

ramco
RAMCO SYSTEMS LIMITED
 CIN: L72300TN1997LC037550
 Regd. Office: 47, P S K Nagar, Rajapalayam - 626 108
 Corp. Office: 64, Sardar Patel Road, Taramani, Chennai - 600 113
 Email: investorrelations@ramco.com, website: www.ramco.com
 Tel: +91 44 2235 4510 / 6653 4000

NOTICE OF THE 27TH ANNUAL GENERAL MEETING AND E-VOTING INFORMATION

Dear Member(s),

1. Notice is hereby given that the Twenty Seventh Annual General Meeting ("AGM") of the Company will be convened on Wednesday, the August 21, 2024 at 10:00 a.m. through Video Conference ("VC") Other Audio Visual Means ("OAVM") facility in compliance with the applicable provisions of the Companies Act, 2013 and Rules framed thereunder and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Circulars of Ministry of Corporate Affairs and Securities and Exchange Board of India, issued pursuant to conducting of AGM. In compliance with the said Circulars, the soft copy of the Annual Report (in the form of interactive pdf, with extensive book marking which will make the cross referencing easier while navigating through the various sections of the Annual Report) including the Notice of 27th AGM, Board's Report, Auditors' Report, the Company's Separate (Standalone) and Consolidated Financial Statements for the financial year 2023-24 and other documents required to be attached thereto, have been sent by email on July 20, 2024 to all the Members of the Company whose email addresses are registered with the Company or with their respective Depository Participants and the same has been uploaded on the website of the Company i.e. www.ramco.com and on the website of Stock Exchanges i.e. BSE Limited: www.bseindia.com and National Stock Exchange of India Limited: www.nseindia.com. The Notice of 27th AGM is also uploaded on the website of Central Depository Services (India) Limited ("CDSL") www.evotingindia.com.

2. In terms of Section 108 of the Act, read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of SEBI LODR, the Company is providing remote e-voting facility to transact the business contained in the Notice of 27th AGM by engaging the services of CDSL. The cut-off date for the purpose of eligibility to vote is Wednesday, August 14, 2024.

3. The instructions for remote e-voting, e-voting during the AGM and for participating in the AGM are provided in the Notice of 27th AGM. Members may also note:

a) Voting Rights shall be in proportion to the Equity Shares held by the Members as on cut-off date.

b) The Remote e-voting commences at 9:00 a.m. on Sunday, the August 18, 2024 and ends at 05:00 p.m. on Tuesday, the August 20, 2024. During this period, Members of the Company holding shares as on the cut-off date, may cast their votes electronically. The remote e-voting shall be blocked and not be allowed after 5:00 p.m. on Tuesday, the August 20, 2024 and once the vote on resolution is cast by the Member, the Member shall not be allowed to change it subsequently.

c) Those Members, who will be present in the AGM through VC / OAVM facility and have not cast their vote on the resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through remote e-voting system during the AGM.

d) Members who have cast their votes by remote e-voting prior to the AGM may also attend and participate in the AGM through VC / OAVM but shall not be entitled to cast their votes again.

e) Members whose names are 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 AGM. Any person who acquires shares of the Company and becomes Member of the Company after despatch of the Notice of 27th AGM and holding shares as on cut-off date, may obtain the user id and password by following the instructions provided in the Notice of 27th AGM.

4. If you have any queries or issues regarding attending AGM and e-voting from the CDSL e-voting System, or any grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Davi, Senior Manager, Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futurer, Malafat Mill Compounds, N M Joshi Marg, Lower Panel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call on Toll Free No. 1800 22 55 33.

For RAMCO SYSTEMS LIMITED
 Sd/-
 VIJAYARAGHAVAN N S
 COMPANY SECRETARY

Place: Chennai
 Date: July 22, 2024

RELIANCE Reliance Asset Reconstruction Company Ltd.
 Asset Reconstruction
 Registered Office: 11th Floor, North Side, R-Tech Park, Western Express Highway, Goregaon (East), Mumbai-400063.

DEMAND NOTICE UNDER SECTION 13 (2) OF THE SARFAESI ACT, 2002

The below mentioned borrowers availed various credit facilities from City Union Bank. As borrowers have failed to maintain the financial discipline, the loan account has been classified as Non-performing assets (NPA) by City Union Bank on 29.06.2014 in accordance with the guidelines issued by Reserve Bank of India. City Union Bank vide Assignment Agreement dated 30.12.2014 assigned the financial assets of following borrowers along with all its right, title and interest together with all underlying security interests in favor of Reliance Asset Reconstruction Company Limited trustee of RARC 007 Trust. Pursuant to said assignment the undersigned authorized officer in exercise of powers conferred u/s 13(2) of the said Act r/w Rule 3 of the Security Interest (Enforcement) Rules, 2002 had sent the demand notices dated 08.07.2024 through registered post, thereby calling upon the borrowers to repay the entire outstanding mentioned in said notices with further interest thereon within a period of 60 days from the date of Notice. However, as demand notices could not be served, the same is hereby served upon the borrowers by way of alternative mode of service.

Details are as follows:-

Name & Address of Borrower/ Guarantors/ Mortgagors etc.
 1. M/s. Shankar Transport, No.1H/132, Palpanadi Nagar, 3rd Cross Street (West), Tuticorin-628008. 2. S.Abraminathan, No.1H/132, Palpanadi Nagar, 3rd Cross Street (West), Tuticorin-628008. 3. Mrs. A.Amirtham, W/o. S.Abraminathan, No.1H/132, Palpanadi Nagar, 3rd Cross Street (West), Tuticorin-628008. 4. A.Sankaran, S/o. Abraminathan, No.1H/132, Palpanadi Nagar, 3rd Cross Street (West), Tuticorin-628008.

