

EPFO equity push: Stock returns 2x those of bonds

Retirement fund also invests in CPSE index, which has been a laggard among ETFs

SACHIN P. PAMPATTA
Mumbai, 7 June

The Employees' Provident Fund Organisation (EPFO), the government's premier retirement fund, is said to be considering an increase in its equity allocation to 25 per cent. It first began to invest five per cent of incremental inflows in equities starting 2015; that has since risen to 15 per cent.

This comes amid government bond yields staying well below the returns that EPFO pays its members. Equity returns have been more than twice as much as those on bonds over the last few years. The average equity returns for key market indices over the last five years were 18 per cent. The average March-end 10-year government bond yield was less than 7 per cent over the same period.

The latest available data shows limited equity exposure. The EPFO had invested around ₹1.23 trillion in exchange-traded funds (ETFs) as of FY21. Its debt investments were worth ₹14.46 trillion. The bulk of the EPFO's investments are in government securities. This makes the 10-year yield a close proxy of the approximate returns it has got over the years. The EPFO announced that it would provide returns of 8.1 per cent for the financial year 2021-22 (FY22), reportedly the lowest in around 40 years. The 10-year government yield is currently around 7.5 per cent.

Debt market yields have been low, especially since the pandemic's outbreak. Central banks have reduced borrowing costs by cutting interest rates to support the economy. This has reduced the returns available to investors such as the EPFO. Equity returns have been significantly higher as markets rallied after governments across the world provided stimulus to limit the adverse effects of the pandemic.

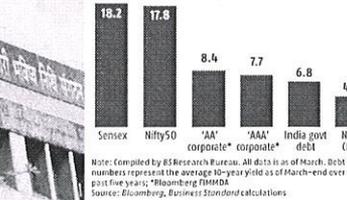


Equity investments deliver higher returns relative to debt investments even without the situation that Covid-19 created. Academic studies have suggested that equity returns tend to be higher because of the additional risk involved in investing in the share market.

Investors can usually expect a return premium of 4-6 per cent on equity investments compared with bonds, according to a 2003 study entitled, 'Long-run stock returns: participating in the real economy' by Roger G. Ibbotson of Yale University and Peng Chen of Dimensional Fund Advisors.

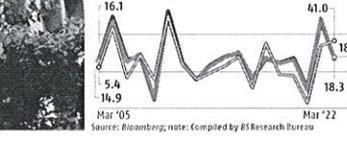
"For long-term investors, such as pension funds and individuals saving for retirement, stocks should continue to be a favoured asset class in a diversified portfolio," it said.

KEY INDICES SHOW HIGHER EQUITY RETURNS OVER PAST 5 YEARS



Note: Compiled by IBS Research Bureau. All data is as of March. Debt numbers represent the average 10-year yield of March-end over the past five years. * Bloomberg TMMDA

PUBLIC SECTOR VS BENCHMARKS



There is an average difference of 93 basis points over the last five years, based on March-end yields. A hundred basis points is one percentage point.

Equity returns are more than 11 per cent higher on average. The EPFO may eventually have to step outside the two main indices, according to a 2021 World Bank report, titled Asian Provident Funds: Meeting Tomorrow's Challenges by Richard Jackson and Evan Inglis. "...limiting equity investment to ETFs that track the two major domestic market indices may not be optimal in the long run. Over time, the EPFO will need to take a more sophisticated approach to investing in domestic equities. It will also need to consider global diversification of the EPF investment portfolio," it said.

Not all equity investments are equal, however. The EPFO invests in ETFs that seek to match the returns of key equity indices. It includes the S&P BSE Sensex and the Nifty50 index. Both have delivered high returns. It has also invested in a basket of public sector companies. The Nifty CPSE index has generated even lower returns than the bond market over the last five years. In fact, the CPSE index returns have been lower than either the Nifty50 or the S&P BSE Sensex in 14 out of the last 18 years, according to available data (see chart). The EPFO also takes limited exposure to non-government paper. An analysis of data from Bloomberg shows that the highest return ('AAA') corporate debt has consistently generated higher returns than government bonds.

