NITI Aayog suggests privatising United **India Insurance Co**

Core group to soon consider the proposal to privatise the insurer

Net worth

Source: Annual report

NIKUNJ OHR

he NITI Aayog has recommended privatisation of state-owned insurer India Insurance Company as the government aims to move ahead with its new public sector enterprise (PSE) policy for Atmanirbhar Bharat.

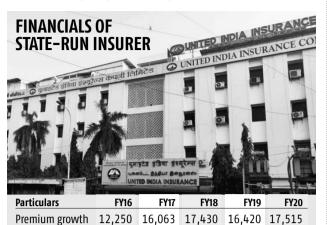
The policy think tank has suggested that the public sector insurer be considered for privatisation in the banking, insurance and financial services sector, which has been classified as 'strategic' in the PSE policy, said an official. The policy proposes the "bare minimum" presence of government-owned companies in strategic sectors, and privatisation, merger or closure of remaining public sector undertakings (PSUs). The recommendation is in line with the announcement made by Finance Minister Nirmala Sitharaman in the Union Budget that one insurance company and two public sector banks (PSBs) will be privatised this year.

The government is on course to privatise two PSBs and one insurance company in the current fiscal year as announced in the Budget, said another official.

Although the process may take time to complete, the target as of now is to stick to the Budget announcement of privatising one insurance company and two banks, he added.

The NITI Aayog's recommendation would soon be considered by the Core Group of Secretaries on Divestment (CGD) chaired by the cabinet secretary, and the privatisation process would be timed post an analysis of sectoral developments and investor appetite in

The policy think tank's rec-



NITI moots 100% I-T exemption for donations to not-for-profit hospitals

221 -1,913 1,003 -1,878 -1,485

3,817 4,797 2,899 1,443

Government think tank NITI Aayog has suggested 100 per cent income tax exemption for donations and provision of working capital loans with lower interest rates for not-for-profit hospitals to strengthen health care services in India. In a report titled 'Not-for-Profit Hospital Model in India', the Aayog also pitched for involving high performing hospitals in public private partnership (PPP) models for managing primary health care (PHCs), operations of government facilities and PSU hospitals. PTI

ommendation has been made only after a holistic sectoral analysis, said the first official. However, the government would approve and time the transaction after considering factors, including investors' interest in the sector.

Although the insurer has not performed well, investors would still find the company attractive as there's interest from foreign investors in the sector, the official said.

United India Insurance reported a net loss of ₹1,485 crore in 2019-20 against a net loss ₹1,878 crore in the year-ago

Issued by

period. Its gross premium income grew nearly 7 per cent year on year in FY20 to ₹17,515 crore. The insurer's gross premium underwitten in 2020-21 fell nearly 5 per cent year-onyear to ₹16,711 crore, according to the data on Insurance Regulatory and Development Authority of India's (Irdai) website.

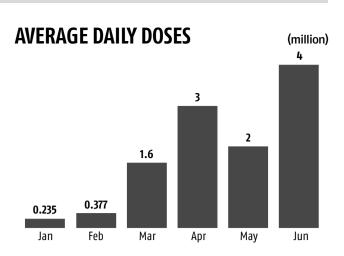
According to the latest data, gross premium underwritten in May 2021 was ₹1.164 crore against ₹1,350 crore in May 2020. The insurer has seen its net worth erode from ₹5,731 crore in 2015-16 to ₹1,443 crore

VACCINE DOSES GIVEN IN INDIA CROSS 331 MN

India's average daily vaccinations doubled in June to over 4 million from nearly 2 million in May. So far, 331 million doses have been administered in the country. The health ministry has said India is taking a distinct lead in total vaccine doses administered in the world.

While almost half of the population above 60 years of age has received at least one dose of the Covid vaccine, only 15 per cent of those in the 18 to 44 category have got one dose so far. In the eight days following the launch of the new vaccine policy on June 21, India has administered 46 million doses. "It is more than the population of Iraq, Canada, Saudi Arabia, and Malaysia. The average doses given in the period is more than the population of Finland, Norway and New Zealand," said Lav Aggarwal, joint secretary, health ministry.

The government has said it would take steps to ramp up availability and production of domestic vaccines in the coming days. In the last two months, health ministry data shows more doses have been given in rural than urban areas.



TOTAL VACCINATIONS

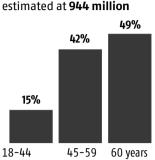
May1to June 24





POPULATION RECEIVED FIRST DOSE

Total population over 18 years



Banks not in a hurry to raise deposit rates

ABHIJIT LELE

Mumbai, 29 June

With abundant liquidity and tepid credit demand amid lockdowns, banks are not in a hurry to hike interest rates on deposits despite the price rise. The crucial factor will be the government's decision on small savings instruments (SSIs) by the end of the month for any revision, especially by public sector banks.

In April, rates on SSIs were slashed by 50-100 basis points for the first quarter (Q1Fy22) but the government rolled back the decision amid the Assembly elections in four states.

A S Rajeev, MD and CEO, Bank of Maharashtra, said the bank had seen 4-5 per cent growth in savings deposits during Q1 because it seemed people preferred to save during the pandemic (April onwards). Credit growth needs to happen in a substantial wav in the second quarter for banks to think about hiking rates, he said.