Amount Outstanding (Rs.) Rs.1,00,19,941.57 (Rupees One Crore Nineteen Thousand Nine Hundred Forty One and Fifty Seven Paise only) outstanding as on 08-07-2024

Sr.No. **Description of Assets**

1 **Property Owned by A.Sankaran:** All that Piece and Parcel of Land and Building to be putup thereon, Situate at, Tuticorin Registration District, Tuticorin Melur Sub-Registry Jurisdiction, Tuticorin Taluk, Meelavittan Village, Survey No. 1521/2A area 27 Acres 24 Cents in its eastern side 18 Acres 30 Cents in its Southern end 25 Cents in its Western Side North South pathway and Southern Side East West common pathway left out balance area as per present measurement 21.625 Cents boundaries are: North of: East West Road which is 32 links Broad, South of: P.Seethalakshmi Ammal Land, East of: North South Road which is 44 links Broad, West of: S.Chidambara Nadar land; Within these Four boundaries land: East West (North) 158 1/2 feet; East West (South) 155 1/2 feet; North South (West) 61 feet; North South (East) 59 feet; Area 9420 Square feet = 21.625 Cents plot land. The property is in present subdivision Survey No. 1521/2A/2A.

In case of failure to repay the aforesaid entire outstanding amount within a period of 60 days, the undersigned shall be constrained to enforce the above secured assets under the provisions of SARFAESI Act. Please note that as per Section 13 (13) of the said Act, you are restrained from dealing with or transferring any of the secured assets referred to herewith, whether by way of sale, lease or otherwise. Any contravention of this provision is an offence and punishable under SARFAESI Act.

Date: 23-07-2024
 Place: Tuticorin
 Sd/- Authorized Officer
 Reliance Asset Reconstruction Company Limited

RELIANCE Reliance Asset Reconstruction Company Ltd.
 Asset Reconstruction
 Registered Office: 11th Floor, North Side, R-Tech Park, Western Express Highway, Goregaon (East), Mumbai-400063.

DEMAND NOTICE UNDER SECTION 13 (2) OF THE SARFAESI ACT, 2002

The below mentioned borrowers availed various credit facilities from Indian Bank. As borrowers have failed to maintain the financial discipline, the loan account has been classified as Non-performing assets (NPA) by Indian Bank in accordance with the guidelines issued by Reserve Bank of India. Indian Bank vide Assignment Agreement dated. 22.03.2017 assigned the financial assets of following borrowers along with all its right, title and interest together with all underlying security interests in favor of Reliance Asset Reconstruction Company Limited trustee of (INB RARC 030 TRUST). Pursuant to said assignment the undersigned authorized officer in exercise of powers conferred u/s 13(2) of the said Act r/w Rule 3 of the Security Interest (Enforcement) Rules, 2002 had sent the demand notices through registered post, thereby calling upon the borrowers to repay the entire outstanding mentioned in said notices with further interest thereon within a period of 60 days from the date of Notice. However, as demand notices could not be served of the parties mentioned below, the same is hereby served upon the borrowers by way of alternative mode of service.

Sr. No.	Borrowers/Guarantors	Description of the properties mortgaged	Date of NPA	Amount O/s
1	1. Mrs. S. Rajalakshmi, W/o. Siva, First Floor, 'B' Block, Flat No. F2, Abirami Apartments, No.18, Rajaji Street, Radha Nagar, Main Road, Chrompet, Chennai-600044. 2. Mr. M.Siva, S/o. N.Munusamy, First Floor, 'B' Block, Flat No. F2, Abirami Apartments, No.18, Rajaji Street, Radha Nagar, Main Road, Chrompet, Chennai-600044.	Property Owned by M.Siva:- All that piece and parcel of the vacant House site bearing Old No.18, New No. 35 rajaji street, Radha Nagar, chrompet, Chennai-600044, Tambaram Taluk, kanchepuram District, within the Registration District, of South Chennai and Sub-Registration District of Pallavaram, comprised in survey No.452/2 and Patta Old No.158, New No.90, Total land extent measuring about 4360 Sq.ft and out of which 633 sq.ft Undivided Share of land with little and interest, together with all its common rights there on. Bounded on the:- Boundaries: North: Land Belonging to Andai Ammal, East: Rajaji Street, West: Canal & House, South: Survey No.451. A Residential flat with built up area of 947 sq.ft at First Floor "B" Block, Flat no.F2, abirami Apartments including common area with car parking, P.No.PPA No.514103109 and PPL No. 887103.	31.01.2017 02.07.2024	Rs. 52,22,743.59 (Rupees Fifty Two Lakhs Twenty Seven Hundred and Forty Three and Paise Fifty Nine Only) outstanding as on 02-07-2024
2	1. Mr. P.Kannan, S/o. Periyasamy, No.35/244, Sakkareshwari Nagar, Sundarasooparam, Thiruverkadu, Chennai-600077. 2. Mrs. K.Malathi, W/o. P.Kannan, No. 35/244, Sakkareshwari Nagar, Sundarasooparam, Thiruverkadu, Chennai-600077.	Property Owned by P.Kannan:- All that land measuring 2400 sq.ft, comprised in S.No.102/2 veppampattu Village, bearing plot no.80 at "Mars nagar", veppampattu Village, Thiruvallur Taluk Thiruvallur District and bounded on the:- Boundaries:- North by: 30 Feet Wide Road, South by: Open to Recreation, East by: Plot No. 79, West by: Plot No. 81 situated within the Sub-registration District Thiruvallur and Registration District of Thiruvallur.	31-01-2017 02-07-2024	Rs.35,45,388.42 (Rupees Thirty Five Lakhs Forty Five Thousand Three Hundred and Eighty Eight and Paise Forty Two Only) outstanding as on 02.07.2024

Date: 23-07-2024, Place: Chennai
 Sd/- Authorized Officer, Reliance Asset Reconstruction Company Limited

HINDUJA HOUSING FINANCE
 Hinduja Housing Finance Limited
 Corporate Identity Number: U65922TN2015PLC100093
 Regd. Office: No.178, Developed Industrial Estate, Guindy, Chennai, Tamil Nadu - 600032
 Head Office: No.167-169, 2nd Floor, Anna Salai, Saidapet, Chennai, Tamil Nadu -600015
 Website: www.hindujahousingfinance.com
 Email: compliance@hindujahousingfinance.com