Keep recovery agents at bay by working out repayment terms

In extreme circumstances, file injunction against the agents to prevent them from taking coercive steps

BINDISHA SARANG
Mumbai, 7 June

According to recent media reports, a 28-year-old man who took an online loan of ₹5,000 from an app-based lender was harassed by recovery agents to cough up ₹4.23 lakh. In a related development, the Maharashtra government recently sent a notice to Google asking it to remove 69 apps suspected of using unethical practices to recover money from borrowers.

Adhil Shetty, chief executive officer (CEO), Bankbazaar.com, says, "Lenders have the option of initiating recovery in case of defaults, but the Reserve Bank of India's (RBI's) rules clearly stipulate that they shouldn't resort to undue harassment."

What constitutes harassment
According to the RBI, agents can't resort to intimidation or harassment of any kind—verbal or physical. Harassment includes acts intended to humiliate you publicly or intrude into your privacy or that of your friends and family members.

Recovery agents can't make threatening and anonymous calls. Shetty says, "Persistently bothering borrowers at odd hours and use of muscle power for loan recovery qualifies as harassment."

If recovery agents contact your friends and relatives about your debt, try to humiliate you by coming to your workplace or home without intimation, make non-stop calls, contact various public platforms, or pressure you to pay, they are engaging in acts of harassment. They can also use obscene or abusive language.

What the RBI rules state
The RBI has put in place a com-

WHAT YOU CAN DO

- ▶ When an agent contacts you, take down their name, contact details, and particulars of the debt they are calling about
- ▶ Find out if they represent the bank or a third-party agency
- ▶ Make a note of conversations, including date, time and place; record the call
- ▶ Inform the agent you are aware of the situation and intend to pay the debt

- ▶ If they get abusive, inform them that you will report to the authorities concerned; stop answering their calls in future
- ▶ Inform the bank you don't wish to be contacted by that agent
- ▶ File an FIR against the chairman of the company that employs the agent, detailing the threats
- ▶ Make the agent a party to the FIR (provide their contact details)
- ▶ Complain to the bank and the RBI

prehensive code of conduct for debt collectors. These guidelines state: "Recovery agents should handle their responsibilities with care and sensitivity, particularly aspects such as soliciting customers, hour of calling, privacy of customer information, and com-

plaints or grievances, banks shouldn't forward such cases to recovery agencies without disposing of the grievance."

Shetty adds, "Recovery should normally be made only at a centrally designated place. The field staff is allowed to make a recovery at the borrower's residence or place of work only if the latter fails to appear at the central designated place on two or more successive occasions."

Dealing with recovery agents
If you are being harassed by a loan

recovery agent, get in touch with your lender directly; explain the situation, and try to work out repayment terms.

Utsav Trivedi, partner, TAS Law says, "File a police complaint, and also file a complaint with the bank, the RBI, or the banking ombudsman."

If matters go beyond control, talk to lawyer Trivedi says, "An injunction suit can be filed against the bank or financial institution so that it refrains from taking coercive action against the defaulter."

The lender can't acquire or auction the property to asset kept as collateral without giving a notice of 30-60 days.

Menace of unregulated lenders
Many companies behind these apps are not registered with the RBI. Gaurav Chopra, CEO, IndiaLend and founding member of Digital Lending Association of India (DLAI), says, "Check if the lender is an RBI-registered entity. And stay away from platforms that offer something that is too good to be true."

Several cases have been reported of apps lacking the devices on which they are installed and gaining access to the contact book and photo gallery on the device.



यूनियन बँक ऑफ इंडिया

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NOTICE OF 20th ANNUAL GENERAL MEETING, BOOK CLOSURE & E-VOTING

NOTICE is hereby given that the 20th (Twentieth) Annual General Meeting ("AGM") of the Shareholders of Union Bank of India ("Bank") will be held on Thursday, 30th June, 2022 at 11.00 am (IST) through Video Conferencing (VC) or Other Audio Visual Means (OAVM) facility at Central Office, Union Bank of India, Mumbai (the deemed venue of the meeting) to transact the following business:

Ordinary Business:

Item No. 1: To discuss, approve and adopt the Audited Standalone and Consolidated Balance Sheet of the Bank as at 31st March 2022, Standalone and Consolidated Profit and Loss Account for the year ended on that date, the Report of the Board of Directors on the working and activities of the Bank for the period covered by the Accounts and the Auditors' Report on the Balance Sheet and Accounts.

