Bikaner Building, 3rd Floor, Kolkata WB - 700001 India
E-mail: investor@malcoindia.com, Website: www.manaksialuminium.com
Phone: +91-33-2243 5053 / 5054

NOTICE OF 13TH ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING AND BOOK CLOSURE

NOTICE is hereby given that the 13th (Thirteenth) Annual General Meeting (the "AGM" or the "Meeting") of the members of Manaksia Aluminium Company Limited (the Company) will be held on Tuesday, 29th August, 2023, at 01:30 p.m. (IST) through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM") to transact the business as set out in the Notice convening the Meeting (Notice) in compliance with the applicable provisions of the Companies Act, 2013 ("Act") and rules made thereunder and Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") read with General Circular Nos. 14/2020, No. 17/2020, No. 20/2020, No. 02/2021, No. 19/2021, No. 02/2022 and 10/2022 dated April 8, 2020, April 13, 2020, May 05, 2020, January 13, 2021, December 8, 2021, May 05, 2022 and December 23, 2022 respectively (hereinafter collectively referred as the MCA Circulars) issued by the Ministry of Corporate Affairs read with SEBI Circular Nos. SEBI/HO/CFD/CMD/IC/DP/2020/079, SEBI/HO/CFD/CMD/IC/DP/2020/111, SEBI/HO/CFD/CMD/IC/DP/2022/62 and SEBI/HO/CFD/PO/219/CFR/2023/4 dated May 12, 2020, January 15, 2021, May 13, 2022 and January 05, 2023 respectively issued by Securities and Exchange Board of India (herein after collectively referred to as "Circulars").

In accordance with the above Circulars, the Notice convening the AGM along with the Annual Report including Audited Financial Statements for the Financial Year ended 31st March, 2023 has been sent only through e-mails to those members whose e-mail ids are registered with the Company or the Registrar and Share Transfer Agent (the "RTA") i.e., Link Intime India Pvt. Ltd. or the Depository Participant(s). The Notice along with the Annual Report for the Financial Year ended 31st March, 2023 are available on the website of the Company at www.manaksialuminium.com, websites of the Stock Exchanges where the equity shares of the Company are Listed i.e. National Stock Exchange of India Limited and BSE Limited at www.nseindia.com and www.bseindia.com and on the website of NSDL (Agency engaged for providing e-voting facility) at www.evoting.nsdl.com respectively.

REMOTE E-VOTING INFORMATION
Pursuant to the provisions of Section 108 of the Act, read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended, Regulation 44 of the Listing Regulations and Secretarial Standard on General Meeting issued by the Institute of Company Secretaries of India, the Company is pleased to provide e-voting facility to the members to cast their votes electronically on all resolutions proposed to be considered at the 13th AGM through National Securities Depository Limited (NSDL) e-voting platform.
The remote e-voting window will open at 09.00 AM (IST) on Saturday, the 26th August, 2023 and close at 05.00 PM (IST) on Monday, 28th August, 2023. During this period the members of the Company holding shares either in physical form or in dematerialized form, as on the cut-off date (record date), i.e. Tuesday, 22nd August, 2023 may cast their vote electronically. The e-voting module will be disabled thereafter by NSDL. Once the vote by the Member has been cast, she shall not be allowed to change it subsequently. The voting rights of the members shall be in proportion to their shares of the paid up equity shares capital of the company as on the cut-off date of Tuesday, the 22nd August, 2023. Members who have casted their votes by remote e-voting may attend the meeting but will not be entitled to cast their votes at the meeting once again. A person who is not a Member on the cut-off date should accordingly treat the Notice of the AGM for information purposes only. Any person who acquires shares of the Company and becomes a Member of the Company after dispatch of the Notice of the AGM and Annual Report and holding shares as on cut-off date (record date) i.e., Tuesday, 22nd August, 2023 may wish to NSDL at evoting@nsdl.com or Kolkata@linkintime.com in requesting for user ID and password for remote e-voting. Members already registered with NSDL for remote e-voting can however use their existing user ID and password for this purpose.

In case of any query/grievance, Members may refer to the Frequently Asked Questions (FAQS) for Shareholders and e-voting User Manual for Shareholders available under the Download section of NSDL e-voting website www.evoting.nsdl.com or call on toll free no. 122-4886 7000 or 122-2493 7000 or send a request at investor@nsdl.com or in contact the following concerned persons :
(a) Ms. Pallavi Mhatre, Senior Manager, NSDL, Trade Wing, 4th Floor, Kamala Mills Compound, Lower Panel, Mumbai - 400 013 at telephone no. 022-24934360/022-24934545 or e-mail id: pallavi@nsdl.com and evoting@nsdl.com
(b) Mr. Vivek Jain, Company Secretary, Manaksia Aluminium Company Limited, 8/1, Lal Bazar Street, Bikaner Building, 3rd Floor, Kolkata - 700 001 at telephone no. 033-22435053/54 or e-mail at investor@malcoindia.com

INSTRUCTIONS FOR MEMBERS ATTENDING THE AGM THROUGH VC/OAVM
Members will be provided with a facility to attend the AGM through VC/OAVM through the NSDL e-voting system. Members may access the same at www.evoting.nsdl.com/ under shareholders/members login by using their remote e-voting login credentials. The detailed procedure for attending the AGM through VC/OAVM is mentioned in the Notice of the AGM.

CLOSURE OF REGISTER OF MEMBERS AND SHARE TRANSFER BOOKS
Notice is hereby given that pursuant to the provisions of Section 91 of the Act, read with Rule 10 of the Companies (Management and Administration) Rules, 2014 and Regulation 42 of the Listing Regulations, that Register of Members and Share Transfer Books shall remain closed from Wednesday, 23rd August, 2023 to Tuesday, 29th August, 2023 (both days inclusive) for the purposes of AGM.
The Results of voting will be declared within 2 working days from the conclusion of the 13th AGM. Such Results will be forwarded by the Company to the National Stock Exchange of India Limited (NSE) and BSE Limited (BSE). The declared Results alongwith the Scrutinizer's Report will also be available forthwith on the Company's corporate website at www.manaksialuminium.com and on NSDL's e-voting website at www.evoting.nsdl.com.

BY ORDER OF BOARD OF DIRECTORS
For Manaksia Aluminium Company Limited
Place : Kolkata
Date : 07th August, 2023

IFGL REFRACTORYS LIMITED
CIN: L19199OR2007PLC027954

Head & Corporate Office : McLeod House, 3, Netaji Subhas Road, Kolkata 700011. Tel: +91 33 40101001
E-mail: ifgl@ifgl.in investorcomplaints@ifgl.in
Website: www.ifglgroup.com

(₹ in lakhs except as otherwise stated)

EXTRACT OF STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2023

Particulars	Quarter ended		Year ended	
	30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)	31.03.2023 (Audited)
Total Income	42,730	37,589	35,981	1,39,966
Net Profit before Tax from Ordinary Activities	4,129	3,959	1,016	10,570
Net Profit after Tax and Exceptional Items	2,961	2,942	1,455	7,921
Total Comprehensive Income (Comprising Profit for the period after Tax and Other Comprehensive Income after Tax)	3,358	3,177	1,034	9,625
Basic & Diluted Earnings Per Share (Face Value ₹ 10/- per Share)	3,604	3,604	3,604	3,604
Other Equity Earnings Per Share (of ₹ 10/- each) Basic and Diluted	8.21	8.16	4.04	21.98

Figures for the quarter are not annualised.