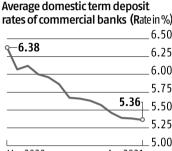
Year-on-year growth in deposits till early June 2021 has been 9.7 per



—Credit growth (In %) __Credit\deposit _Deposit growth (In %) **9.7**₁ _78 70 **70.8**[]] Mar FY18 Jun FY21

CREDIT-DEPOSIT RATIO

DEPOSIT RATES



5.75 **5.36**_{1_5.50} Apr 2021 tenors, declined by 144 basis points

cent while credit growth is only 5.7 per cent. Around the same time last year. deposits had expanded by 11.3 per cent and credit expanded by 6.2 per cent, according to the Reserve Bank of India data. With a severe contraction in demand due to lockdown to contain the pandemic, the credit\deposit ratio (C\D ratio) fell sharply through FY21 from a high of 76 per cent in March 2020 to 71.5 per cent in March 2021. This perhaps signals there is still room for banks to accommodate any rise in credit demand before they raise deposit rates to garner money The first priority of banks could be

to increase lending rates and then look to revise those for deposits. bankers said. According to the RBI's bulletin (June 2021) during March 2020 to May 2021, the median-term deposit rate, representing average card rates on fresh deposits across all (bps). There was a noticeable moderation stemming from shorter-tenor deposits of a maturity of up to one year (156 bps). Across bank groups, the maximum cut in term deposit rates was by foreign banks, followed by private banks. PSBs, which face stiff competition from alternative savings instruments like small savings, allowed more moderate transmission

329

OSBI

Corporate Centre, Stressed Assets Resolution Group, 21st floor, E Wing, Maker Tower, Cuffe Parade, Mumbai - 400 005

SALE OF FINANCIAL ASSETS TO BANKS/ARCs/NBFCs/Fis THROUGH e-AUCTION

State Bank of India invites bids from the Banks/ARCs/ NBFCs/FIs through e-Auction for sale of financial assets Banks/ARCs/NBFCs/Fls interested in bidding for buying such financial assets, to be showcased by the Bank from time to time can participate in the bidding process after executing a non-disclosure agreement with the Bank, if not already executed. For execution of non-disclosure agreement with the & other gueries, if any, such interested Banks/ARCs NBFCs/Fls can contact on e-mail id-<u>dgm.sr@sbi.co.in</u>

State Bank of India invites Expression of Interest from Banks/ARCs/NBFCs/Fls for the proposed sale of its Non Performing Assets (NPAs) comprising (01) financial asset with Total outstanding of ₹ 357.55 Crore. Interested prospective bidders are requested to intimate their willingness to participate in the e-Auction by way of an "Expression of Interest". Kindly visit Bank's Website at https://bank.sbi Click on link SBI in the News > Auction Notice > ARC AND DRT for further details.

Place: Mumbai

Deputy General Manager Date: 30-06-2021 (ARC)

Cheviot Company Limited

CIN: L65993WB1897PLC001409 Registered & Administrative Office

24, Park Street, Magma House, 9th Floor, Kolkata-700 016 Ph:+91 82320 87911/12/13; Fax (033) 22497269/22172488

Email: cheviot@chevjute.com; Website: www.groupcheviot.net

NOTICE TO SHAREHOLDERS

Notice is hereby given that the 123rd annual general meeting (AGM) of the Company w

be held on **Friday, 23rd July, 2021 at 11:00 A.M.** through video conferencing (VC) / othe

udio visual means (OAVM), to transact the business, as set out in the Notice dated 15th

May, 2021 convening the AGM, in compliance with applicable provisions of the Companies Act, 2013 read with relevant Circulars issued by the Ministry of Corporate Affairs and

Securities and Exchange Board of India. The Notice of the AGM and the Annual Repo

or the year ended 31st March, 2021 have been sent to the members through electron

node on 28th June, 2021 and uploaded on the website of the Company (https://wwv

groupcheviot.net), website of BSE Limited (https://www.bseindia.com), stock exchange

here the shares of the Company are listed. The Notice of the AGM is also available o

ne website of National Securities Depository Limited (NSDL) (https://www.evoting. nsdl

Notice is also hereby given that the Register of Members and the Share Transfer Registe of the Company will remain closed from Saturday, 17th July, 2021 to Friday, 23rd July, 2021

Notice is also hereby given that business as set out in the Notice dated 15th May, 202

shall be transacted through voting by electronic means. The remote e-voting period shal

at 5:00 p.m. The remote e-voting shall not be allowed beyond the said date and time

Members holding shares either in physical or dematerialised form at the close of busines

nours, as on the cut-off date i.e. Friday, 16th July, 2021 shall only be entitled to avail the

acility of remote e-voting as well as e-voting during the AGM. Any person, who becomes nember of the Company after despatch of the Notice of the AGM and holding shares

as on the cut-off date, may obtain the login credentials by sending a request a

Those members, who attend the AGM through VC / OAVM and had not cast their vote o

ne resolutions through remote e-voting and are otherwise not barred from doing so, sha

members who have cast their vote by remote e-voting prior to the AGM may attend the

Members, who are holding shares in physical form or who have not registered their emai

address with the Company, can cast their vote through remote e-voting or through the

-voting system during the AGM and can get their email address registered with th

Company by following the instructions provided in Note 16 to the Notice of the AGM.

n case of any query / grievance connected with remote e-Voting or e-Voting at the AGM

members may refer to the Frequently Asked Questions (FAOs) for Shareholders and E-voting User Manual for Shareholders available in the Download section of

ww.evoting.nsdl.com or call on the toll free no.: 1800 1020 990 or 1800 22 44 30 o

ontact Mr. Amit Vishal, Senior Manager or Ms. Pallavi Mhatre, Manager, NSDL, a

elephone no. (022) 2499 4360 or (022) 2499 4545 or at email ID: evoting@nsdl.co.in

be eligible to vote during the AGM using the e-voting platform provided by NSDI

AGM through VC / OAVM but shall not be entitled to cast their vote again.

ommence on Monday, 19th July, 2021 at 10:00 a.m., and end on Thursday, 22nd July, 2021

both days inclusive) for the purpose of declaration of dividend.

com), agency providing e-Voting facility.