Item No. 2: To declare Dividend of Rs. 1.90 per Equity Share for the Financial Year 2021-22.

Special Business:

Item No. 3: Raising of Capital of the Bank by way of issuance of fresh Equity Shares and / or by issuance of Additional Tier-1/ Tier-2 Capital as per BASEL III Guidelines.

The Shareholders are further informed that:

- The Annual Report of the Bank for the year 2021-22 inter alia containing detailed Notice of the AGM has been served by Email only to the shareholders as per MCA and SEBI circulars on 7th June, 2022.
- The Annual Report is also hosted on the website of BSE www.bseindia.com and NSE www.nseindia.com
- The Annual Report is also hosted on the website of the Bank in the following link - <https://www.unionbankofindia.co.in/english/aboutus/investor-annual-reports.aspx>
- The Annual Report is also hosted on the website of e-voting service provider <https://evoting.kfintech.com>

Notice is also given that:

- The Register of Shareholders and Share Transfer Books of the Bank will remain closed from Friday, 24th June, 2022 to Thursday, 30th June, 2022 (both days inclusive) for the purpose of AGM.
- Pursuant to provisions of Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015 and Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended by the Companies (Management and Administration) Amendment Rules, 2015, the Bank is providing shareholders the facility to exercise their right to vote at the AGM by electronic means and the business may be transacted through E-Voting Services.
- The facility of casting the votes by the shareholders using an electronic voting system from a place other than venue of the AGM (remote e-voting) and Voting during AGM will be provided by KFintech Technologies Limited (KFintech). Shareholders may log on to the E-Voting website <https://evoting.kfintech.com> to cast their vote.
- Such of those shareholders whose names appear on the Register of Members/Beneficial owners as furnished by NSDL/CDSL as on Thursday, 23rd June, 2022 shall be entitled to participate in e-voting.
- The remote e-voting period commences on Monday, 27th June, 2022 (9:00 am IST) and ends on Wednesday, 29th June, 2022 (5:00 pm IST). During this period, shareholders of the Bank, holding shares either in physical form or in dematerialized form, as on the Cut-off Date i.e., Thursday, 23rd June, 2022 may cast their vote by Remote E-Voting. The Remote E-Voting module shall be enabled by KFintech for voting thereafter. Once the shareholder casts his vote on a resolution, the shareholder shall not be allowed to change it subsequently.
- As per the SEBI circular dated 9th December 2020, CDSL & NSDL circulars dated 11th December 2020 and 15th December 2020 respectively on e-Voting facility provided by Listed Companies, individual shareholders holding shares in Demat mode are allowed to vote through their demat account maintained with

Depositories and Depository Participants. Shareholders are advised to update their mobile number and email id in their demat accounts in order to access e-Voting facility.

- The facility for e-voting shall also be made available at the time of the AGM and the shareholders participating in the AGM who have not casted their votes by remote e-voting shall be able to exercise their right during the meeting through e-voting.
- The shareholders who have casted their vote by remote e-voting prior to the AGM may also participate in the AGM but shall not be entitled to cast their vote again.
- As per Regulation 10 of the Union Bank (Shares and Meetings) Regulations, if any share stands in the names of two or more persons, the person first named in the register shall, as regards voting, be deemed to be the sole holder thereof. Hence if shares are in the names of joint holders, then first named person is only entitled to attend the meeting and is only eligible to vote in the meeting.
- No person shall be entitled to attend or vote at the meeting as a duly authorized representative of a Company or any Body Corporate which is a shareholder of the Bank, unless a copy of the resolution appointing him/her as a duly authorized representative, certified to be true copy by the Chairman of the meeting at which it was passed, shall be sent to info@mbia.in not less than FOUR DAYS before the date of meeting i.e., on or before the closing hours of the Bank i.e., 5.00 p.m. on Friday, 24th June 2022.
- Any person, who acquires shares of the Bank and becomes shareholder of the Bank after sending the notice by e-mail and holding shares as of the cut-off date Thursday, 23rd June, 2022, shall follow the process and the manner for e-voting given under para no. 16 of the Notice of AGM. If shareholder is holding shares in demat form and had logged on to <https://evoting.kfintech.com> and voted on an earlier e-voting of any company or Bank, then the existing password can be used.
- Members may participate in the AGM through VCO/AVM facility by following the procedure as mentioned in the Notice which shall be kept open for the shareholders from 10:45 AM (IST) i.e., 15 minutes before the time scheduled to start the AGM and the Bank may close the window for joining the VCO/AVM facility 30 minutes after the scheduled time to start the AGM. To join the VCO/AVM please visit <https://meetings.kfintech.com> with the credentials as mentioned in the notice para no. 16 (iv) of AGM Notice. The hotline toll free no. 1800054001 may be used for assistance with the technology before or during the meeting.
- The Shareholders who have not registered their email id can participate in the AGM after registering their email ID and mobile numbers in the web link <https://evoting.kfintech.com/client-services/mobilereg/mobileemailreg.aspx>
- The consolidated results of Remote E-Voting and Voting during AGM along with the report of the Scrutinizer shall be placed on the website of the Bank i.e., www.unionbankofindia.co.in and on the website of KFintech i.e., <https://evoting.kfintech.com> immediately after the declaration of result. The results shall also be immediately forwarded to the Stock Exchanges.