NOTES:
1. Above financial results have been reviewed by the Audit Committee at its meeting held on 5th August, 2023, and approved by the Board of Directors (Board) at their meeting held on that date. The Statutory Auditor has reviewed the same.
2. Following amendments made by the Finance Act, 2021 to the relevant Sections of the Income Tax Act, 1961, whereby Goodwill arising on amalgamation will not be considered as a depreciable asset and depreciation on goodwill will not be allowable as deductible expenditure effective 1st April, 2020, the Holding Company has not claimed deduction of depreciation on such goodwill under Income Tax for period beginning on that date. The Holding Company management, supported by legal opinions, continues to believe that such deduction claimed in prior assessment years are sustainable and remain unaffected. During the previous year, the Holding Company's claim of ₹ 2,816 lakhs towards Borrower Relationships and Brand Name/Trade Marks, based on valuation carried out by an Independent Valuer in the previous year. The balance amount of purchase consideration being ₹ 444 lakhs was recognised as goodwill in the previous year.
4. Key Stand-alone financial information are as follows:

Particulars	Quarter ended		Year ended	
	30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)	31.03.2023 (Audited)
Total Income	23,028	21,761	22,573	84,557
Net Profit before Tax from Ordinary Activities	3,269	3,274	1,700	8,529
Net Profit after Tax from Ordinary Activities	2,251	2,294	1,196	6,117
Total Comprehensive Income (Comprising Profit for the period after Tax and Other Comprehensive Income after Tax)	2,252	2,297	1,197	6,121

5. The figures of the last quarter ended 31st March, 2023 are the balancing figures between the audited figures in respect of the financial year ended 31st March, 2023 and the unaudited published year to date figures up to 31st December, 2022, being the date of the end of the third quarter of that financial year, which was subjected to limited review. Results of corresponding quarter of the previous year and results of the immediately preceding quarter do not include figures of the acquired company for the entire quarter and full date of acquisition as mentioned in Note 3 respectively.
6. This is an extract of the detailed format of Unaudited Consolidated and Stand-alone Financial Results for the quarter ended 30th June, 2023 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. Detailed format of the Unaudited Consolidated and Stand-alone Financial Results are available on the Websites of BSE (www.bseindia.com), NSE (www.nseindia.com) and Company's Website (www.ifglgroup.com).

On behalf of the Board of IFGL Refractorys Limited
S K Bajoria
Chairman
(DIN : 00084004)

Kolkata
5th August, 2023

OUR TECHNOLOGY. YOUR SUCCESS.

JAMSHRI REALTY LIMITED
(FORMERLY KNOWN AS THE JAMSHRI RANJITSINGHI SPG & WVG. MILLS CO. LTD.)
CIN: L1711FNP0700700029
Regd. Office: Fatehchoudi, Durgam Chatterjee Road, Solapur - 413 001.
Tel. No: 91 22 22872401. Website: www.jamshri.com. Email: jamshri1907@gmail.com

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30.06.2023 (₹ in Lakhs)

Sl. No.	Particulars	Quarter Ended		
		30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)
1	Total Income from Operations	195.51	101.43	117.12
2	Profit (Loss) for the period from continuing operations before tax and Exceptional Items	(121.06)	(76.09)	(103.02)
3	Net Profit (Loss) for the period from continuing operations after tax and Exceptional Items	(121.06)	(75.84)	(102.42)
4	Profit (Loss) for the period from discontinued operations before tax	(6.04)	(3.93)	(6.99)
5	Net Profit (Loss) for the period from discontinued operations after tax	(6.04)	(3.93)	(6.99)
6	Total Comprehensive Income for the period (Comprising Profit (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	(127.10)	(79.28)	(109.42)
7	Equity Share Capital	698.65	628.65	698.65
8	Earnings Per Share of Rs. 1000/- each	1000/-	1000/-	1000/-
9	Basic & Diluted Earnings Per Share	(173.27)	(108.27)	(143.74)
10	Discontinued operations			
11	Basic & Diluted Earnings Per Share	(8.65)	(6.62)	(10.01)

NOTES:
a) The above unaudited financial results has been reviewed by the Audit Committee approved by the Board of Directors at its meeting held on August 7, 2023.
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 ended 30th June 2023 filed with BSE. The full format is available on the website of BSE at www.bseindia.com and on the Company's website at www.jamshri.in.

For Jamshri Realty Limited
RAJESH DAMANI
Jr. MANAGING DIRECTOR

PLACE : MUMBAI
DATE : 4th AUGUST 2023

TECHNO ELECTRIC & ENGINEERING COMPANY LTD.
CIN: L41059UP2005PLC094368
Registered Office: C-218, Gaudium Bldg (3-2), Sector-63, Noida, Gautam Buddha Nagar, Uttar Pradesh, India, 201307, Phone No: (0120) 2406030
Corporate Office: 18, Park Plaza, South Block, 71, Park Street, Kolkata-700 016
Phone No: (033) 4051 3000, Fax No: (033) 4051 3200
Website: www.techno.co.in, E-mail: desk_investor@techno.co.in

NOTICE
Transfer of Equity Shares of the Company to Investor Education and Protection Fund (IETF) Demat Account

Pursuant to the provisions of the Companies Act 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 and further read with Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Amendment Rules, 2017 (the Rules) it is hereby notified that all Equity Shares in respect of which Dividend has not been encashed or claimed by the Shareholders for the last seven consecutive years will be transferred by the Company to Investor Education and Protection Fund (IETF) Demat Account.

The Company has communicated individually to the concerned Shareholders whose Shares are liable to be transferred to the Investor Education and Protection Fund (IETF), for claiming the Dividend IMMEDIATELY but not later than 05.09.2023 for the financial year 2015-2016 following which the Company shall transfer the Shares to the IETF Demat Account after following the applicable procedure.

The Company has uploaded relevant details of unpaidd/undivided dividend payable to such Shareholders and corresponding Shares to be transfer to IETF Demat Account on its Website at www.techno.co.in under the "Investor" menu. Shareholders may further note that Shares to be transferred to IETF Demat Account can be claimed back by them from IETF Authority after following the procedure prescribed under the said Rules.

For any further communication/query, please contact Mr. Niranjan Brahma, Company Secretary, at Phone No: 033 40513000, 9831803922. E-mail: desk_investor@techno.co.in or the Company's Registrar and Transfer Agent, M/s Niche Technologies Private Limited, 3A, Auckland Place, 7th Floor, Room No. 7A & 7B, Kolkata - 700 011 at Phone No: 033 2280 6616/9616; Fax: 033 2280 6619; E-mail: niche@techetel.com, niche@techetel.com.

For Techno Electric & Engineering Company Ltd.
(Niranjan Brahma)
Place: Kolkata
Date: 05.08.2023
Company Secretary (A-11652)

Exclusion clauses must be communicated



CONSUMER PROTECTION
JEHANGIR B GAI

Vijender Pal Mahajan bought an insurance policy from Aegon Life Insurance on March 13, 2012. The policy, called Aegon Religare Health Plan, had a tenure of five years. It covered Vijender as well as his wife Veena for a sum of ₹4,90,000. The annual premium was ₹34,705.

During the tenure of the policy, Veena had to be hospitalised. She was admitted to Medanta Medcity Hospital in Gurgaon on April 20, 2012, and was found to be suffering from severe Aortic Stenosis (AS), Type-II diabetes, and hypothyroidism.

On April 23, 2012, she underwent surgery for aortic valve replacement. A claim of ₹4,04,039 was lodged for treatment and hospitalisation. It was repudiated on two grounds: first, that the ailment was due to pre-existing medical conditions, including resultant complications which were excluded under clause 6 of the policy; and secondly, that clause 5.2 of the policy provided for a waiting period of 90 days, while the ailment had occurred within 34 days of the inception of the policy.

Aggrieved, Veena filed a complaint before the Amritsar District Consumer Forum. She questioned the repudiation based on the terms and conditions which had not been supplied to her along with the policy. This was contested by the insurer. The forum upheld the insurer's stand and dismissed the complaint.

Veena appealed against the order. The State Commission observed that the insurer had not placed on record any evidence to show that the policy terms and conditions had been dispatched to the insured to make her aware of the exclusion clauses under

the policy. Since the insurer had failed to prove that the terms of the policy had been communicated, the State Commission allowed the appeal. It set aside the district forum's order, and held the insurer liable to settle the claim.

The insurer filed a revision petition before the National Commission. It argued that the State Commission had ignored the receipt issued by Blue Dart Courier and had wrongly concluded that there was no evidence to prove that the policy terms and conditions had been supplied to Veena. The insurer also argued that diabetes and hypothyroidism diagnosed during hospitalisation could not have occurred "overnight". So, it implied that Veena had failed to disclose these ailments while applying for the policy. It also contended that even if the claim was payable, the amount would be limited to ₹1,02,000 as it was a fixed indemnity plan.