FOOD CORPORATION OF INDIA भारतीय खाद्य निगम For and on behalf of Food Corporation of India, General Manage

(Maharashtra), invites "Online Tenders" under TWO BID SYSTEM through e-Tendering for appointment of Handling & Transport Contractor at MSWC PARBHANI, PARBHANI PPP GODOWN AND PWS PARBHANI. Tender form and descriptive NIT can viewed on "www.fci.gov.in" & "www.eprocure.gov.in". **Note:** Last date for online sale and submission of tender form upt 16:00 hrs. on 20.07.2021.

DATE: 30.06.2021

adventz

Zuari Agro Chemicals Limited CIN: L65910GA2009PLC006177

Regd. Office: Jai Kisaan Bhawan, Zuarinagar, Goa - 403 726. Telephone: 0832 - 2592180 Email: shares@adventz.com Website: www.zuari.in

NOTICE TO SHAREHOLDERS

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

Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("the Rules") the final dividend declared for the financial year 2013-14, which remained unclaimed for a period of seven years will be credited to IEPF on due date. The corresponding shares on which dividend was unclaimed for seven consecutive years will also be transferred as per the procedure set out in the Rules.

Shareholders are hereby informed that pursuant to the provisions of Investo

The Company will not transfer such shares to the IEPF where there is a specific order of Court / tribunal restraining any transfer of such shares or where the shares are hypothecated / pledged under the Depositories Act, 1996.

In compliance to the Rules, the Company has communicated individually to the concerned shareholders and the details of such shares liable to be transferred to IEPF are also made available on our website. Shareholders concerned may refer to the website www.zuari.in to verify the details of their unencashed dividend and the shares liable to be transferred

Shareholders are requested to claim the final dividend declared for the financial year 2013-14 and onwards before the same is transferred to IEPF.

Concerned shareholders holding shares in physical form and whose shares are iable to be transferred to IEPF, may note that the Company would be issuing new share certificate(s) in, lieu of the original held by them for the purpose of transfer of shares to IEPF and upon such issue, the Company shall inform the depository by way of corporate action to convert the new share certificates into DEMAT form and transfer in favour of IEPF. The original share certificate(s) which are registered in the name of original shareholders will stand automatically cancelled and be deemed non-negotiable. Concerned shareholders holding shares in dematerialized form may note that the Company shall inform the depository by way of corporate action for transfer of shares in favour of the DEMAT account of the IEPF.

The shareholders may further note that the details made available by the Company on its website should be regarded and shall be deemed adequate notice in respect of issue of new share certificate(s) by the Company for the purpose of transfer of shares to IEPF.

In case the Company does not receive any communication from the concerned shareholders on or before 30th September, 2021 the Company with a view to adhering with the requirements of the Rules, transfer the dividend to the IEPF

The corresponding shares on which dividend is unclaimed for sever consecutive years shall also be transferred without any further notice

Please note that no claim shall lie against the Company in respect of unclaimed dividend amount and shares transferred to IEPF. Shareholders may claim the dividend and corresponding shares transferred to IEPF including all benefits accruing on such shares, if any, from the IEPF authorities after following the procedure prescribed in the Rules. For any gueries on the above matter, Shareholders are requested to contact the

Company's Registrar and Share Transfer Agents, M/s. Link Intime India Private Limited, C-101, 247 Park, LBS Marg, Vikhroli (West), Mumbai - 400 083 Tel. No.: (022) 49186270 email: iepf.shares@linkintime.co.in

For Zuari Agro Chemicals Limited

Place: Zuarinagar Date: 29/06/2021

Sd/-Vijayamahantesh Khannur Company Secretary

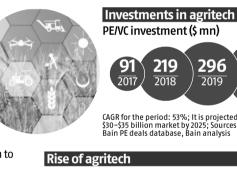
Implement ration scheme by July 31: SC to states, UTs

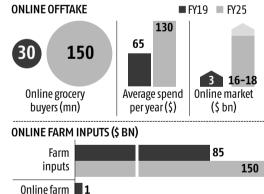
The Supreme Court on Tuesday directed states and Union Territories to implement the 'one nation, one ration card' scheme by July 31, while asking the Centre to provide dry ration for free distriution among migrant workers til the Covid-19 situation continues. A bench of justices Ashok Bhushan and MR Shah issued a slew of directions on a plea seeking directions to the Centre and states to ensure food security, cash transfers and other welfare measures for migrant workers who faced distress again due to curfews and lockdowns in various parts of country during the second wave of Covid. The bench has said ONORC scheme is for welfare of poor citizens as it allows migrant workers to get ration at the place of their work in other states as well where their ration cards are not registered. PTI