Statement of Standalone Unaudited Financial Results for the Quarter ended June 30, 2024

Sl. No.	Particulars	Rs. in Lakhs	
		Quarter ended 30-06-2024	Quarter ended 30-06-2023
		Unaudited	Audited
1	Total Income from Operations	37,382.95	25,262.31
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items#)	8,668.40	8,973.12
3	Net Profit/ (Loss) for the period before tax (after Exceptional and/or Extraordinary Items#)	8,668.40	8,973.12
4	Net Profit/ (Loss) for the period after tax (after Exceptional and/or Extraordinary Items#)	6,633.74	6,931.78
5	Total Comprehensive Income for the period (Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	10,131.89	6,943.39
6	Paid up Equity Share Capital	23,867.74	23,610.00
7	Reserves (excluding Revaluation Reserve)	118,816.59	53,293.15
8	Securities Premium Account	25,414.04	21,651.00
9	Net worth	168,098.37	98,554.14
10	Paid up Debt Capital/ Outstanding Debt	869,825.68	595,703.93
11	Outstanding Redeemable Preference Shares	NA	NA
12	Debt Equity Ratio	5.17	6.04
13	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) - 1. Basic; 2. Diluted.*	2.78 2.78	2.94 2.94
14	Capital Redemption Reserve	NA	NA
15	Debt Redemption Reserve	NA	NA
16	Debt Service Coverage Ratio	NA	NA
17	Interest Service Coverage Ratio	NA	NA

Notes:
 1. The above is an extract of the detailed format of the quarterly financial results filed with the stock exchange under Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015. The full format of the quarterly financial results is available on the BSE website (URL: https://www.bseindia.com) and on the company's website (URL: www.hindujahousingfinance.com).

2. The unaudited standalone financial results of the Company has been prepared in accordance with Indian Accounting Standards (Ind AS) as per the Companies (Indian Accounting Standards) Rules, 2015 (as amended from time to time) and notified under Section 133 of the Companies Act, 2013 ("the Act"). The company has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statements for the year ended March 31, 2024.

3. The financial results for the quarter ended June 30, 2024 have been subjected to Limited review by the Statutory auditors of the company. The same were reviewed by the Audit Committee and approved by the Board of Directors at their board meeting held on July 21, 2024.

4. The figures of the previous periods have been regrouped and/or reclassified to conform to the current period's classification.

5. For the other line items referred in regulation 52(4) of the Listing Regulations, pertinent disclosures have been made to the BSE website and can be accessed on the (URL: https://www.bseindia.com)

For Hinduja Housing Finance Limited
 Sachin Pillai
 Managing Director

Place: Chennai
 Date: 21-07-2024

TEYANAMPET BRANCH
 No.563/1, Anna Salai (Ground Floor), Teyanampet, Chennai - 600018. Ph: 044 2434 9289/ 2431 2001 / 94442 60416, Email: cb0416@canarabank.com

DEMAND NOTICE (SECTION 13(2)) TO BORROWER/GUARANTOR/MORTGAGOR

Demand Notice issued under Section 13(2) of the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 Through Paper Publication To,

1. Mr. Sundar S, S/o. Shri. K. Shrinivasa Rao, 2. Smt. Leela S, W/o. Mr. Sundar S, Both at: 25, Venkataraman Street, Revathy Flat, Balahai Garden, Madipakkam, Chennai - 600091.

Dear Sir/ Madam,
 Sub: Notice issued under Section 13(2) of the Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002.

The undersigned being the Authorized Officer of Canara Bank, Teyanampet Branch, Chennai (hereinafter referred to as "the secured creditor"), appointed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (hereinafter referred to as "the Act") do hereby issue this notice to you as under:

That Mr. Sundar S and Smt. Leela S, have availed credit facility stated in the Schedule A hereunder and has entered into the security agreement/s in favour of the secured creditor. While availing the said financial assistance, you have expressly undertaken to repay the loan amount/s in accordance with the terms and conditions of the above mentioned agreements.

You (The person mentioned in schedule B) are also entered in to agreements against the secured assets which are detailed in Schedule B hereunder.

Schedule-A: Details of the credit facility/ies availed by the Borrower

Loan A/c.No.	Nature of Loan / Limit	Date of Loan	Loan Amount
0416619000183	Housing Finance	31.12.2018	₹ 21,00,000/-

the above said loan / credit facilities are duly secured by way of mortgage/hypothecate of the assets more specifically described in the schedule hereunder, by virtue of the relevant documents executed by you in our favour. Since you have failed to discharge your liabilities as per the terms and conditions stipulated, the Bank has classified the debt as NPA on 04.07.2024. Hence, we hereby issue this notice to you under section 13(2) of the subject Act calling upon you to discharge the entire liability of the Borrowers towards the secured creditor as on 05.07.2024 amounts to ₹ 19,82,852.81 (Rupees Nineteen Lakhs Eighty Two Thousand Eight Hundred Fifty Two and Eighty One Paise Only) with accrued and up-to-date interest and other expenses, within sixty days from the date of the notice, failing which we shall exercise all or any of the rights under section 13(4) of the subject Act. You are also put on notice that in terms of section 13(13) the Borrower Guarantor shall not transfer by way of sale, lease or otherwise the said secured assets detailed in Schedule B hereunder without obtaining written consent of the secured creditor. This is without prejudice to any other rights available to us under the subject Act and / or any other law in force.

Your attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Whereas the demand notice sent to you by Regd. Post / Courier.