In case you have any queries or issues regarding e-voting, you may refer the Frequently Asked Questions ("FAQs") and e-voting manual available at <https://evoting.kfintech.com> under help section or call on 1800 305 4001

All grievances connected with the facility for voting by electronic means may be addressed to Mr. D. S. Nagaraja, Dy. Manager, KFintech Technologies Limited, Satelem Building, Tower-B, Plot Nos. 21 & 22, Financial District, Narvesh Road, Secunderabad, Hyderabad - 500032 or write an email to evoting@kfintech.com or call 1800 305 4001

By order of the Board of Directors
For UNION BANK OF INDIA

S. K. Dash
Company Secretary

Place: Mumbai
Date: 07.06.2022

A Larsen & Toubro Group Company

MINDTREE LIMITED

Registered Office: Global Village, RVCE Post, Mysore Road, Bengaluru - 560059, Karnataka, India.
Corporate Identity Number (CIN): L72200KA1999PLC025564 Phone: + 91 80 6706 4000 | Fax: + 91 80 6706 4100
E-mail: investors@mindtree.com | Website: www.mindtree.com

INFORMATION REGARDING TWENTY THIRD ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCING (VC) / OTHER AUDIO VISUAL MEANS (OAVM), BOOK CLOSURE DATE FOR FINAL DIVIDEND