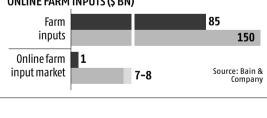
Agritech sector ripe for disruption

The \$370-billion agriculture sector is at an inflexion point and will undergo a complete transformation in the coming vears on the back of significant technology and regulatory changes. Agriculture's contribution to

added (GVA) is about 20 per cent and continues to be dominated by small and marginal land holdings. Additionally, close to 55 per cent of the population still depends on agriculture for their livelihood. According to a Bain & Company report, the idea of doubling farmer incomes in the next few years is likely to become a reality based on the technological and regulatory changes in this sector. A look at seeds of growth in agritech sector:







Digestible soya, high protein quinoa to be notified soon

COMPILED BY: SAMREEN AHMAD

Will take 2-3 years to reach farmers

SANJEEB MUKHERJEE New Delhi, 29 June

From high protein quinoa to digestible soya, the Centre's bucket-list of 21 biofortified seeds — that will be notified in the next few months — contains a host of items that are expected to reach the farmers in the next 2-3 years.

Announcing the new varieties as part of the Covid-19 relief package, finance minister Nirmala Sitharaman on Tuesday said that the earlier focus of research was on developing higher crop varieties. However, focus on nutrition, climate resilience and other traits were

Buckwheat and winged beans are also part of the list. These are crops which are highly under-utilised but have high growth potential in the coun-

Also, in the list is high-zinc bajra to develop immunity.

In the last five-six years, the Indian Council of Agriculture Research (ICAR) has released 71 bio-fortified seed vari-



eties of various crops. These include rice, wheat, maize, pearl millets, finger millets, linseeds, mustard and also vegetables such as cauliflower, potatoes and sweet potatoes. Of these, around 29 bio-fortified seed varieties have already entered the seed chain and will be cultivated in largescale in the coming kharif and rabi season.

"These 29 varieties consist of almost all the identified bio-fortified vegetables and also a host of cereals and pulses, including wheat," a senior scientist from the ICAR told Business Standard.

He said the 17 bio-fortified seeds in eight major crops, dedicated to the nation by Prime Minister Narendra Modi last year, were part of this original list of 71 identified seeds.

So far, the ICAR has provided 11,000 quintals of bio-fortified seeds in various crops to state-run research agencies such as National Seed Corporation and State Seed Corporation along with 200 private seed companies. Of this, bio-fortified wheat comprises a sizable chunk of the seeds that has been availed by private companies for commercial use.

In the last few years, around 4 million hectares of wheat land has been brought under bio-fortified seeds, while 0.15 million hectares of bio-fortified mustard and pearl millet have also been

"The biggest problem is traceability at the mandi level, because in a mandi it is not known which wheat is grown from bio-fortified seeds and which is not. But, ICAR and other agencies are working to improve this," the official

He said largescale availability of seeds also remains a cause for concern. This is because of the high-quality standards that need to be adhered to before a bio-fortified hybrid variety is released

strengthening the extension system.

Kolkata, 29th June, 2021

Aditya Banerje

For Cheviot Company Limited

One solution to this could be further

for commercial use.

Economic activities in rural India fared better in lockdown 2.0: Survey

Income, employment and health were still key concerns for rural communities

New Delhi

Smart Power India (SPI), a subsidiary of the Rockefeller Foundation, has released the results of their survey titled "SPI's Survey of Mini-grid Villages May 2021" which shows that overall economic activity in such villages was less affected in 2021 due to the pandemic that largely impacted the healthcare and educational sector.

The survey was carried out to assess the impact of COVID-19, with a sample size of 200 respondents across 48 villages in the states of Uttar Pradesh and Bihar. It was learnt that while overall economic activity in mini-grid villages was less affected in 2021, the impact on education and healthcare infrastructure was much worse compared to 2020. SPI conducts these surveys periodically to stay abreast of evolving issues the rural Indian consumer is dealing with, in the light of the pandemic.



SPI is working to understand the ground realities and requirements for rural communities by building a resource bank, adapting from survey insights to understand the pain points and offering quick, locally relevant solutions

According to recent SPI surveys conducted in mini-grid villages, 61% of the participants responded that availability of essential services this year was better than the lockdown in 2020. Family income also showed improvement as compared to the first lockdown as 29% of the respondents expressed that 10 to 25% of their family income this year was impacted due to the lockdown due to better preparedness. Around 1.6% of the respondents faced no impact of the lockdown on

consistent. Income, employment and health were still key concerns for rural communities. A recent report by CSE estimates that more than 230 million Indians fell below the national minimum wage due to the COVID-19 crisis. The loss of jobs, decrease in wages, and unavailability of the health infrastructure remains a concern, leaving the rural masses unable to properly feed their families.

2020, this recovery wasn't

Many of those who had lost their jobs during the 2020 lockdown had found employment again but there was a fall in aggregate income - 90% due to lower earnings and the rest due to job loss. As the second wave swept India, the nation reported 1,432,292 new COVID-19 cases and 24,914 deaths (as of June 20, 2021).

India is at the cusp of another deadly wave of the pandemic. With new variants of the virus entering our ecosystem, the upcoming wave is expected to be as deadly as the last.

Eliminate impediments facing Goan MSMEs: GCCI president

Stating that, micro, small and medium enterprises (MSMEs) play a key role in creating inclusive growth, Ralph D'Souza, new president of GCCI on Sunday urged eliminating impediments in the way of Goan

D'Souza who was the chief guest at function celebrating World MSME Day on June 27, said that, effective global supply-chain management can help to remove the impediments faced by MSMEs.