Schedule-B: Details of Secured Asset:

"A" SCHEDULE: All that Piece and parcel of land and building, being house site bearing Plot No.4-B, in Srinivasa Nagar, Approved by D.D.T.P No.321/73, Computed in Survey No.218/2, measuring an extent of 2438 sq.ft of land situated at No.123, Madipakkam Village, Velachery Taluk, and being bounded on the North by: Padmavathi Ammal Garden, South by: Plot No.4A, East by: Plot No.5, West by: Plot No.3. And situated within the Registration District of Chennai South and Sub Registration District of Velachery.
 "B" SCHEDULE: Flat No.2 in the Ground Floor, flat having a plinth area of 830 square feet, together with 16778 th i.e. 500 square feet undivided share of land out of "A" SCHEDULE mentioned property 2438 square feet of land.
 Present address: Flat No.2, in Ground Floor, of "Bharadwaj Apartments", Door No.114-B, Brindavan Street, Srinivasa Nagar, Madipakkam, Chennai-600091.

Schedule-C: Details of liability as on date

Loan A/c.No.	Nature of Loan / Limit	Rate of Interest	Liability as on Date 05.07.2024
0416619000183	Housing Finance	8.85% + 2% penal interest	₹ 19,82,852.81 with further interest thereon from 06.07.2024

Date : 08.07.2024
 Authorised Officer, Canara Bank

बैंक ऑफ बड़ोदा Regional Stressed Asset Recovery Branch (ROSARB)
 1st floor, No.10, C.P Ramasamy Road,
 Alwarpet, Chennai-600 018.
 Phone : 044 2345 4221/9789 74307

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) & (2) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s), Mortgagor (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", "Whatever there is", basis for recovery of dues in below mentioned account/s. The details of Borrower/s/Mortgagor/s/Guarantor/s/Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below.

Name & address of Borrower/s / Guarantor/ Mortgagors: (1) Mr.Alagu Muthu Rajesh, S/o.P. Subramaniam, No.87, Subashree Nagar Extn-1, 1st Cross Street, Mugalivakkam, Chennai - 600116 (2) Also at: Plot No. 4, Sri Ram Nagar, Perumalpatu, Thiruvallur Dist - 602024 (3) Also at: Mr Alagu Muthu Rajesh S/o. P. Subramaniam, Plot No. 179, Sri Ram Nagar, Perumalpatu, Thiruvallur District - 602024. (4) Also at: Mr Alagu Muthu Rajesh S/o. P. Subramaniam, Old No. 1/241, New No. 1/240, Subashree Nagar Extension II, Mugalivakkam, Chennai - 600 116. (5) Also at: No.15, Nuoh Street, Al-Mattar-Al-Qadeem, Doha Post Box No. 383, Qatar. mail id: algate@yahoo.co.uk (6) Ms Priya Prethi, W/o. Alagu Muthu Rajesh, No.87, Subashree Nagar Extn-1, 1st Cross Street, Mugalivakkam, Chennai 600116.

Total Dues : Rs. 79,03,991.34 as on 18.07.2024 plus further interest thereon from 19-07-2024 and other legal charges

Description of Immovable Property Item No.1: Equitable Mortgage of all that Piece and Parcel of Land with Building Situated at bearing Sub Division Plot No. 179, North Part, at 'SRI RAM NAGAR' approved layout CSAR/DTCP/M 86-208, L.P.No.173/86, Comprised in Survey No. 291/5, & 291/6 of Perumalpatu Village, Thiruvallur Taluk, Thiruvallur District, and measuring an extent of 800 Sq.ft., and the land being bounded on the: North by: 24 Feet Road, South by: Sub Division Plot No.179, Middle Part, East by: Plot No.178, West by: 30 Feet Road. Measuring : North to South on the Eastern side : 20 Feet, North to South on the Western Side: 20 feet, East to West on the Northern Side: 40 Feet, East to West on the Southern Side: 40 feet. In all measuring 800 sq.ft land together with building consist of ground floor measuring 629 sq.ft and first floor measuring 629 sq.ft. The property is situated within the Sub-Registration district of Thiruvallur and Registration District of kanchipuram more particularly mentioned in the construction agreement dated 22/08/2016 , Sale deed vide document No 11328/2016 dated 14/11/2016. (Symbolic Possession) : Order received from CJM, Tiruvallur

Reserve Price: Rs. 31,19,000/- EMD Amount: Rs. 3,11,900/- Bid Increase Amount: Rs.10,000/-

Item No.2: Equitable Mortgage of all that Piece and Parcel of Land with Building Situated at Plot No.4, Western Part, in SRI RAM NAGAR' Perumalpatu, Comprised in Survey No. 285/3, 285/4 and 287/5, Patta No. 6788 as Per Patta Survey No. 285/3A7 of No.89, Perumalpatu Village, Thiruvallur Taluk, Thiruvallur District, measuring an extent of 1200 Sq.ft., and the land being bounded on the: North by: 24 Feet Road, South by: Plot No.14, East by: Plot No. 4 Eastern Part, West by: Plot No. 3 Measuring : North to South on the Eastern side : 60 Feet, North to South on the Western Side: 60 feet, East to West on the Northern Side: 20 Feet, East to West on the Southern Side: 20 feet. In all measuring 1200 sq.ft., land together with building, consist of ground and first floor measuring an area of 1800 sq.ft together with car park in the ground floor. The property is situated within the Sub-Registration district of Thiruvallur and Registration District of kanchipuram more particularly mentioned in the construction agreement dated 26/03/2016 , Sale deed vide document No 4544/2016 dated 03/05/2016 and Memorandum of Deposit of Title deeds vide document No 6143/2016 dated 16/06/2016. Symbolic Possession : Order received from CJM, Tiruvallur

Reserve Price: Rs.31,00,000/- EMD Amount: Rs. 3,10,000/- Bid Increase Amount: Rs.10,000/-

Property Inspection Date & Time : 07-08-2024 11:00 AM TO 01:00 PM

Date & Time of E-auction : 12-08-2024 02.00 PM to 06.00 PM

For detailed terms and conditions of sale, please refer to the link provided in https://www.bankofbaroda.in/e-auction.htm and https://ibapi.in. Also, prospective bidders may contact the authorized officer on Tel No. 044-23454221/97899 74307

Place : Chennai
 Date : 20.07.2024
 AUTHORISED OFFICER
 BANK OF BARODA

JANA SMALL FINANCE BANK
 (A scheduled commercial bank)

Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071.