The National Commission observed that there were different dates, June 28, 2017, and March 13, 2012, mentioned on the copy of Blue Dart Courier's receipt that had been produced. However, the original document had not been produced. Besides, there was no evidence to indicate who had delivered the letter and who had received it. So, the Commission held that there was no evidence to show that Veena had been served with the terms governing the policy. Consequently, it would not be permissible to repudiate the claim on the basis of exclusion clauses which had not been communicated. For the same reason, the quantum of the claim could not be limited to ₹1,02,000 and the entire amount of ₹4,04,039 would be payable as it fell within the overall coverage limit.

On merits, the Commission observed that there was no evidence to show that the insured was aware that she was suffering from diabetes and hypothyroidism till these ailments were discovered during hospitalisation.

Accordingly, by its order of August 3, 2023, delivered by Subhash Chandra, the National Commission dismissed the insurer's revision and held the insurer liable to settle the entire claim.

The writer is a consumer activist

Student travel cover: Buy before setting off to study abroad

But ensure that your policy aligns with your foreign university's requirements

SANJAY KUMAR SINGH & KARTHIK JEROME

Avantika Singh, 32, will head to the United States (US) in the last week of August to start a nine-month Masters in Engineering programme at the University of California, Irvine. She is not sure whether she should purchase an insurance cover from India or do so once she lands in the US. Like Singh, thousands of Indian students are currently gearing up to embark on a life-changing journey abroad for higher studies. Experts say they should arm themselves with a comprehensive student travel insurance policy before they leave Indian shores.

Contrary to what its name suggests, this plan is more than just a travel cover. It is a safety net that safeguards students from unexpected financial setbacks due to medical contingencies, travel disruptions, and even legal troubles abroad.

Buy at home or abroad?

Most experts favour buying a plan from India. According to Bhabatosh Mishra, director-underwriting, products and claims, Niva Bupa Health Insurance, "Indian insurers charge lower premiums compared to their foreign counterparts. Furthermore, having a policy from India means that in case of an emergency, a family member back home can notify the insurer and ensure that the insurance requirements are handled efficiently. This eases the burden on the student who would otherwise have to manage it alone in a foreign land."

Indian policies are also more comprehensive. Says Aditya Sharma, chief distribution officer, retail sales, Bajaj Allianz General Insurance, "A health insurance plan purchased from



a foreign university will not cover the student during travels to and from India, as Indian policies will. Plans bought in India also cover a contingency visit by a family member if the student falls ill abroad. These policies also provide personal liability cover. And they also cover the student on visits to other countries during holidays."

Buying a cover in India may also be the more prudent choice. Says Naval Goo, chief executive officer (CEO), PolicyX: "The student could face difficulties in obtaining a cover abroad, given the varied terms and conditions that prevail in foreign countries." A student who decides to purchase a policy in India must, however, ensure that it meets her university's coverage criteria.

Sum insured: Meet tiny norms, then buy little more

Students should first check the sum insured required by their university. That should be the baseline cover they should buy. Beyond that, they should buy what they can afford. Buying a higher cover is especially crucial for students heading to the US or to

STUDENT TRAVEL INSURANCE: COMPARE PREMIUMS

Company & plan	Premium (₹*)
■ Care - Student Explore	₹4,166 for sum insured (₹) of ₹300,000
■ Tata AIG - Student Travel Guard	₹7,098 for ₹1 of Student
■ Bajaj Allianz - Travel Prime Student Silver	₹2,844 for ₹1 of Student
■ Niva Bupa - Student Travel Assure	₹2,834 for ₹1 of Student

* Premiums are for a student aged 25, travelling to the US for one year (665 days), and inclusive of one year (665 days). Source: Policybazaar.com

Canada, where health care costs are exorbitant.

Says Manas Kapoor, product head-travel insurance, Policybazaar.com: "If the student is going abroad for a short-term exchange programme of one week to three months, then a cover of ₹50,000 or ₹1 lakh may suffice. But if she is going for a one- to two-year programme, then a cover ranging from ₹2.5 lakh to ₹5 lakh is ideal."

Sharma recommends a sum insured of ₹10 lakh for students

bond cover (in case the student gets arrested).

Study-related covers include study interruption and sponsor protection (if the person funding the student's studies passes away, the plan makes a payout).

Watch out for exclusions

Standard plans usually do not cover pre-existing diseases, non-prescription drugs, diseases arising from alcohol and drug consumption, experimental or non-standard treatments, and cosmetic surgery. Other exclusions might include adventure sports, HIV-AIDS related illnesses, war, etc. However, students can buy coverage for some of these exclusions, such as pre-existing diseases, as an add-on.

Will settlement be cashless?

Indian insurers partner with international assistance companies for efficient claim settlement. For example, Bajaj Allianz customers are assisted by Allianz Partners in 156 countries. Niva Bupa partners with Europ Assistance. "These partners ensure cashless treatment for students, especially when hospitalisation is for more than 24 hours and treatment takes place in a network hospital," says Kapoor. Study-related benefits, he adds, are offered in the form of reimbursement.

Mistakes to avoid

Mishra suggests students buy this cover well in advance and not leave the decision to the last moment.

Sharma suggests comparing the coverages and premiums offered by various insurers.

Make sure that the policy suits the duration of your course and provides adequate geographical coverage based on your needs. A student studying in Canada, for instance, might want to include coverage for the US, as she is likely to visit that country during her study period.

Manaksia Aluminium Company Limited
Corporate Identity Number: L27100WB2010PLC144405
Registered Office: 8/1, Lal Bazar Street, Bikaner Building, 3rd Floor, Kolkata WB - 700001 India
E-mail: investor@malcoindia.com, Website: www.manaksiaaluminium.com
Phone: +91-33-2243 5053 / 5054

NOTICE OF 13TH ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING AND BOOK CLOSURE

NOTICE is hereby given that the 13th (Thirteenth) Annual General Meeting (the "AGM" or the "Meeting") of the members of Manaksia Aluminium Company Limited (the Company) will be held on Tuesday, 29th August, 2023, at 01:30 p.m. (IST) through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM") to transact the business as set out in the Notice convening the Meeting (Notice) in compliance with the applicable provisions of the Companies Act, 2013 ("Act") and rules made thereunder and Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") read with General Circular Nos. 14/2020, No. 17/2020, No. 20/2020, No. 02/2021, No. 19/2021, No. 02/2022 and 10/2022 dated April 8, 2020, April 13, 2020, May 05, 2020, January 13, 2021, December 8, 2021, May 05, 2022 and December 23, 2022 respectively (hereinafter collectively referred as the MCA Circulars) issued by the Ministry of Corporate Affairs read with SEBI Circular Nos. SEBI/HO/CFD/CMD/IC/DP/IR/2020/079, SEBI/HO/CFD/CMD/IC/DP/IR/2020/111, SEBI/HO/CFD/CMD/IC/DP/IR/2022/62 and SEBI/HO/CFD/PO/219/IR/2023/4 dated May 12, 2020, January 15, 2021, May 13, 2022 and January 05, 2023 respectively issued by Securities and Exchange Board of India (herein after collectively referred to as "Circulars").

In accordance with the above Circulars, the Notice convening the AGM along with the Annual Report including Audited Financial Statements for the Financial Year ended 31st March, 2023 has been sent only through e-mails to those members whose e-mail ids are registered with the Company or the Registrar and Share Transfer Agent (the "RTA"), i.e., Link Intime India Pvt. Ltd. or the Depository Participant(s). The Notice along with the Annual Report for the Financial Year ended 31st March, 2023 are available on the website of the Company at www.manaksiaaluminium.com, websites of the Stock Exchanges where the equity shares of the Company are Listed i.e. National Stock Exchange of India Limited and BSE Limited at www.nseindia.com and www.bseindia.com and on the website of NSDL (Agency engaged for providing e-voting facility) at www.evoting.nsdl.com respectively.