- The Twenty Third Annual General Meeting (AGM) of the Company will be held through VC / OAVM on Wednesday, July 13, 2022 at 4:00 PM IST, in compliance with all the applicable provisions of the Companies Act, 2013 and the Rules made thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with all applicable circulars on the matter issued by the Ministry of Corporate Affairs (MCA) and Securities and Exchange Board of India (SEBI) to transact the businesses set forth in the Notice of the AGM.
- The Notice of the AGM and Annual Report for the Financial Year 2021-2022 will be sent to all the shareholders in electronic mode whose email addresses are registered with the Company/Registrar and Share Transfer Agent (RTA)/ Depository Participant (DP). The notice of the AGM and Annual Report for Financial Year 2021-22 will also be available on the Company's website at <https://www.mindtree.com/about/investors>, Stock Exchanges websites - www.bseindia.com and www.nseindia.com, and on the NSDL's website, at <https://www.evoting.nsdl.com>.
- To receive the Annual Report, Shareholders holding shares in physical/demat mode, who have not registered/updated their email address with the Company/RTA/DP, are requested to register/update their email IDs on the following link: https://linkline.co.in/emailreg/email_register.html. Shareholders holding shares in Demat form who have not registered/updated their email address, are requested to update their details permanently with their DP.
- Shareholders can participate in the AGM through VC / OAVM only. The detailed instructions for such participation has been provided in the AGM Notice. Members attending the AGM through VC / OAVM shall be counted for the purpose of quorum in terms of Section 103 of the Companies Act, 2013.
- Shareholders can cast their votes remotely on the businesses as set forth in the Notice of the AGM through remote e-voting system. The detailed procedure for casting the votes through e-voting has been provided in the AGM Notice.
- The Board of Directors at its meeting held on April 18, 2022 recommended a final dividend of Rs. 27/- per equity share of face value of Rs. 10/- each. The Book closure date for the purpose of AGM and Final dividend for the Financial Year 2021-22 will be from Thursday, July 7, 2022 to Wednesday, July 13, 2022 (both days inclusive). The final dividend, once approved by the shareholders in this ensuing AGM will be paid on or before July 29, 2022, electronically through various online transfer modes to those shareholders who have updated their bank account details. For shareholders who have not updated their bank account details, dividend warrants/demand drafts/cheques will be sent to their registered addresses.
- To enable credit of dividend to your bank account, shareholders are requested to update their bank details with their Depository Participant(s) (whose shares are held in dematerialized mode) and with the Company's Registrar and Share Transfer Agent (whose shares are held in physical mode) in the link: https://linkline.co.in/emailreg/email_register.html.
- The Income Tax Act, 1961 as amended by the Finance Act, 2020, mandates Companies to deduct tax at source (TDS) at the prescribed rates on the dividend paid to its shareholders. Further, as per the Finance Act 2021, Section 206AB has been inserted w.e.f. July 01, 2021 wherein higher rate of tax (twice the specified rate) would be applicable on payment made to a "Specified Person" defined under the provisions of the aforesaid section.
- The Company is required to deduct TDS as applicable at the time of making payment of Final dividend. To enable compliance with respect to TDS, Shareholders are requested to complete and/or update their PAN and other documents as prescribed under Income Tax Act, 1961, by uploading the document in the link: <https://web.linkline.co.in/forms/reg/submission-of-form-15g-15h.html>. Additionally, shareholders are requested to visit <https://www.mindtree.com/about/investors/faqs-tax-deducted-source-ids-dividend> for more information and instructions on this subject.
- The TDS rate would vary depending on the residential status of the shareholder and the documents submitted by them as above and accepted by the Company. Accordingly, the above referred Final Dividend will be paid after TDS as applicable.
- In case where shares are held by intermediaries' stock brokers and TDS is to be applied by the Company in the PAN of the beneficial shareholders, then intermediaries' stock brokers will have to provide the details of such beneficial shareholders along with self-declaration that the shareholders are the beneficial owners and hence the TDS to be credited to beneficiary PAN, as per Rule 37BA of Income Tax Rules, 1962.
- This notice is being issued for the information and benefits of all the Shareholders of the Company and in compliance with the Applicable Circulars of the MCA and the SEBI

For Mindtree Limited
S. Subhoosh Shetty
Company Secretary
ACS-13722

Place: Bengaluru
Date: June 08, 2022

एलआईसी आईपीओ के बाद मई में

डीमैट खातों की संख्या में नरमी

सुंदर सेतुरामन मुंबई, 7 जून

मई में खुले नए डीमैट खातों से सरकार के रजिस्ट्रार खाती जीवन बीमा निगम (एलआईसी) की आईपीओ पेशकश के उद्देश्यजनक नहीं रहने से डीमैट खातों की संख्या में नरमी आने का संकेत मिलता है। देश की दो डिपॉजिटरी - सीडीएएल और एनएसडीएल द्वारा जारी आंकड़ों के अनुसार, पिछले महीने करीब 26.5 लाख नए डीमैट खाते खोले गए थे। यह संख्या जनवरी के मुकाबले करीब 750,000 तक कम थी। जनवरी में 34 लाख नए डीमैट खाते खुले थे। जनवरी में, खुले नए खातों में हरके महीने करीब 4 और मई में अंतिम में मुकामले मामूली सुधार दर्ज किया गया।

कुल महीने खातों की संख्या अगस्त 9.48 करोड़ है। एलआईसी के 21,000 करोड़ रुपये के आईपीओ से यह संख्या 20 करोड़ के पार पहुंचने की संभावना थी। 4-9 मई के बीच, एलआईसी के आईपीओ में 61.3 लाख रिटेल आवंटन शामिल किए। हालांकि उद्योग के कारोबारियों का कहना है कि नए डीमैट खातों पर एलआईसी का आईपीओ बाजार में आने से तीन महीने पहले ही खुल गए थे।