Branch Office: No.10, Krishna Puram Colony Main Road, Mahatma Gandhi Nagar, Madurai-625014

E-AUCTION NOTICE

PUBLIC NOTICE FOR SALE THROUGH E-AUCTION UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI ACT) 2002, READ WITH PROVISIO RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.

The undersigned as authorised officer of Jana Small Finance Bank Limited has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI ACT. The Borrower in particular and public at large are informed that online auction (e-auction) of the mortgage property in the below mentioned account for realisation of dues of the Bank will be held on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" on the date as prescribed as here under.

Sr. No.	Loan Account Number	Name of Original Borrower/ Co-Borrower/ Guarantor	Date of 13-2 Notice	Date of Possession	Present Outstanding balance as on 22.07.2024	Date & Time of inspection of the property	Reserve Price in INR	Earnest Money Deposit (EMD) in INR	Date and Time of E-Auction	Last Date, Time & Place for Submission of Bid
1	46029440000266	1) Mr. Shajahan, S/o. Lilyas, Shajahan, Prop. of Ritwan Tea Stall, 2) Mrs. Asha Begam, W/o. Shajahan	02/05/2022	26/03/2024	Rs.5,14,615.06 (Five Lakhs Fourteen Thousand Six Hundred Fifteen and Six Paise Only)	16.08.2024 (Rupees Sixty Four Thousand Five Hundred and Fifty Five Paise Only) 09.30 AM to 05.00 PM	Rs.6,69,075.00 (Rupees Six Lakh Sixty Nine Thousand and Seventy Five Only)	Rs.66,907.00 (Rupees Sixty Six Thousand Nine Hundred Seven Only)	26.08.2024 @ 11.00 AM to 02.00 PM	25.08.2024 before 05.00 PM Jana Small Finance Bank Limited, No.10, Krishna Puram Colony Main Road, Mahatma Gandhi Nagar, Madurai-625014

The properties are being held on "AS IS WHERE IS BASIS" & "AS IS WHAT IS BASIS" and the E-Auction will be conducted 'On Line'. The auction will be conducted through the Bank's approved service provider M/s. 4 Closure at the web portal https://bankauctions.in & www.foreclosureindia.com. For more information and For details, help, procedure and online training on e-auction, prospective bidders may contact M/s. 4 Closure; Contact Mr. M Dinesh Contact Number: 8142000735. Email id: bankauctions.in / dinesh@bankauctions.in.

For further details on terms and conditions to take part in e-auction proceedings and any for any query relating to property please contact Jana Small Finance Bank officers Mr. Durali Murugan (Mob. No.9841638849), email: durali.murugan@janabank.com, Mr. Ranjan Naik (Mob. No.9590858249), email: ranjan.naik@janabank.com. To the best of knowledge and information of the Authorised Officer, there are no encumbrances on the properties. However the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on prior to submitting their bid. No conditional bid will be accepted. This is also a notice to the above named Borrow

Byju's may move NCLAT against insolvency order

PEERZADA ABRAR & SUBRATA KUMAR PANDA
Bengaluru/Mumbai, 17 July

E dtech company Byju's parent Think & Learn will challenge the National Company Law Tribunal's (NCLT's) order on insolvency proceedings and may approach the National Company Law Appellate Tribunal (NCLAT) in the next few days, a source claimed.

With the NCLT appointing Pankaj Srivastava as the interim resolution professional (IRP), time is running out for Byju's as the committee of creditors (CoC) begins to be formed. "In all probability Byju's will approach the NCLAT. They will file the appeal in a few days. Till then business will run as usual," said a source in the know.

Explaining the importance of reaching a settlement before the CoC is formed, Ashish Pyasi, Partner, Aendri Legal said: "On admission of petition, the legal options available include challenging the order before the appellate tribunal. If possible, then the parties can settle the matter and the resolution process can be withdrawn. If the withdrawal is started before the constitution of the committee of creditors, then the consent of 90 per cent of creditors would not be required. However, if there is no settlement with the petitioner, then withdrawal can happen only once the same is approved by 90 per cent of the CoC." "Byju has the option of appeal against the order of the NCLT Bench and seek a stay of the order. However, until such an order is issued, the insolvency proceedings will likely commence," said Prashanth Shivadas, Partner, Shivadas & Shivadas Law Chambers.

How would the NCLT order impact Byju?

Mukesh Chand, Senior Counsel at Economic Laws Practice, said that the NCLT's order to admit Byju's into the



THE PATH FORWARD

- Byju's has an option to appeal to NCLAT; if unsuccessful, it can approach SC
- With IRP appointed, the day-to-day operations will move away from the current management
- Once CoC gets formed, it will run the company for 330 days
- Salaries of employees are the second highest priority if the company goes for liquidation

Corporate Insolvency Resolution Process (CIRP) would significantly impact the company's activities and operations.

"Control of Byju's will shift from its current management to the creditors through the Interim Resolution Professional (IRP)," said Chand. "The company's daily operations will now be overseen by the IRP, who will also manage the collation of claims and assess Byju's financial status to form the CoC. This process could disrupt ongoing projects, partnerships, and new initiatives, causing uncertainty among employees, investors, and stakeholders while efforts to find a buyer or a resolution plan unfold," he said. Once the CoC gets formed, it will then run the company for 330 days during which they can find a buyer for it. If they are unable to do so within 330 days, the company will get liquidated. If Byju's is unsuccessful in getting its plea accepted by the NCLAT, it can appeal to the Supreme Court within 45 days.

For creditors and employees who have been fighting with the company to get their investments and salaries paid, it could still be a wait-and-watch mode. "Byju's has also not paid salaries as has been reported. But salaries are one part of the debt that would be taken care of

during the resolution process itself because salaries would be given priority as an expense for day-to-day running of a going concern," explains Jasmine Damkewala, Senior Partner at Circle of Counsels and Advocate-on-Record, the Supreme Court of India.