REMOTE E-VOTING INFORMATION

Pursuant to the provisions of Section 108 of the Act, read with Rule 10 of the Companies (Management and Administration) Rules, 2014, as amended, Regulation 44 of the Listing Regulations and Secretarial Standard on General Meeting issued by the Institute of Company Secretaries of India, the Company is pleased to provide e-voting facility to the members to cast their votes electronically on all resolutions proposed to be considered at the 13th AGM through National Securities Depository Limited (NSDL) e-voting platform.

The remote e-voting window will open at 09.00 AM (IST) on Saturday, the 26th August, 2023 and close at 05.00 PM (IST) on Monday, 28th August, 2023. During this period the members of the Company holding shares either in physical form or in dematerialized form, as on the cut-off date (record date), i.e. Tuesday, 22nd August, 2023 may cast their vote electronically. The e-voting module will be disabled thereafter by NSDL. Once the vote by the Member has been cast, she shall not be allowed to change it subsequently. The voting rights of the members shall be in proportion to their shares of the paid up equity shares capital of the company as on the cut-off date of Tuesday, the 22nd August, 2023. Members who have casted their votes by remote e-voting may attend the meeting but will not be entitled to cast their votes at the meeting once again. A person who is not a Member on the cut-off date should accordingly treat the Notice of the AGM for information purposes only. Any person who acquires shares of the Company and becomes a Member of the Company after dispatch of the Notice of the AGM and Annual Report and holding shares as on cut-off date (record date), i.e. Tuesday, 22nd August, 2023 may wish to NSDL at evoting@nsdl.com or Kolkata@linkintime.in requesting for user ID and password for remote e-voting. Members already registered with NSDL for remote e-voting can however use their existing user ID and password for this purpose.

In case of any query/grievance, Members may refer to the Frequently Asked Questions (FAQS) for Shareholders and e-voting User Manual for Shareholders available under the Download section of NSDL e-voting website www.evoting.nsdl.com or call on toll free no. 1-82-4886 7000 or 1-82-42499 7000 or send a request at investor@nsdl.com or in contact the following concerned persons:

IFGL REFRACTORYS LIMITED
CIN: L19199OR2007PLC027954

Head & Corporate Office: McLeod House, 3, Netaji Subhas Road, Kolkata 700011, Tel: +91 33 40101010
E-mail: ifgl@ifgl.in investorcomplaints@ifgl.in
Website: www.ifglgroup.com

EXTRACT OF STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2023

Particulars	Quarter ended		Year ended	
	30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)	31.03.2023 (Audited)
Total Income	42,730	37,589	35,981	1,39,966
Net Profit before Tax from Ordinary Activities	4,129	3,959	1,016	10,570
Net Profit after Tax and Exceptional Items	2,961	2,942	1,455	7,921
Total Comprehensive Income (Comprising Profit for the period after Tax and Other Comprehensive Income after Tax)	3,358	3,177	1,034	9,625
Basic and Diluted Earnings Per Share (Face Value ₹ 10/- per Share)	3,604	3,604	3,604	6,304
Other Equity Earnings Per Share (of ₹ 10/- each) Basic and Diluted	8.21	8.14	4.04	21.98

Figures for the quarter are not annualised.

NOTES:

- Above financial results have been reviewed by the Audit Committee at its meeting held on 5th August, 2023, and approved by the Board of Directors (Board) at its meeting held on that date. The Statutory Auditor has reviewed the same.
- Following amendments made by the Finance Act, 2021 to the relevant Sections of the Income Tax Act, 1961, whereby Goodwill arising on amalgamation will not be considered as a depreciable asset and depreciation on goodwill will not be allowable as deductible expenditure effective 1st April, 2020, the Holding Company has not claimed deduction of depreciation on such goodwill under Income Tax for period beginning on that date. The Holding Company management, supported by legal opinions, continues to believe that such deduction claimed in prior assessment years are sustainable and remain unaffected. During the previous year, the Holding Company's claim of ₹ 2,816 lakhs (tax impact of ₹ 984 lakhs) towards such deduction for Assessment Year 2020-21 has been disallowed. Being aggrieved thereby, the Holding Company has filed an appeal before the Commissioner of Income Tax (Appeals).
- In the previous year, on 24th February, 2023, Monoon International Refractories Ltd. UK, (MIRL), being step down operating subsidiary of the Holding Company acquired 100% shareholding of Sheffield Refractories Ltd. UK (SRL) engaged in manufacturing of Monolithic Refractory Products for total consideration of ₹ 4,981 lakhs (equivalent to GBP 5.0 Million cash consideration and GBP 0.1 Million towards costs of acquisition) to offer bigger basket of products and acquire new customer relationships. Effective that date, SRL became Subsidiary of MIRL and consequently step down subsidiary of Holding Company. In accordance with Ind AS 103 - Business Combination, the aforesaid purchase consideration was allocated to the extent of ₹ 1,742 lakhs to Property, Plant and Equipment, ₹ 5,497 lakhs to Current Assets and Current Liabilities of ₹ 1,883 lakhs based on their respective fair values and ₹ 2,584 lakhs towards borrowings assumed. The Holding Company had also recognised Intangible Assets aggregating ₹ 1,765 lakhs towards Customer Relationships and Brand Name/Trade Marks, based on valuation carried out by an Independent Valuer in the previous year. The balance amount of purchase consideration being ₹ 444 lakhs was recognised as goodwill in the previous year.
- Key Stand-alone financial information are as follows:

Particulars	Quarter ended		Year ended	
	30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)	31.03.2023 (Audited)
Total Income	23,028	21,761	22,573	84,557
Net Profit before Tax from Ordinary Activities	3,269	3,274	1,700	8,529
Net Profit after Tax from Ordinary Activities	2,251	2,294	1,196	6,117
Total Comprehensive Income (Comprising Profit for the period after Tax and Other Comprehensive Income after Tax)	2,252	2,297	1,197	6,121

5. The figures of the last quarter ended 31st March, 2023 are the balancing figures between the audited figures in respect of the financial year ended 31st March, 2023 and the unaudited published year to date figures up to 31st December, 2022, being the date of the end of the third quarter of that financial year, which was subjected to limited review. Results of corresponding quarter for the previous year and results of the immediately preceding quarter do not include figures of the acquired company for the entire quarter and full date of acquisition as mentioned in Note 3 respectively.

6. This is an extract of the detailed format of Unaudited Consolidated and Stand-alone Financial Results for the quarter ended 30th June, 2023 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. Detailed format of the Unaudited Consolidated and Stand-alone Financial Results are available on the Websites of BSE (www.bseindia.com), NSE (www.nseindia.com) and Company's Website (www.ifglgroup.com).

On behalf of the Board of IFGL Refractories Limited
S K Bajoria
Chairman
(DIN : 00084004)

Kolkata
5th August, 2023

OUR TECHNOLOGY. YOUR SUCCESS.

JAMSHRI REALTY LIMITED
FORMERLY KNOWN AS THE JAMSHIRI RANJITSINGHI SPG & WVG. MILLS CO. (LTD.)
CIN: L17119PN2019PLC00929
Regd. Office: Fateghata, Dumuria, Netaji Subhas Road, Solapur - 413 001.
Tel. No. 91 22 22872401, Website: www.jamshiri.in, Email: jamshiri1907@gmail.com

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30.06.2023 (₹ in Lakhs)

Sl. No.	Particulars	Quarter Ended		
		30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)
1	Total Income from Operations	105.51	101.43	117.12
2	Profit (Loss) for the period from continuing operations before Tax and Exceptional Items	(121.06)	(76.09)	(103.02)
3	Net Profit (Loss) for the period from continuing operations after tax and Exceptional Items	(121.06)	(75.84)	(102.42)
4	Profit (Loss) for the period from discontinued operations before tax	(6.04)	(3.93)	(6.99)
5	Net Profit (Loss) for the period from discontinued operations after tax	(6.04)	(3.93)	(6.99)
6	Total Comprehensive Income for the period (Comprising Profit (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	(127.10)	(79.82)	(109.42)
7	Equity Share Capital	698.65	628.26	698.65
8	Earnings Per Share of Rs. 1000/- each (Continued operations)	1000/-	1000/-	1000/-
9	Basic & Diluted Earnings Per Share	(173.27)	(108.27)	(143.74)
10	Discontinued operations			
11	Basic & Diluted Earnings Per Share	(8.65)	(5.62)	(10.01)

NOTES:

- The above unaudited financial results have been reviewed by the Audit Committee approved by the Board of Directors at its meeting held on August 4, 2023.
- 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 ended 30th June 2023 filed with BSE. The full format is available on the website of BSE: www.bseindia.com and on the Company's website at www.jamshiri.in.