"Goa has shown a positive sign of growth and marched upwards in the Niti Aayog Sustainable Development Goals index from the 7th position in 2019 to 3rd place in 2021. MSMEs thus provide impetus to industry and innovation," he said.

Ankita Anand, director IT and guest of honour, pointed out that, there exists lot of potential in Goan start-ups. She disclosed that close to Rs one crore funding so far has been provided to startups in the state under the Goa Start-Up Policy

Deepak Kumar Singh, regional head, Bank of Baroda Goa, spoke about the RBI relief measures diligently reinventing to meet new

implemented by banks in the state. "BoB has sanctioned emergency lines of working capital specifically to MSMEs at low rate of interest offering ease of financial access to overwhelmed industries such as healthcare," disclosed Singh.

Manguirish Pai Raiker, chairman, National Council for MSMEs at ASSOCHAM presided over the function. "MSMEs have the calibre to enter production of products and services, they can enter commercialisation at lowest costs and in the shortest span possible,"

Poonam Shirsat, co-chairperson, women's wing, GCCI spoke about the necessity of increasing financial literacy, awareness of MSME schemes and boosting the independent decision-making capacity of women. Shirsat also clarified that MSME schemes are not merely limited to tech-related start-ups and encouraged all persons with "an idea and the intention to grow it," to benefit from MSME status

occasion The founders of five Goan startups sharing their insights. The startup founders said that, identifying opportunities hidden in threats and the main motto of MSMEs during the pandemic.

The World MSME Day 2021 was celebrated in the state on June 27. The theme for celebrations this year was, "Post pandemic revival of MSMEs and the way for-

46,860.00 67,859.00 52549.66 ▼ 15748.45 ▼ 74.30 102.71 Bahrain Dinar 197.60

193.23

20.41



KONKAN RAILWAY CORPORATION LTD.

Oatar Rival

UAE Dirham

E-TENDER NOTICE

E-Tender Notice No: KR/CO/SG/Tender/01A/21-22, dated 30/06/2021 Chief Signal & Telecom Engineer invites E-Tender bids (Single Packet Ope Tender) from Eligible and Experienced Contractors for the Work of "Comprehensive Maintenance Contract of Signalling and Telecon

assets in Stations/Block sections of Jaynagar - Kurtha Railway Line Section of Nepal Railway, including Interlocked LC gates, Manpowe deployment and Hiring of vehicles for One Year." Last Date & Time for Submission of Bids: 22/07/2021 up to 16:00 hrs.

Estimated Cost of Work: INR 1,82,31,223/- (Excluding GST etc.) For further details please visit: www.ireps.gov.in

Office of the **Mormugao Municipal Council**

Vasco-da-Gama - Goa

Tel. No.: (0832) 2512258, 2512275 Fax: (0832) 2512447

Email: co@mmcvasco con councilvasco@gmail.com Website: www.mmcvasco.com

No. MMC/Tech/e-Tender Notice/2021-2022/444 Dated: 29/06/2021 **TENDER NOTICE**

(e-Tendering mode only)

The last date and time of online application is 14/07/2021 upto 13.00

2. The last date of online submission of tender is 15/07/2021 upto 15.00

The date and time of opening of online tender is 15/07/2021 after 15.30 hrs in the office of the Chief Officer, Mormugao Municipa

Council, Vasco-da-Gama Goa. For details refer tender notice on website https://goaenivida.goa.in and



HCCB provides beds to **COVID-19** care facility at Verna



Abhishek Sharma, factory manager, HCCB, Verna, handing over the cheque to Ganpat Kapadi in the presence of company officials and office bearers of VIA

PANAJI: Hindustan Coca-Cola Beverages (HCCB), rovided 100 modular beds. PPE kits and free beverages to the healthcare staff at the new COVID-19 care facility set up by the Verna Industrial Association (VIA) at the Verna industrial estate. Abhishek Sharma, factory manager, HCCB-Goa handed over the cheque to Ganpat Kapadi, treasurer, VIA, during a function organised at the factory premise on Tuesday. Others present on the occasion included Pradip da Costa, president and Rajesh Prabhu, vice president, VIA. Set up proactively to deal with the impending 3rd wave of the pandemic, the COVID care facility will initially operate with only 40 beds in the first phase expected to become operational by June end. The facility will essentially cater to the daily wage workers of the Verna estate and also serve the neighbouring villagers. NT

Lokmanya Society Margao Branch relocated at Paulino's Building

PANAJI: The Margao branch of Lokmanya Multipurpose Co-op Society Ltd is being relocated from June 28, 2021 at Paulino's Building, near Popular High School, Comba, Margao, Salcette, Goa. Due to Covid-19 pandemic situation, this will be a soft launch. The Margao branch of Lokmanya Society is well equipped with all modern facilities including safe deposit lockers facility. Other services provided are payment of electricity bills, telephone bills. LIC and Health insurance are also available. Since this is a flagship branch it will provide other services as well in future such as Gold Loans, Forex, inward/outward foreign/domestic Remittances etc. The operation of 49 branches in Goa is in full swing with uninterrupted customer service. NT