According to several legal counsels, if the company gets liquidated, employees will be given priority.

Damkewala said the resolution process today was extremely different from the old liquidation process and should not be confused with the said process. What the resolution process intends to do is to basically provide a lease of life or another chance to the company running through a new management which is free from financial mismanagement, she said.

"The success of the settlement in the long term is very doubtful because Byju's is known to have taken a lot of debt on itself and has a lot of creditors. So even if Byju's settles with one particular creditor and this petition is not proceeded with, yet there will be other creditors who can file against Byju's to restart the CIRP," Damkewala added.

More on business-standard.com

Asian Paints profit fell 24.5% in Q1

SHARLEEN D'SOUZA
Mumbai, 17 July

Asian Paints' net profit fell 24.5 per cent in Q1FY25 due to weak demand owing to general elections and severe heatwaves, the company said.

The country's largest paint maker saw its profits fall to ₹1,170 crore and its decorative paints business (India) volumes stood at 7 per cent.

During the quarter, the net sales of the country's largest paint maker stood at ₹8,970 crore and was down at 2.3 per cent. The company also said that the quarter's revenue growth was affected on account of price cuts implemented in the previous quarter and shift in mix. The paint major's profit before interest, depreciation and tax was down 19.7 per cent to ₹1,887 crore in the quarter ended June. In the April-June quarter, Asian Paints said that geographies like Ethiopia and Sri Lanka grew well on the back of gradual recovery in these economies, while macroeconomic issues persisted in key markets like Nepal, Bangladesh and Egypt, impacting the overall international business performance.

"Demand conditions for the paint industry were tough, impacted by the severe heatwave and general elections

LOSING GLOW

Asian Paints (figures in ₹ cr)

	Q1FY25	% chg Y-o-Y
Revenue from operations	8,970	-2.3
PBIDT*	1,887	-19.7
Net profit	1,170	-24.5

*Profit before interest, depreciation and tax
Compiled by BS Research Bureau Source: Company

in the quarter. We delivered a good volume growth of 7 per cent in the decorative segment aided by some movement in rural markets, however, value declined by 3 per cent impacted by the price decrease taken earlier in the year and shift in product mix," said Amit Syngle (pictured), managing director and chief executive officer at Asian Paints.

"Unanticipated material price inflation coupled with supply chain challenges impacted profitability of the decorative business for the quarter," he added.



LTIMindtree Q1 net down 1.5%

SHIVANI SHINDE
Mumbai, 17 July

India's sixth-largest IT services firm LTIMindtree on Wednesday reported a net profit of ₹1,135 crore for the first quarter of the current financial year (Q1FY25), down 1.5 per cent year-on-year. On a sequential basis, the profit grew by 3.1 per cent.

Revenue for the quarter increased 5 per cent Y-o-Y at ₹9,142.6 crore. On a sequential basis, the firm's revenue grew 2.8 per cent.

The company's first-quarter revenue performance beat Bloomberg estimates but missed out on net profit. Bloomberg had estimated revenue to be at ₹9,074.6 crore and PAT at ₹1,161.2 crore.

Like its larger peers, the company management said that the macro environment remained unchanged. However, they do see some early signs of green shoots.

"Though the market environment remains unchanged, we see some green shoots of recovery. Clients continue to focus on efficiency via cost take-out and vendor consolidation deals. However, we are seeing early signs of customers deploying the savings at additional budgets towards kicking off high priority transformation projects," said Debashis Chatterjee, CEO & MD, LTIMindtree.

The company signed a total contract value worth \$1.4 billion. This was similar to the last quarter. The management, however, stated that the deals that were signed in the earlier quarters were ramping up well.

Google unveils latest AI technologies to support Indian developers

PEERZADA ABRAR
Bengaluru, 17 July

Tech giant Google on Wednesday unveiled a range of tools, programmes, and partnerships to empower Indian developers and startups to be at the forefront of the global artificial intelligence (AI) revolution.

At the Google I/O Connect Bengaluru 2024 event, the company shared that it is working with MeitY Startup Hub to train 10,000 startups in AI. It is expanding access to its AI models like Gemini and Gemma.

It is also introducing new language tools from Google DeepMind India, and enhancing software development with AI-powered features, with a focus on responsible AI.

As part of its Gemini era, the company is focused on bringing the power of multimodality to everyone. It is expanding the types of questions one can ask with advances in long context windows. Today, more than 1.5 million developers globally use Gemini models across its tools. The fastest way to build with Gemini is through its developer platform Google AI Studio. India has one of the largest developer bases on Google AI Studio today.

"At Google, we've been investing in AI for over a decade, driving fundamental advancements that have led us to the exciting Gemini era. AI is a powerful enabler and a major inflection

Tech giant working with govt to enable 10K startups with AI

Google said that it has a longstanding commitment to support the Indian startup ecosystem along its artificial intelligence (AI) journey. At Google I/O Connect Bengaluru 2024, the company said that it is working with the MeitY Startup Hub, under India's Ministry of Electronics and Information Technology, to enable 10,000 Indian startups along their journey with generative AI. Google's Build with AI event series has already engaged 25,000 developers in 43 cities across India, providing hands-on experience with the company's latest AI and machine learning technologies.

point that will require us to continuously reimagine what's possible," said Ambarish Kenghe, vice-president, Google. "We're committed to empowering Indian innovators to harness AI's full potential, creating solutions that not only address India's unique needs but also shape the future of AI globally. The opportunities with multimodal, mobile, and multilingual AI are immense," Kenghe added.

Fitterfly, Google Cloud to launch AI feature for diabetes patients

A healthtech company Fitterfly has partnered with Google Cloud to launch its latest AI feature - Fitterfly Klik, which will enable people with diabetes and other non-communicable diseases to track and analyse their meals effortlessly. Nutrition planning remains the most important bulwark for managing type-2 diabetes as well as for weight loss and heart disease. But traditional meal tracking methods is cumbersome and discouraging for many. Klik is leveraging the power of Gemini Flash 1.5 on Google Cloud's Vertex AI platform to transform meal tracking into a quick, and insightful experience.