For JAMSHRI REALTY LIMITED
RAJESH DAMANI
Jt. Managing Director

PLACE: MUMBAI
DATE: 4th AUGUST 2023

TECHNO ELECTRIC & ENGINEERING COMPANY LTD.
CIN: L41019UP2005PLC094368
Registered Office: C-218, Ground Floor (G-2), Sector-63, Noida, Gautam Buddha Nagar, Uttar Pradesh, India, 201307, Phone No: (0120) 2406030
Corporate Office: 18, Park Plaza, South Block, 71, Park Street, Kolkata-700 016
Phone No: (033) 4051 3000, Fax No: (033) 4051 3206
Website: www.techno.co.in, E-mail: desk_investor@techno.co.in

NOTICE
Transfer of Equity Shares of the Company to Investor Education and Protection Fund (IETF) Demat Account

Pursuant to the provisions of the Companies Act 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 and further read with Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Amendment Rules, 2017 (the Rules) it is hereby notified that all Equity Shares in respect of which Dividend has not been encashed or claimed by the Shareholders for the last seven consecutive years will be transferred by the Company to Investor Education and Protection Fund (IETF) Demat Account.

The Company has communicated individually to the concerned Shareholders whose Shares are liable to be transferred to the Investor Education and Protection Fund (IETF), for claiming the Dividend IMMEDIATELY but not later than 05.09.2023 for the financial year 2015-2016 following which the Company shall transfer the Shares to the IETF Demat Account after following the applicable procedure.

The Company has uploaded relevant details of unpaidd/undivided dividend payable to such Shareholders and corresponding Shares to be transferred to IETF Demat Account on its Website at www.techno.co.in under the "Investor" menu. Shareholders may further note that Shares to be transferred to IETF Demat Account can be claimed back by them from IETF Authority after following the procedure prescribed under the said Rules.

For any further communication/query, please contact Mr. Niranjana Brahma, Company Secretary, at Phone No: 033 40513000, 9831803922, E-mail: desk_investor@techno.co.in or the Company's Registrar and Transfer Agent, M/s Niche Technologies Private Limited, 3A, Aukland Place, 7th Floor, Room No. 7A & 7B, Kolkata - 700 011 at Phone No: 033 2280 6616/96167, Fax: 033 2280 6619, E-mail: niche@techetel.com, niche@techetel.com

For Techno Electric & Engineering Company Ltd.
(Niranjana Brahma)
Company Secretary (A-11652)

Place: Kolkata
Date: 05.08.2023

Place: Kolkata
Date: 07th August, 2023

BY ORDER OF BOARD OF DIRECTORS
For Manaksia Aluminium Company Limited
Vivek Jain
Company Secretary
Membership No. A39546

Exclusion clauses must be communicated



CONSUMER PROTECTION
JEHANGIR B GAI

Vijender Pal Mahajan bought an insurance policy from Aegon Life Insurance on March 13, 2012. The policy, called Aegon Religare Health Plan, had a tenure of five years. It covered Vijender as well as his wife Veena for a sum of ₹4,90,000. The annual premium was ₹34,705.

During the tenure of the policy, Veena had to be hospitalised. She was admitted to Medanta Medcity Hospital in Gurgaon on April 20, 2012, and was found to be suffering from severe Aortic Stenosis (AS), Type-II diabetes, and hypothyroidism.

On April 23, 2012, she underwent surgery for aortic valve replacement. A claim of ₹4,04,039 was lodged for treatment and hospitalisation. It was repudiated on two grounds: first, that the ailment was due to pre-existing medical conditions, including resultant complications which were excluded under clause 6 of the policy; and secondly, that clause 5.2 of the policy provided for a waiting period of 90 days, while the ailment had occurred within 34 days of the inception of the policy.

Aggrieved, Veena filed a complaint before the Amritsar District Consumer Forum. She questioned the repudiation based on the terms and conditions which had not been supplied to her along with the policy. This was contested by the insurer. The forum upheld the insurer's stand and dismissed the complaint.

Veena appealed against the order. The State Commission observed that the insurer had not placed on record any evidence to show that the policy terms and conditions had been dispatched to the insured to make her aware of the exclusion clauses under

the policy. Since the insurer had failed to prove that the terms of the policy had been communicated, the State Commission allowed the appeal. It set aside the district forum's order, and held the insurer liable to settle the claim.

The insurer filed a revision petition before the National Commission. It argued that the State Commission had ignored the receipt issued by Blue Dart Courier and had wrongly concluded that there was no evidence to prove that the policy terms and conditions had been supplied to Veena. The insurer also argued that diabetes and hypothyroidism diagnosed during hospitalisation could not have occurred "overnight". So, it implied that Veena had failed to disclose these ailments while applying for the policy. It also contended that even if the claim was payable, the amount would be limited to ₹1,02,000 as it was a fixed indemnity plan.

The National Commission observed that there were different dates, June 28, 2017, and March 13, 2012, mentioned on the copy of Blue Dart Courier's receipt that had been produced. However, the original document had not been produced. Besides, there was no evidence to indicate who had delivered the letter and who had received it. So, the Commission held that there was no evidence to show that Veena had been served with the terms governing the policy. Consequently, it would not be permissible to repudiate the claim on the basis of exclusion clauses which had not been communicated. For the same reason, the quantum of the claim could not be limited to ₹1,02,000 and the entire amount of ₹4,04,039 would be payable as it fell within the overall coverage limit.

On merits, the Commission observed that there was no evidence to show that the insured was aware that she was suffering from diabetes and hypothyroidism when these ailments were discovered during hospitalisation.

Accordingly, by its order of August 3, 2023, delivered by Subhash Chandra, the National Commission dismissed the insurer's revision and held the insurer liable to settle the entire claim.

The writer is a consumer activist

Student travel cover: Buy before setting off to study abroad

But ensure that your policy aligns with your foreign university's requirements

SANJAY KUMAR SINGH & KARTHIK JEROME

Avantika Singh, 32, will head to the United States (US) in the last week of August to start a nine-month Masters in Engineering programme at the University of California, Irvine. She is not sure whether she should purchase an insurance cover from India or do so once she lands in the US. Like Singh, thousands of Indian students are currently gearing up to embark on a life-changing journey abroad for higher studies. Experts say they should arm themselves with a comprehensive student travel insurance policy before they leave Indian shores.

Contrary to what its name suggests, this plan is more than just a travel cover. It is a safety net that safeguards students from unexpected financial setbacks due to medical contingencies, travel disruptions, and even legal troubles abroad.

Buy at home or abroad?
Most experts favour buying a plan from India. According to Bhabatosh Mishra, director-underwriting, products and claims, Niva Bupa Health Insurance, "Indian insurers charge lower premiums compared to their foreign counterparts. Furthermore, having a policy from India means that in case of an emergency, a family member back home can notify the insurer and ensure that the insurance requirements are handled efficiently. This eases the burden on the student who would otherwise have to manage it alone in a foreign land."

Indian policies are also more comprehensive. Says Aditya Sharma, chief distribution officer, retail sales, Bajaj Allianz General Insurance, "A health insurance plan purchased from a foreign university will not cover the student during travels to and from India, as Indian policies will. Plans bought in India also cover a contingency visit by a family member if the student falls ill abroad. These policies also provide personal liability cover. And they also cover the student on visits to other countries during holidays."

Buying a cover in India may also be the more prudent choice. Says Naval Gole, chief executive officer (CEO), PolicyX: "The student could face difficulties in obtaining a cover abroad, given the varied terms and conditions that prevail in foreign countries." A student who decides to purchase a policy in India must, however, ensure that it meets her university's coverage criteria.