Arihant Superstructures Q4 FY21 PAT up 95%

MUMBAI: Arihant Superstructures Limited (ASL), one of India's leading real estate companies with a predominant focus on the affordable housing segment in the Navi Mumbai, MMR and the Jodhpur region, reported a strong set of numbers for its Q4 and Year ended March 31 2021. The Company recovers from pandemic-affected loss of earlier quarters, with an impressive Q4, FY21. PAT improved to Rs13.48 crore, growth of 95% over the corresponding period last year. Total Income for Q4FY21 at Rs 124.26 crore, 98% YoY growth. EBITDA at Rs 20.84crore for Q4FY21, a growth of 35% YoY. EPSfor Q4FY21 at Rs 3.20, 148% YoY growth. Total Income for 12M FY21 increased by 14% to Rs 272.31 Crore. The EBITDA for the full year FY2021 was at Rs 50.16 Crore (at margin of 18.42%), increase of 5% over the previous year figure of Rs 47.66 Crore (at margin of 20.04%). The PAT for the full year FY2021 was at Rs 15.74 Crore (at margin of 5.78%), Substantial increase of 43% over the previous year figure of Rs 10.98 Crore (at margin of 4.62%). Company generated one of its highest-ever yearly operational cash flow, of about Rs120.52 Crore, up from Rs 25.41 Crore in the previous year. NT

Govt enhances funds for health infra

New Delhi

This improvement in the

family incomes in rural

areas can be attributed to

reliable access to electricity

that has been consistent to-

wards the rural communit-

ies amidst both the lock-

downs in 2020 and 2021.

67% of the respondents of

the survey expressed satis-

faction with the quality and

availability of reliable elec-

Though India's eco-

nomy reflected the signs

of recovery after the first

wave peaked in September

tricity from mini-grids.

As the second wave of Covid-19 laid bare India's ture with lack of beds and medical-grade oxygen, the Centre on Monday came up with measures and funds to improve the country's health and medical in-

Accordingly, Finance Minister Nirmala Sitharaman announced an additional outlay of Rs 23,220 crore for public health.

Addressing the media, Sitharaman said that the new scheme would be focused on short-term emergency preparedness with special emphasis on children and paediatric care

and paediatric beds. The scheme also includes funding for shortterm human resource augmentation through medical students, including interns, final year students and nursing students.

The government also aims to increase the availability of ICU beds, oxygen supply at central, dis-

Co-operative banks can't outsource core management functions: RBI

New Delhi

The Reserve Bank of India (RBI) on Monday directed co-operative banks not to outsource core management functions such as policy formulation, internal audit and compliance, compliance with KYC norms, credit sanction, and management of investment portfolio.

Issuing guidelines for managing risk in outsourcing of financial services by cooperative banks, the RBI said the lenders can hire experts, including former employees, on a contractual basis subject to certain conditions. Outsourcing is defined as use of a third-party to perform activities on a continuing trict and sub-district levels with the fund and ensure adequate availability of equipment, medicines, access to teleconsultation,

ambulance services etc. According to the government, the Rs 15,000 crore **Emergency Health Systems** Project (2020-21) led to 25-fold increase in Covid dedicated hospitals, setting up of 7,929 Covid health centres, 9,954 Covid care centres, 7.5 times increase in oxygen supported beds, 42-fold increase in isolation beds, and 45-fold in-

crease in ICU beds. The allocation would the testing capacity and supportive diagnostics, strengthen capacity for surveillance and genome sequencing.

The Finance Minister also announced a loan guarantee scheme worth Rs 1.1 lakh crore for the Covid-hit sectors out of which Rs 50,000 crore would be available for healthcare aimed at scaling medical infrastructure targeting the underserved areas. Under this scheme, guarantee cover would be provided for expansion and new projects related

to health or medical infrastructure in cities other than eight metropolitan

The scheme would provide guaranteed coverage of 50 per cent for expansion and 75 per cent for new projects. For the aspirational districts, guarantee cover would be 75 per cent for both new projects and

The maximum loan to be provided under the scheme is Rs 100 crore with interest rate capped at 7.95 per cent. The duration for loan guarantee would be up to three years.

adventz

ZUARI AGRO CHEMICALS LIMITED

CIN: L65910GA2009PLC006177 Reg. Office: Jai Kisaan Bhawan, Zuarinagar, Goa-403726 Ph: 0832 2592180 Email: shares@adventz.com Website: www.zuari.in

NOTICE TO SHAREHOLDERS

Transfer of Equity Shares of the Company to Investor Education and

Protection Fund (IEPF) Authority

Shareholders are hereby informed that pursuant to the provisions of Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("the Rules") the final dividend declared for the financial year 2013-14, which remained unclaimed for a period of seven years will be credited to IEPF on due date. The corresponding shares on which dividend was unclaimed for seven consecutive years will also be transferred as per the procedure set out in the Rules.

The Company will not transfer such shares to the IEPF where there is a specific order of Court/tribunal restraining any transfer of such shares or where the shares are hypothecated/pledged under the Depositories Act, 1996

In compliance to the Rules, the Company has communicated individually to the concerned shareholders and the details of such shares liable to be transferred to IEPF are also made available on our website. Shareholders concerned may refer to the website www.zuari.in to verify the details of their unencashed dividend and the shares

Shareholders are requested to claim the final dividend declared for the financial year 2013-14 and onwards before the same is transferred to IEPF

Concerned shareholders holding shares in physical form and whose shares are liable to be transferred to IEPF, may note that the Company would be issuing new share certificate(s) in, lieu of the original held by them for the purpose of transfer of shares to IEPF and upon such issue, the Company shall inform the depository by way of corporate action to convert the new share certificates into DEMAT form and transfer in favour of IEPF. The original share certificate(s) which are registered in the name of original shareholders will stand automatically cancelled and be deemed nonnegotiable. Concerned shareholders holding shares in dematerialized form may note that the Company shall inform the depository by way of corporate action for transfer of shares in favour of the DEMAT account of the IEPF.