Google said it is democratising AI for Indian developers by focusing on three key areas with transformative potential in India - multimodal, multilingual, and mobile. The company is working with MeitY Startup Hub to support 10,000 Indian startups in their AI journey, through Google Cloud credits, AI-first programming curriculum, and launch of a nationwide GenAI Hackathon and AI Startup Bootcamp.

EURO CERAMICS LIMITED (In Liquidation)
Liquidator Office: 304, Abhijit-3, Netaji Road, Mithakhali Circle, Ahmedabad-06

E-AUCTION SALE NOTICE UNDER IBC 2016

Notice is hereby given to public in general by liquidator appointed by the Hon'ble NCLT Bench Mumbai vide order dated 06.09.2023 for sale of assets of Euro Ceramics Limited - In Liquidation (Corporate Debtor) forming part of Liquidation Estate under the provision of the Insolvency and Bankruptcy Code, 2016 and Regulations made thereunder

Item No.	Assets Description of the Corporate debtor	Reserve Price-Rs.	Earnest Money Deposit - Rs.	Bid Incremental Value-Rs.
1	Stock and Store Material at Bhachau Dist- Kutchh (Gujarat)	2,99,70,000	29,97,000	1,00,000
2	Sale of immovable property of land admeasuring approx. 5,82,749 Sq. mtr situated at Bhachau Dist - Kutchh (Gujarat)	44,00,00,000	4,40,00,000	5,00,000

Terms and Condition of the E-Auction are as under:
1. E-Auction sale will be conducted on "AS IS WHERE IS", "AS IS WHAT IS", "WHATEVER THERE IS" and "NO RECOURSE BASIS" through approved service providers E-Procurement Technologies Ltd. through its website <https://ncltauction.auctiontiger.net> and as such, the sale shall be without any kind of warranties and indemnities.
2. The Complete E-Auction process document containing details of the assets, online e-auction bid form, Declaration and Undertaking Form, terms and Conditions of online auction sale are available on the website <https://ncltauction.auctiontiger.net>
Contact : 079-68136880 / 881 / 837 / 842 Email - support@auctiontiger.net or can be obtained through an email at : ecliquidation@gmail.com.

Sd/-
CA Premraj Ramratan Laddha
Liquidator, Euro Ceramics Limited in liquidation
IBBI Regn No.: IBBI/PA-001/IP-PO0060/2017-2018/10138
Email id : ecliquidation@gmail.com

Place : Ahmedabad
Date : 16.07.2024

POLYPLEX
POLYPLEX CORPORATION LIMITED
(CIN: L25209UR1984PLC011596)

Regd. Office: Lohia Head Road, Khatima-262308, Distt. Udhm Singh Nagar, Uttarakhand
Corporate Office: B-37, Sector-1, Noida -201301, Distt. Gautam Budh Nagar, Uttar Pradesh
Phone: 0120-2443716-19 Fax: 0120-2443723 & 24
Email: investorrelations@polyplex.com Website: www.polyplex.com

NOTICE TO SHAREHOLDERS
TRANSFER OF DIVIDEND AND EQUITY SHARES TO INVESTOR EDUCATION AND PROTECTION FUND (IEPF)

Notice is hereby given to the equity shareholders that pursuant to Section 124 (6) of the Companies Act, 2013 ("the Act") read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("the Rules"), all equity shares in respect of which dividend has remained unpaid or unclaimed for seven consecutive years would be transferred to IEPF.

Final Dividend for the FY 2016-17 and Interim Dividend for the FY 2017-18 are due for transfer to IEPF on October 15, 2024 and December 17, 2024 respectively. After transfer of unpaid/unclaimed dividend to IEPF underlying shares would also be transferred to IEPF. A separate communication is being sent to the shareholders at their last available addresses, whose dividends have remained unpaid or unclaimed for the past seven consecutive years and whose shares are liable to be transferred to IEPF. The full details of such shareholders are being posted on the Company's website: www.polyplex.com.

In the event valid claim is not received on or before above respective due dates of transfer, the Company will proceed to transfer the unclaimed dividends and underlying equity shares in favour of IEPF authority without any further notice. It may be noted that concerned shareholders can claim the dividends and shares from IEPF authority by making an application in the prescribed Form IEPF-5 after obtaining Entitlement Letter from the Company.

For any queries on the above matter, shareholders are requested to contact Company's RTA KFIN Technologies Ltd., Selenium Tower B, Plot 31-32, Gachibowli Financial District, Nanakramguda, Hyderabad-500032, email id: einward.ris@kfinetech.com.

For Polyplex Corporation Limited
Sd/-
Ashok Kumar Gurnani
Company Secretary
FCS- 2210

Place: NOIDA
Date: July 16, 2024

IN THE COURT OF XLIII ADDL. CITY CIVIL AND SESSIONS JUDGE (CCH-44) AT BENGALURU

O.S. 4680 / 2024

BETWEEN:

1. PHONEPE PRIVATE LIMITED, Office 2, Floor 5, Wing A, Block A, Salarpuria Softzone, Service Road, Green Glen Layout, Bellandur, Bengaluru, Karnataka - 560103
And Others. ...PLAINTIFFS

AND:

CONTACTOUT LIMITED, A Company incorporated in Hong Kong,
Having its registered office at, Flat/Rm 606, 6/F Hollywood Centre, 77-91 Queen's Road West, Sheung Wan, Hong Kong - 0.
Having its headquarters at, 934 Howard St, San Francisco, California, United States - 94103. Represented by its Directors.
E: sales@contactout.com, support@contactout.com, ...DEFENDANT NO. 1