Sum insured: Meet tiny norms, then buy little more
Students should first check the sum insured required by their university. That should be the baseline cover they should buy. Beyond that, they should buy what they can afford. Buying a higher cover is especially crucial for students heading to the US or to



STUDENT TRAVEL INSURANCE: COMPARE PREMIUMS

Company & plan	Premium (₹*)
■ Care - Student Explore	₹4,166 for sum insured (₹) of ₹300,000
■ Tata AIG - Student Travel Guard	₹7,098 for ₹1 of Student
■ Bajaj Allianz - Travel Prime Student Silver	₹2,844 for ₹1 of Student
■ Niva Bupa - Student Travel Assure	₹2,834 for ₹1 of Student

* Premiums are for a student aged 25, travelling to the US for one year (665 days), and inclusive of one year (665 days). Source: Policybazaar.com

Canada, where health care costs are exorbitant. Says Manas Kapoor, product head-travel insurance, Policybazaar.com: "If the student is going abroad for a short-term exchange programme of one week to three months, then a cover of ₹50,000 or ₹1 lakh may suffice. But if she is going for a one- to two-year programme, then a cover ranging from ₹2.5 lakh to ₹5 lakh is ideal."

Sharma recommends a sum insured of ₹10 lakh for students

bond cover (in case the student gets arrested). Study-related covers include study interruption and sponsor protection (if the person funding the student's studies passes away, the plan makes a payout).

Watch out for exclusions

Standard plans usually do not cover pre-existing diseases, non-prescription drugs, diseases arising from alcohol and drug consumption, experimental or non-standard treatments, and cosmetic surgery. Other exclusions might include adventure sports, HIV-AIDS related illnesses, war, etc. However, students can buy coverage for some of these exclusions, such as pre-existing diseases, as an add-on.

Will settlement be cashless?

Indian insurers partner with international assistance companies for efficient claim settlement. For example, Bajaj Allianz customers are assisted by Allianz Partners in 156 countries. Niva Bupa partners with Europ Assistance. "These partners ensure cashless treatment for students, especially when hospitalisation is for more than 24 hours and treatment takes place in a network hospital," says Kapoor. Study-related benefits, he adds, are offered in the form of reimbursement.

Mistakes to avoid

Mishra suggests students buy this cover well in advance and not leave the decision to the last moment. Sharma suggests comparing the coverages and premiums offered by various insurers.

Make sure that the policy suits the duration of your course and provides adequate geographical coverage based on your needs. A student studying in Canada, for instance, might want to include coverage for the US, as she is likely to visit that country during her study period.

Manaksia Aluminium Company Limited
Corporate Identity Number: L27100WB2010PLC144405
Registered Office : B/1, Lal Bazar Street, Bikaner Building, 3rd Floor, Kolkata WB - 700001 India
E-mail: investor@malcoindia.com, Website: www.manaksialuminium.com
Phone: +91-33-2243 5053 / 5054

NOTICE OF 13TH ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING AND BOOK CLOSURE

NOTICE is hereby given that the 13th (Thirteenth) Annual General Meeting (the "AGM" or the "Meeting") of the members of Manaksia Aluminium Company Limited (the Company) will be held on Tuesday, 29th August 2023, at 01:30 p.m. (IST) through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM") to transact the business as set out in the Notice convening the Meeting (Notice) in compliance with the applicable provisions of the Companies Act, 2013 ("Act") and rules made thereunder and Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") read with General Circular Nos. 14/2020, No. 17/2020, No. 20/2020, No. 02/2021, No. 19/2021, No. 02/2022 and 10/2022 dated April 8, 2020, April 13, 2020, May 05, 2020, January 13, 2021, December 8, 2021, May 05, 2022 and December 23, 2022 respectively (hereinafter collectively referred as the MCA Circulars) issued by the Ministry of Corporate Affairs read with SEBI Circular Nos. SEBI/HO/CFD/CMD/IC/DP/IR/D202/079, SEBI/HO/CFD/CMD/IC/DP/IR/D202/079, SEBI/HO/CFD/CMD/IC/DP/IR/D202/079 and SEBI/HO/CFD/PO/2019/2019/2023 dated May 12, 2020, January 15, 2021, May 13, 2022 and January 05, 2023 respectively issued by Securities and Exchange Board of India (herein after collectively referred to as "Circulars").

In accordance with the above Circulars, the Notice convening the AGM along with the Annual Report including Audited Financial Statements for the Financial Year ended 31st March, 2023 has been sent only through e-mails to those members whose e-mail IDs are registered with the Company or the Registrar and Share Transfer Agent (the "RTA"), i.e., Link Intime India Pvt. Ltd. or the Depository Participant(s). The Notice along with the Annual Report for the Financial Year ended 31st March, 2023 are available on the website of the Company at www.manaksialuminium.com, websites of the Stock Exchanges where the equity shares of the Company are Listed i.e. National Stock Exchange of India Limited and BSE Limited at www.nseindia.com and www.bseindia.com and on the website of NSDL (Agency engaged for providing e-voting facility) at www.evoting.nsdl.com respectively.

REMOTE E-VOTING INFORMATION
Pursuant to the provisions of Section 108 of the Act, read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended, Regulation 44 of the Listing Regulations and Secretarial Standard on General Meeting issued by the Institute of Company Secretaries of India, the Company is pleased to provide e-voting facility to the members to cast their votes electronically on all resolutions proposed to be considered at the 13th AGM through National Securities Depository Limited (NSDL) e-voting platform.

The remote e-voting window will open at 09.00 AM (IST) on Saturday, the 26th August, 2023 and close at 05.00 PM (IST) on Monday, 28th August, 2023. During this period the members of the Company holding shares either in physical form or in dematerialized form, as on the cut-off date (record date), i.e. Tuesday, 22nd August, 2023 may cast their vote electronically. The e-voting module will be disabled thereafter by NSDL. Once the vote by the Member has been cast, she shall not be allowed to change it subsequently. The voting rights of the members shall be in proportion to their shares of the paid up equity shares capital of the company as on the cut-off date of Tuesday, the 22nd August, 2023. Members who have casted their votes by remote e-voting may attend the meeting but will not be entitled to cast their votes at the meeting once again. A person who is not a Member on the cut-off date should accordingly treat the Notice of the AGM for information purposes only. Any person who acquires shares of the Company and becomes a Member of the Company after dispatch of the Notice of the AGM and Annual Report and holding shares as on cut-off date (record date), i.e. Tuesday, 22nd August, 2023 may wish to NSDL at evoting@nsdl.com or Kolkata@linkintime.com in requesting for user ID and password for remote e-voting. Members already registered with NSDL for remote e-voting can however use their existing user ID and password for this purpose.

In case of any query/grievance, Members may refer to the Frequently Asked Questions (FAQS) for Shareholders and e-voting User Manual for Shareholders available under the Download section of NSDL e-voting website www.evoting.nsdl.com or call on toll free no. 1-82-4886 7000 or 1-82-42499 7000 or send a request at investor@nsdl.com or in contact the following concerned persons :
(a) Ms. Pallavi Mhatre, Senior Manager, NSDL, Trade Wing, 4th Floor, Kamala Mills Compound, Lower Panel, Mumbai - 400 013 at telephone no. 022-24934360/022-24934545 or e-mail id: pallavi@nsdl.com and evoting@nsdl.com
(b) Mr. Vivek Jain, Company Secretary, Manaksia Aluminium Company Limited, B/1, Lal Bazar Street, Bikaner Building, 3rd Floor, Kolkata - 700 001 at telephone no. 033-22435053/54 or e-mail at investor@malcoindia.com