ब्रोकिंग उद्योग

पिछले महीने खुले नए डीमैट खातों जनवरी के मुकाबले 750,000 तक कम थे। मई 2020 और मार्च 2022 के बीच, डीमैट खातों की संख्या 4.09 करोड़ से दोगुनी बढ़कर 8.97 करोड़ हो गई। हालांकि ये विशेष निवेशक नहीं हैं, क्योंकि कई खास निवेशकों के विभिन्न प्रोफिलों के पास डीमैट खाते हैं। यद्यपि तादर में नए निवेशकों द्वारा डायरेक्ट इन्वेस्टि निवेश से चर्चु नए खातों का रहता मिला और उसे विदेशी निवेशकों द्वारा जो जाने वाली बिक्रयवाली से आई गिरावट को भरपाई करने में मदद मिली।

हालांकि उतार-चढ़ाव बढ़ने से निवेशक धारणा पर दबाव शुरू हो चुका है। कहां का मानना है कि डीमैट खाते को संख्या 4.09 करोड़ से दोगुनी बढ़कर 8.97 करोड़ हो गई। हालांकि ये विशेष निवेशक नहीं हैं, क्योंकि कई खास निवेशकों के विभिन्न प्रोफिलों के पास डीमैट खाते हैं। यद्यपि तादर में नए निवेशकों द्वारा डायरेक्ट इन्वेस्टि निवेश से चर्चु नए खातों का रहता मिला और उसे विदेशी निवेशकों द्वारा जो जाने वाली बिक्रयवाली से आई गिरावट को भरपाई करने में मदद मिली।

सीईओ ने बेचा हिस्सा, पीबी फिन्टेक का शेयर टूटा

बीएस संवाददाता मुंबई, 7 जून



पॉलिसीबाजार और पैसा बाजार पोर्टल का परिचालन करने वाली कंपनी पीबी फिन्टेक का शेयर मंगलवार को कारोवारी सत्र के दौरान 15 फीसदी तक टूट गया जब कंपनी के चेयरमैन व सीईओ यशराज दहिया ने 37.8 लाख शेयरों को बिक्रयवाली की। यह शेयर अंत में 11.5 फीसदी की गिरावट के साथ 582.8 रुपये पर बंद हुआ, जो नवंबर में 700 रुपये के आसपास था।

यशराज दहिया, चेयरमैन एवं सीईओ, पीबी फिन्टेक

भूतान को खारिज रकम जुटाने के लिए हुए। पीबी फिन्टेक ने एक वयान में कहा, शेयरों की बिक्री पर पूंजीगत लाभ कर के अतिरिक्त इंगॉयस की बिक्री पर भी कर भुगतान किया जाता है, ऐसे में 37,69,471 शेयरों की बिक्री का इस्तेमाल मॉडल व भविष्य के कर भुगतान में किया जाएगा। पीबी फिन्टेक का शेयर ड्रम सात करीब 40 फीसदी नीचे है। इसकी वजह से मई में 7 फीसदी की गिरावट हुई है। कंपनी का आयातन मई में पीबी फिन्टेक में बिक्रयवाली नहीं रही।

यशराज दहिया ने 37.8 लाख शेयरों (0.84 फीसदी हिस्सेदारी) 610.2 रुपये प्रति शेयर पर बेचे, जिसकी कुल कीमत 230 करोड़ रुपये रही। बाजार के प्रतिभावियों ने कहा कि संस्थापक की तरफ से इतने ज्यादा शेयर बेचने का फैसला ऐसे समय में लिया गया जब पीबी फिन्टेक का शेयर अल्पवस्था पर आधा रह गया है, जो निवेशकों को अचर्यापूर्ण पर चोट पहुंचा रहा है। कंपनी ने एक वयान में कहा कि शेयरों की बिक्री एमएलबी स्टॉक ऑफॉर्स प्लान (ईएसएफ) पर कर

दहिया को हिस्सेदारी समय के साथ बढ़ेगी, पर इससे बिक्रयवाली नहीं रही। पीबी फिन्टेक के 5,625 करोड़ रुपये के आरंभिक सार्वजनिक निगम को निवेशकों की अच्छी प्रतिक्रिया मिली थी और कुल मिलाकर 16 जून आवंटन शामिल हुए थे। इस आईपीओ में 3,750 करोड़ रुपये शेयरों को बिक्रयवाली पर बेचे, जिसकी कुल कीमत 230 करोड़ रुपये रही।