2. M/S GODADDY.COM, LLC, A Company incorporated in the United States of America, A wholly owned subsidiary of GoDaddy Inc., Having its registered office at, 2155 E. GoDaddy Way Tempe, AZ 85284 USA
Also at, 4th Floor, Statesman House, Barakhamba Road, Connaught Place, Central Delhi, New Delhi - 110001 E: legal@godaddy.com ...DEFENDANT NO. 2

3. ASHOK KUMAR
Age unknown
Residence unknown ...DEFENDANT NO. 3

NOTICE

PhonePe Private Limited, and others are the Plaintiffs, and have instituted the above Suit against (1) ContactOut Limited, (2) M/S Godaddy.Com, LLC, and (3) Ashok Kumar (against unknown persons in the nature of a John Doe Order), the Defendants, seeking, inter alia, prohibitory and mandatory injunctive reliefs against the publication of personal, private and confidential information (including personal phone numbers, photos and email addresses) of the employees, management, founders, board of Directors of the 'PhonePe Group', and more specifically on the website 'www.contactout.com'.

The Hon'ble Court, vide order dated 02.07.2024, issued ad interim temporary injunction restraining the Defendants (including persons not named in the suit but having access to the said information) from publishing, re-publishing, sharing, selling, disclosing, diverging personal information over the internet till the next date of hearing.

Since temporary injunction is sought against unknow persons, the Hon'ble Court had directed the Plaintiffs to issue a paper publication regarding filing of the above Suit. The present notice is issued in compliance with the orders of the Hon'ble Court.

The Suit is scheduled to be listed next on **20.07.2024**.

Given under the hand and seal of the court on this day of 10 th July, 2024.

By Order of the court
PHONEPE PRIVATE LIMITED Office 2, Floor 5, Wing A, Block A, Salarpuria Softzone, Service Road, Green Glen Layout, Bellandur, Bengaluru, Karnataka - 560103
Senior Sheristedar
City Civil Court, Bengaluru

PLACE : BENGALURU
DATE :
ADVOCATE FOR THE PLAINTIFFS

APPOINTMENTS

THE ANDHRA BANK EMPLOYEES CO-OPERATIVE BANK LIMITED
Regd. & Central Office: Mithila Complex, III Floor, H.No. 4-4-296/297, Bank Street, Hyderabad -01; Phone No.: 040-24757022, Mobile Nos. 8121020645 to 48, Email Id: abecoop1@gmail.com, co@abecoopbank.com.

INVITES APPLICATION FOR THE POST OF CHIEF EXECUTIVE OFFICER (ON CONTRACT BASIS)

From retired Officers, in the grade of Scale IV and above, from any of the Public Sector Banks fulfilling following requirements:

Age: Above 35 years and below 67 years
Educational Qualifications: Shall be a graduate, preferably, with (a) CAIIB / Diploma in Banking and Finance / Diploma in Co-operative Business Management or equivalent qualification, or (b) Chartered / Cost Accountant / MBA (Finance), or (c) Post graduation in any discipline.
Experience: The person shall have a combined experience of at least eight years at the middle / senior management level in the banking sector.
Salary: Negotiable.
Applications should reach on or before 27th July, 2024 with full biodata and resume to the above mentioned email/Postal address on line / by Regd Post.
Sd/- T. Anusha, Chief Manager

ramco
RAMCO SYSTEMS LIMITED
CIN: L72300TN1997PLC037550
Regd. Office: 47, P S K Nagar, Rajapalayam - 626 108
Corp. Office: 64, Sardar Patel Road, Taramani, Chennai - 600 113
Email: investorrelations@ramco.com, website: www.ramco.com
Tel: +91 44 2235 4510 / 6653 4000

NOTICE OF 27TH ANNUAL GENERAL MEETING

Dear Member(s),

1. Notice is hereby given that the Twenty Seventh Annual General Meeting ("AGM") of the Company will be convened on Wednesday, the August 21, 2024 at 10:00 a.m. through Video Conference ("VC") Other Audio Visual Means ("OAVM") facility in compliance with the applicable provisions of the Companies Act, 2013 and Rules framed thereunder and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Circulars of Ministry of Corporate Affairs and Securities and Exchange Board of India, issued pursuant to conducting of AGM.

2. The Notice of the AGM and the Annual Report for the year 2023-24 including the financial statements for the year ended March 31, 2024 ("Annual Report") will be sent only by email to all those Members, whose email addresses are registered with the Company or with their respective Depository Participants ("DP").

3. The instructions for e-voting and for participating in the AGM are provided in the Notice of the AGM. The Notice of the AGM and the Annual Report will also be uploaded in due course on the website of the Company i.e. www.ramco.com and on the website of Stock Exchanges i.e. BSE Ltd. ("BSE") : www.bseindia.com and National Stock Exchange of India Limited ("NSE") : www.nseindia.com and on the website of Central Depository Services of India Limited ("CDSL") : www.evotingindia.com.

4. Members holding shares in physical mode and Members who have not registered their e-mail addresses and Mobile No. may update the same by using Form ISR-1, available at the Company's website and by communicating the same to our Registrar and Share Transfer Agent, viz., Cameo Corporate Services Limited, ("RTA") (Unit: Ramco Systems Limited), by writing to them at 'Subramanian Building', No.1, Club House Road, Chennai 600 002, or by logging on to the online investor portal, WISDOM: <https://wisdom.cameoindia.com>.

5. Members holding shares in demat mode may update their email address and mobile number with their DP as per the process prescribed by their Depository.

6. Members holding shares in physical mode and Members who have not registered their e-mail addresses with the Company / DP and Members who have acquired shares after the dispatch of the Notice and holding shares as on August 14, 2024 ("Cut-Off Date"), may cast their vote through remote e-voting or through the e-voting during the Meeting, by following the procedures mentioned in Point No. 12 to 15 of the notice convening the AGM forms part of the Annual Report.

For RAMCO SYSTEMS LIMITED
Sd/-
VIJAYARAGHAVAN N E
COMPANY SECRETARY

Place: Chennai
Date: July 17, 2024