INSTRUCTIONS FOR MEMBERS ATTENDING THE AGM THROUGH VC/OAVM
Members will be provided with a facility to attend the AGM through VC/OAVM through the NSDL e-voting system. Members may access the same at www.evoting.nsdl.com/ under shareholders/members login by using their remote e-voting login credentials. The detailed procedure for attending the AGM through VC/OAVM is mentioned in the Notice of the AGM.
CLOSURE OF REGISTER OF MEMBERS AND SHARE TRANSFER BOOKS
Notice is hereby given that pursuant to the provisions of Section 91 of the Act, read with Rule 10 of the Companies (Management and Administration) Rules, 2014 and Regulation 42 of the Listing Regulations, that Register of Members and Share Transfer Books shall remain closed from Wednesday, 23rd August, 2023 to Tuesday, 29th August, 2023 (both days inclusive) for the purposes of AGM.
The Results of voting will be declared within 2 working days from the conclusion of the 13th AGM. Such Results will be forwarded by the Company to the National Stock Exchange of India Limited (NSE) and BSE Limited (BSE). The declared Results alongwith the Scrutinizer's Report will also be available forthwith on the Company's corporate website at www.manaksialuminium.com and on NSDL's e-voting website at www.evoting.nsdl.com.
BY ORDER OF BOARD OF DIRECTORS
For Manaksia Aluminium Company Limited
Vivek Jain
Company Secretary
Date : 07th August, 2023
Membership No. A39546

IFGL REFRACTORIES LIMITED
CIN: L19199RJ2007PLC027954

Head & Corporate Office : McLeod House, 3, Netaji Subhas Road, Kolkata 700011, Tel: +91 33 40100100, Email: ifgl@ifgl.in, investorcomplaints@ifgl.in
Website : www.ifglgroup.com

EXTRACT OF STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2023

Particulars	Quarter ended 30.06.2023		Year ended 31.03.2023	
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
Total Income	42,730	37,589	35,981	1,39,966
Net Profit before Tax from Ordinary Activities	4,129	3,959	1,016	10,570
Net Profit after Tax and Exceptional Items	2,961	2,942	1,455	7,921
Total Comprehensive Income (Comprising Profit for the period after Tax and Other Comprehensive Income after Tax)	3,358	3,177	1,034	9,625
Basic and Diluted Earnings Per Share (Face Value ₹ 10/- per Share)	3,604	3,604	3,604	9,630
Other Equity Earnings Per Share (of ₹ 10/- each) Basic and Diluted	8.21	8.14	4.04	21.88

Figures for the quarter are not annualised.

NOTES:
1. Above financial results have been reviewed by the Audit Committee at its meeting held on 5th August, 2023, and approved by the Board of Directors (Board) at their meeting held on that date. The Statutory Auditor has reviewed the same.
2. Following amendments made by the Finance Act, 2021 to the relevant Sections of the Income Tax Act, 1961, whereby Goodwill arising on amalgamation will not be considered as a depreciable asset and depreciation on goodwill will not be allowable as deductible expenditure effective 1st April, 2020, the Holding Company has not claimed deduction of depreciation on such goodwill under Income Tax for period beginning on that date. The Holding Company management, supported by legal opinions, continues to believe that such deduction claimed in prior assessment years are sustainable and remain unaffected. During the previous year, the Holding Company's claim of ₹ 2,816 lakhs towards Borrower Relationships and Brand Name/Trade Marks, based on valuation carried out by an Independent Valuer in the previous year. The balance amount of purchase consideration being ₹ 444 lakhs was recognised as goodwill in the previous year.
4. Key Stand-alone financial information are as follows:

Particulars	Quarter ended 30.06.2023		Year ended 31.03.2023	
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
Total Income	23,028	21,761	22,573	84,557
Net Profit before Tax from Ordinary Activities	3,269	3,274	1,700	8,529
Net Profit after Tax from Ordinary Activities	2,251	2,294	1,196	6,117
Total Comprehensive Income (Comprising Profit for the period after Tax and Other Comprehensive Income after Tax)	2,252	2,297	1,197	6,121

5. The figures of the last quarter ended 31st March, 2023 are the balancing figures between the audited figures in respect of the financial year ended 31st March, 2023 and the unaudited published year to date figures up to 31st December, 2022, being the date of the end of the third quarter of that financial year, which was subjected to limited review. Results of corresponding quarter for the previous year and results of the immediately preceding quarter do not include figures of the acquired company for the entire quarter and full date of acquisition as mentioned in Note 3 respectively.
6. This is an extract of the detailed format of Unaudited Consolidated and Stand-alone Financial Results for the quarter ended 30th June, 2023 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. Detailed format of the Unaudited Consolidated and Stand-alone Financial Results are available on the Websites of BSE (www.bseindia.com), NSE (www.nseindia.com) and Company's Website (www.ifglgroup.com).

On behalf of the Board of IFGL Refractories Limited
S K Bajoria
Chairman
(DIN : 00084004)

Kolkata
5th August, 2023

OUR TECHNOLOGY. YOUR SUCCESS.

JAMSHRI REALTY LIMITED
FORMERLY KNOWN AS THE JAMSHRI RANJITSINGHI SPG & WVG. MILLS CO. (LTD.)
CIN: L17111PN0701907000298
Regd. Office : Fateghata, Dumuria, Netaji Subhas Road, Solapur - 413 001, Tel. No. 91 22 22872401, Website: www.jamshri.in, Email: jamshri1907@gmail.com (₹ in Lakhs)

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30.06.2023

Sl. No.	Particulars	Quarter Ended		
		30.06.2023	31.03.2023	30.06.2022
1	Total Income from Operations	105.51	101.43	117.12
2	Profit (Loss) for the period from continuing operations before tax and Exceptional Items	(121.06)	(76.09)	(103.02)
3	Net Profit (Loss) for the period from continuing operations after tax and Exceptional Items	(121.06)	(75.84)	(102.42)
4	Profit (Loss) for the period from discontinued operations before tax	(6.04)	(3.93)	(6.99)
5	Net Profit (Loss) for the period from discontinued operations after tax	(6.04)	(3.93)	(6.99)
6	Total Comprehensive Income for the period (Comprising Profit (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	(127.10)	(79.28)	(109.42)
7	Earnings Per Share of Rs. 1000/- each (Continued operations)	1000/-	1000/-	668.65
8	Basic & Diluted Earnings Per Share	(173.27)	(108.27)	(143.74)
9	Discontinued operations			
10	Basic & Diluted Earnings Per Share	(6.85)	(5.62)	(10.01)

NOTES:
a) The above unaudited financial results have been reviewed by the Audit Committee approved by the Board of Directors at its meeting held on August 4, 2023.
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 ended 30th June 2023 filed with BSE. The full format is available on the website of BSE at 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 : 4th AUGUST 2023

TECHNO ELECTRIC & ENGINEERING COMPANY LTD.
CIN: L41010UP2005PLC094368
Registered Office: C-218, Ground Floor (G-2), Sector-63, Noida, Gautam Buddha Nagar, Uttar Pradesh, India, 201307, Phone No: (0120) 2406030
Corporate Office: 18, Park Plaza, South Block, 71, Park Street, Kolkata-700 016
Phone No: (033) 4051 3000, Fax No: (033) 4051 3206
Website: www.techno.co.in, E-mail: desk_investor@techno.co.in

NOTICE
Transfer of Equity Shares of the Company to Investor Education and Protection Fund (IEPF) Demat Account

Pursuant to the provisions of the Companies Act 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 and further read with Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Amendment Rules, 2017 (the Rules) it is hereby notified that all Equity Shares in respect of which Dividend has not been encashed or claimed by the Shareholders for the last seven consecutive years will be transferred by the Company to Investor Education and Protection Fund (IEPF) Demat Account.

The Company has communicated individually to the concerned Shareholders whose Shares are liable to be transferred to the Investor Education and Protection Fund (IEPF), for claiming the Dividend (IMMEDIATELY) but not later than 05.09.2023 for the financial year 2015-2016 following which the Company shall transfer the Shares to the IEPF Demat Account after following the applicable procedure.

The Company has uploaded relevant details of unpaidd/dividend payable to such Shareholders and corresponding Shares to be transferred to IEPF Demat Account on its Website at www.techno.co.in under the "Investor" menu. Shareholders may further note that Shares to be transferred to IEPF Demat Account can be claimed back by them from IEPF Authority after following the procedure prescribed under the said Rules.