The shareholders may further note that the details made available by the Company on its website should be regarded and shall be deemed adequate notice in respect of issue of new share certificate(s) by the Company for the purpose of transfer of shares to IEPF.

In case the Company does not receive any communication from the concerned shareholders on or before 30th September, 2021 the Company with a view to adhering with the requirements of the Rules, transfer the dividend to The corresponding shares on which dividend is unclaimed for seven consecutive years shall also be transferred

Please note that no claim shall lie against the Company in respect of unclaimed dividend amount and shares transferred to IEPF. Shareholders may claim the dividend and corresponding shares transferred to IEPF including all benefits accruing on such shares, if any, from the IEPF authorities after following the procedure prescribed in the

For any queries on the above matter, Shareholders are requested to contact the Company's Registrar and Share Transfer Agents, M/s. Link Intime India Private Limited, C-101, 247 Park, LBS Marg, Vikhroli(West), Mumbai-400083 Tel No. (022) 49186270 email: iepf.shares@linkintime.co.in

For Zuari Agro Chemicals Limited Vijayamahantesh Khannur

Company Secretary

The undersigned being the authorised officer of the Bank of India under the Securitisation and Reconstruction of Financial Assets and Enforcement of Securi nterest Act. 2002 and in exercise of powers conferred under Section 13(12) rea notice dated 25.08.2020 calling upon the borrower Mr. Bharat Dhanjibhai Solan

Lakh nine thousand five hundred forty seven) with further interest @9.25% p.a with monthly rests within 60 days from the date of receipt of the said notice The borrowers having failed to repay the amount, notice is hereby given to borrowers and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest

(Applicant) and Mrs. Anjali Bharat Solanki (Co-Applicant) to repay the amo

entioned in the notice being Rs. 8,09,547.00 plus uncharged interest (Rs. Eigh

Enforcement) Rules, 2002 on this the 28th day of June of the year 2021 The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Banl

of India, Taleigao Branch for an amount Rs. 8,09,547.00 and interest thereon

The borrower's 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

DESCRIPTION OF THE IMMOVABLE PROPERTY

Sq.Mts. in the building "Galaxy Apartments" is constructed in Plot of Land bearing survey no. M-12, admeasuring 464 Sq.Mts. bearing survey no. 81/1-B Situated at Calapur within the limits of Village Panchayat of Santa Cruz, Tiswadi Taluka, Sub distric of Ilhas, District of North Goa, State of Goa

Plot Bounded by;
On the North: - By 10 meter wide road
On the South: - By Survey no. 81/1 (Part of Village Calapur)
On the East: - By existing drain excess & Survey No. 81/12 of village calapur

On the West: - By proposed pedestrian access and plot no. M-10

Flat Bounded by; On the North: By Flat No. F-1 On the South: By Overlooking Setback

On the East: By Overlooking Setback On the West: By Flat No. F-2

Date: 28.06.2021

CG-PPI ADHESIVE PRODUCTS LIMITED

Authorized Officer

CIN NO: U24295GA1988PLC000921 Registered Office: 215, Kundaim Industrial Estate, Kundaim, Goa 403 115, India

Tel No.: +91 832 2395209-10 Fax No.: +91832 2395308 E-mail: admin@cgppi.com, Website: www.cgppi.com NOTICE

(For the attention of equity shareholders of the Company) (Transfer of Equity Shares of the Company to Investor Education and Protection Fund ('IEPF') Demat Account) This Notice is published pursuant to Section 124(6) of the Companies Act 2013 and Rule 6 of the Investor Education and Protection Fund Authority

(Accounting, Audit, Transfer and Refund) Rules, 2016 as amended from time to time (the Rules) to the shareholders of CG-PPI Adhesive Products Limited whose shares are being transferred to Investor Education and Protection Fund ('IEPF') Authority. The Rules inter-alia provide for transfer of all such shares in respect of

which the dividend(s) have not been encashed or claimed by the Shareholders for seven consecutive years to the IEPF Demat Account. In compliance with the Rules, the Company has communicated individually to all the concerned shareholders at their latest available

address who have not claimed/encashed their dividend declared by the Company on 1st August, 2014 for the financial year 2013-14 and whose share(s) is/are liable to be transferred to IEPF Demat Account for taking

the appropriate action(s). The shareholders may kindly note that the details of such Shareholders and their shares which are due to be transferred to IEPF Demat Account is uploaded on the website of the The concerned shareholders, holding shares in physical form, whose shares are liable to be transferred to IEPF Demat Account may note that the Company shall initiate the procedure of transfer of these shares to IEPF

Demat Account as per the Rules notified by the Ministry of Corporate Affairs in this regard. The shareholders may further note that the details uploaded by the Company on its website would be regarded and shall be eemed adequate notice in respect of transfer of shares to IEPF pursuant

In case the Company does not receive any communication from the concerned shareholders by Thursday, $30^{\rm th}$ September, 2021 the Company shall, with a view to comply with the requirements set out in the Rules, transfer the shares to the IEPF Demat Account by the due date and as per the procedure prescribed in the Rules. No claim shall lie against the Company in respect of unclaimed dividend amounts and the corresponding shares transferred to IEPF pursuant to the said Rules.

In case the shareholders have any queries on the above matter and the rules, they may contact Mr. Sadanand Fadte. Tel. No.: 91-832-2395209,

Place: Goa Date: 29th June, 2021

e-mail: accounts@cgppi.com For CG-PPI Adhesive Products Limited

Sagar Mohbe Director

DIN: 08688255

basis.

Place: Zuarinagar

'स्थलपुराण'द्वारे गोमंतकाचे दर्शन

अनिल पाटील

प्रकारी. RL. २९ : कामीन תבשון ליינלים ללף פיניים विकासी देखा भारत तीव महिला क्ति भक्त और विकास नेवा पान क्या गंधे तील मा ADD Hote seeted atta Rost अभिने दिया निर्दित्तं व क्यातंत्र स्वरूप क्षेत्र क्षित्रं के विकास अक्टानी व जीवंदर अवन नेपा spannebet Gibeten ische Beite मधे व विश्वस्थ दे व्यू का विभिन्न प्लाची व्यक्त कारी प्रका श कार की को व किन्निय which the street न्द्रीय क्यांको अञ्चलको क Name and Add Add and all अक्रेर कावार केवाँक अक्र referre Courts & brooks

'जालान एक अह कांध क्रमान क्रमेश क्रिमारी एक जो है। नीर अंग्रे त्या कार्या प्रस्था द्रीकी की त्यों क्यांकी व विकार के क्रमानी (स्ते) सम्माप metadaden minda one तर्वेच ध्यान्य अनुस्क a दानेक च्यांके शां क्लंका स्वत व्यति भव बरक्षि है। कुका स्वर्ध शील क्षा पुरुष त्याने वात्कार. मने न सिमार्थ परम्पी मना 10



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की, वर १५ को अने सम्बद्धान नेजरीत विभावन भवता ग्रंथ

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'कोविड'चा थकबाकीलाही संसर्ग!

महागव पालिकची वसुत्सी वर्षभर एउड्ली: आकटा पाहोचल। १४ मोटीवर

प्रकार वा ११ (श्रीविधी) क्षेत्र क्षाच्य क्षाच्य senso his senso sellos white tends to address तो ध्वांकिक इसाम्बर्ग पाइपा असे ע פונוע בינה אם משמע שינים

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चारिक्षांत सूत्रनं सर्गतके बी, पारिकेटे सहस्र असूनी प्रथक विकृत केते, तरीरी क्षेत्रित संस्थांसूत्रे कोन्छेच अक्रुतेवादी बातेर पदात नार्ता. यूवरीकारे पाप विशेषके प्रतिकेत पेडन शुल्ह

धान्यत 'तरस्य पाराच' असे, पार्च अस्त्रेर परिचेशने एक्टर करक्यूओ १४ भोतीक पोलेपार्च आहे. गणार्थी ले प कोटी होती. विकासिन्य मात्रितीपुरात tidafirmes inde è sportivosò some refe warest workend करमान्त्रांची संख्याती क्यों। भारत जोतीय ग्रमीक्षी होती, त्याद्यं त्यमुद्धे रिर्मितने कामानी ((कार १४) अर्थे, तेले अर्थेश त्यापुत्ते व्यापुत्तः व्येष्टवः प्रचलार प्रकृते द्वाली होती.

लेपटाँप लेपास

प्राम्मी स्ट वर क्लिकि केर्ड व्यक्त है करका केर्ड देश व्यानक्रमके प्रत्यकृतिकः क्षेत्र नक्षी भीव केले केलने क्या बहुतान क्रिक्र क्रिक्रिक क्रिक्रिक क्रिक् क्रियास्त्रका है कि स्वयुक्तका है जे कुराबारे पेटिया सम्बन्ध कुना के कारण भाग भागे

संश्रयितांच्या जामिनावर २ रोजी निवाडा

व्यक्ति पुनार कर्षे स्थितिका व्यक्ति

क्सारी, वा १५ (क्रिकेटि) हा न्यप्तात अन्यक्ति केलेन्य शिक्षा के का कि स्मानिक क्षित के का का का कि विकास की विकास की रिर्मात (16 करमंडी) मार्च व्यापे स्पष्टा : कृषे रोजे परा निवार का तर्म करें देश करें करें कर के एक के क the result appeal things aprile fairle faire aim मान क्षेत्री शंदक्षित अर्थेत स्थाद अधिकारण समा संस्थात सेक



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य अनुसारक हो केरते हो समार वित्र विकास केर कार केरते न्त्री केरकार विकास सामान में मान सामान केरक प्रति प्रति न्त्रका तरेक न काकारीके कुलेके का प्राप्त हैंग किया रेगा म्मान बीक्टेने इस्ति कर्पस्तिम् सम्मद्धा व व्यक्टिम प्रेन्स्के स्थि। अक्षा का के जिल्ला कार्य के अपने का पुरुष्ट न वर्षकृष्ण जानमारी प्रियम अस्तरा है उस्त क्षेत्रहरूकण्डल था (भागोपीन पर्व सीवार्ता । न्यंग्य (ग्राज्यम । म्यंग्यं) क्रीयरीडी प्रेयम ३ रेता क्लोर्ड लोड कर बार्ड प्रत्यक स्टेश प्रत्यक्त है अर्थ बार्ड क्टी श्रिका

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Sheralt Tains



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