For any further communication/query, please contact Mr. Niranjana Brahma, Company Secretary, at Phone No: 033 40513000, 9831803922, E-mail: desk_investor@techno.co.in or the Company's Registrar and Transfer Agent, M/s Niche Technologies Private Limited, 3A, Aukland Place, 7th Floor, Room No. 7A & 7B, Kolkata - 700 011 at Phone No: 033 2280 6616/96167, Fax: 033 2280 6619, E-mail: niche@techetel.com, niche@techetel.com

For Techno Electric & Engineering Company Ltd.
(Niranjana Brahma)
Company Secretary (A-11652)

Place: Kolkata
Date: 05.08.2023

जामश्री रिअलटी लिमिटेड

(पूर्वी दि जामश्री गणजीतसिंघजी स्प्रीनिंग अँड विविंग मिल्स कंपनी लिमिटेड)

सीआयडिन : L17111PN1907PLC000258

नोंदणीकृत कार्यालय : फतेहचंद दमाणी नगर, स्टेशन रोड, सोलापूर, महाराष्ट्र - ४१३००१

दूरध्वनी ९१ २२ २२८७२४०१, वेबसाइट www.jamshri.in, ईमेल आयडी : jammill1907@gmail.com

३० जून २०२३ रोजी संपलेल्या तिमाहीच्या कालावधी करिता अलेखापरिष्कृत वित्तीय निष्कर्षांचे विवरण

(रु. लाख)

अ. क्र.	तपशील	संपलेली तिमाही		
		30.06.2023 (अलेखापरिष्कृत)	31.03.2023 (लेखापरिष्कृत)	30.06.2022 (अलेखापरिष्कृत)
1	परिचलनावतून एकूण उत्पन्न	105.51	101.43	117.12
2	कर आणि अपवादात्मक बाबी पूर्वीच्या अखंडित परिचलना करीता कालावधीसाठी नफा/ (तोटा)	(121.06)	(76.09)	(103.02)
3	कर आणि अपवादात्मक बाबी परचात अखंडित परिचलना करीता कालावधीसाठी निव्वळ नफा/ (तोटा)	(121.06)	(75.64)	(100.42)
4	कर पूर्वी खंडित परिचलना करीता कालावधीसाठी निव्वळ नफा/ (तोटा)	(6.04)	(3.93)	(6.99)
5	कर परचात खंडित परिचलना करीता कालावधीसाठी निव्वळ नफा/ (तोटा)	(6.04)	(3.93)	(6.99)
6	कालावधीसाठी एकूण व्यापक उत्पन्न ((समावेश नफा/ (तोटा)(करपरचात) कालावधीसाठी आणि इतर व्यापक उत्पन्न (करपरचात))	(127.10)	(72.28)	(107.42)
7	समभाग भांडवल	698.65	698.65	698.65
8	प्रति समभाग प्राप्ती प्रत्येकी रु. 1000/-	1000/-	1000/-	1000/-
	प्रति शेअर कमाई मूलभूत व सौम्यिकृत अखंडित परिचलन	(173.27)	(108.27)	(143.74)
	प्रति शेअर कमाई मूलभूत व सौम्यिकृत खंडित परिचलन	(8.65)	(5.62)	(10.01)

टिप :

अ) उक्त अलेखापरिष्कृत आर्थिक निष्कर्षांचा लेखापरिष्कृत समितीने आढावा घेतला आहे. संचालक मंडळाने त्यांच्या ऑगस्ट ४, २०२३ रोजी घेण्यात आलेल्या सभेत त्याला मंजुरी दिली आहे.

ब) उक्त निष्कर्ष कंपनी (इंडियन अकाउंटिंग स्टॅंडर्ड्स) नियम, २०१५ सुधारित असल्याप्रमाणे आणि अधिनियमाच्या इतर संबंधित तरतुदीसह याचावयाच्या कंपनी अधिनियम २०१३ च्या कलम १३३ च्या अनुषंगाने कॉर्पोरेट व्यवहार मंत्रालयाने अधिसूचित केल्याप्रमाणे इंडियन अकाउंटिंग स्टॅंडर्ड्स (आयएनडी एस) नुसार तयार करण्यात आलेले आहेत.

क) ३० जून २०२३ रोजी संपलेल्या आर्थिक निष्कर्षांचा बीएसईकडे दाखल केलेल्या सविस्तर प्रारूपाचा उक्त एक उतारा आहे. संपूर्ण प्रारूप बीएसईची वेबसाइट www.bseindia.com आणि कंपनीची वेबसाइट www.jamshri.in वर उपलब्ध आहे.

जामश्री रिअलटी लिमिटेड करिता

तारीख : ०४.०८.२०२३

ठिकाण : सोलापूर

सही

राजेश दामाणी

संयुक्त व्यवस्थापकीय संचालक

खरेदीपूर्व जाहीर नोटीस

तमाम लोकांस कळविण्यात येते की, डि. व सब डि. सोलापूर. तालुका उत्तर सोलापूर पैकी सोलापूर शहर महानगरपालिका हद्दवाढमधील मजरेवाडी येथील जुना सर्व्हे नं. २१९/१/३/२/१ यासी नविन सर्व्हे नं. २३/१/३/२/१ यापैकी तपोरलन योगीराजेंद्र स्वामी नगरमधील प्लॉट नं. १७ याचे एकूण क्षेत्रफळ १३९० चौ. फुट अथवा १३३.४३ चौ. मीटर इतकी असून त्यापैकी उत्तरेकडील बाजूची जागा याचे एकूण क्षेत्रफळ ६९५ चौ. फुट अथवा ६४.१९ चौ. मीटर इतके क्षेत्र यासी चतुःसीमा :- पुर्वेस - प्लॉट नं. १२, दक्षिणेस - प्लॉट नं. १७ पैकी राहिलेली जागा, पश्चिमेस - ९.०० मीटर रस्ता, उत्तरेस - प्लॉट नं. १८ येणेप्रमाणे चतुःसीमेतील खुली प्लॉट जागा त्यातील दराड, माती वगैरे तदंगभूत वस्तूसह, मालकी व कब्जेवहिवाटीचे हक्कासह.

ही प्लॉट जागा श्री. सिध्दराज विजयकुमार झळकी, रा. कोरे वाडा, अशोक चौक, सोलापूर यांचे मालकी व कब्जेवहिवाटीची असून ती त्यांनी आमचे अशिलास मालकी व कब्जेवहिवाटीचे हक्काने कायम खुष खरेदीने देण्याचे ठरवून इसारा पावती तिहून दिला आहे, त्यांनी ही प्लॉट जागा निर्वेध, निजोखमी व बिनबोजाची असल्याचे खात्री व भरवसा दिला आहे, तरीही वर नमूद मिळकत अथवा प्लॉट जागेसंदर्भात कोणाचाही, कसलाही गहाण, दान, बक्षिस, साठेखत, खरेदीखत, वारसा, पोटगी, टाच, बोजा, जमी, कोर्ट केसेस अथवा अन्य कोणत्याही स्वरूपाचा हक्क, हितसंबंध वा वाद असल्यास, त्यांनी खालील नमूद पत्त्यावर योग्य त्या कागदोपत्री पुराव्यानिशी सदर नोटीस प्रसिध्द झाल्यापासून पंधरा दिवसांचे आत लेखी कळवावे. मुदतीत कोणाचेही हरकत न आल्यास सदर मिळकतीवर कोणाचाही, कोणताही, कसल्याही प्रकारचा हक्क वा हितसंबंध नसल्याचे समजून अथवा त्यांनी तो जाणीवपूर्वक स्वेच्छेने सोडून दिला असे समजून आमचे अशिल ठरल्यानुसार खरेदीचा व्यवहार पूर्ण करतील. नंतर कोणाचीही तक्रार चालणार नाही. कोणाचीही फसगत होऊ नये म्हणून ही जाहीर नोटीस दिली असे. दि. ०६/०८/२०२३

सही/-

अशिलातर्फे

अॅड. आर. डी. श्रीराम

ऑ. १६२१/१/१. कुचन नगर,

सोलापूर, मो.नं. ९८८९२४०५१६