यशराज दहिया ने 37.8 लाख शेयरों (0.84 फीसदी हिस्सेदारी) 610.2 रुपये प्रति शेयर पर बेचे, जिसकी कुल कीमत 230 करोड़ रुपये रही। बाजार के प्रतिभावियों ने कहा कि संस्थापक की तरफ से इतने ज्यादा शेयर बेचने का फैसला ऐसे समय में लिया गया जब पीबी फिन्टेक का शेयर अल्पवस्था पर आधा रह गया है, जो निवेशकों को अचर्यापूर्ण पर चोट पहुंचा रहा है। कंपनी ने एक वयान में कहा कि शेयरों की बिक्री एमएलबी स्टॉक ऑफॉर्स प्लान (ईएसएफ) पर कर

मई में आईटी पर रहा दबाव

सुंदर सेतुरामन मुंबई, 7 जून

विदेशी पोर्टफोलियो निवेशकों (एफपीआई) द्वारा मई में की गई बिक्रयवाली को नजद से सूचना प्रौद्योगिकी (आईटी) सेक्टर पर ज्यादा दबाव देखने को मिला। आईआईएफएल सिंगोएरिटीज द्वारा कए गए एक विश्लेषण के अनुसार, वैश्विक निवेशकों ने पिछले महीने 5.15 अरब डॉलर मूल्य के शेयर बेचे, जिसमें अरब डॉलर की बिक्रयवाली आईटी शेयरों में भी शामिल थी।



विश्वीय निवेशकों के संस्थापक जी चोबलिंगम का कहना है, 'आमेरिका और भारत में आईटी शेयरों का विज्ञान प्रौद्योगिकी काफी अलग है। दूसरी बात, भारत आईटी कंपनियों को रुपये में गिरावट का लाभ मिलता है, जब कि आमेरिका में टेक-स्टॉक शेयर डॉलर बिलियन दर में बढ़ी हुई से नुकसान में रहते हैं। नैरेडक अब आय में करीब 40 फीसदी के आसपास कारोबार कर रहा है, जबकि भारत में 50-55 आईटी कंपनियों में से चार कंपनियां 18 से 29 गुना के दरों में कारोबार करती हैं और वित्त वर्ष 2022 में सबसे बढ़ी कंपनी ने 33 गुना (वित्त वर्ष 2021-22 की शीर्षक के संदर्भ में) पर कारोबार किया।

आरबीआई के दखल से रुपये

यूरोपन युद्ध के कारण फरवरी के अंत में भारतीय मुद्रा पर दबाव बढ़ता देख के अंतर में बैंक और बैंकों को नुकसान में रहते हैं। नैरेडक अब आय में करीब 40 फीसदी के आसपास कारोबार कर रहा है, जबकि भारत में 50-55 आईटी कंपनियों में से चार कंपनियां 18 से 29 गुना के दरों में कारोबार करती हैं और वित्त वर्ष 2022 में सबसे बढ़ी कंपनी ने 33 गुना (वित्त वर्ष 2021-22 की शीर्षक के संदर्भ में) पर कारोबार किया।

संस्थापक यात यह है कि लॉजिस्टिक शेयरों में 34 करोड़ डॉलर का पूंजी प्रवाह दर्ज किया गया। इसे काफी हद तक प्रतिशत के 5, 235 करोड़ रुपये के आईपीओ से भी मदद मिली थी। यह आईपीओ एलआईसी के बाद चार दूसरा सबसे बड़ा निगम था। इस निगम को विदेशी निवेशकों से अच्छी प्रतिक्रिया मिलाने वाली लॉजिस्टिक सेक्टर में एलआईसी आवंटन 1.6 प्रतिशत पर है और यह निगम 2019 से अपने वयान सार पर पहुंच गया है, जबकि भारत शेयरों में एफपीआई आवंटन मई में बढ़कर 5.2 प्रतिशत पर पहुंच गया, जो अप्रैल शेयरों में कमजोर निता करने की कोई वजह नहीं है।

एचडीएफसी बैंक ने उधारी दरें बढ़ाई

सुंदर सेतुरामन मुंबई, 7 जून

देश में निजी क्षेत्र के सबसे बड़े ऋणदाता एचडीएफसी बैंक ने अपनी सीमांत लागत पर आधारित उधारी दर (एमसीएलआर) में 35 आधार अंक तक का इजाफा किया है। यह दर 2022 में प्रभावी है। बैंक मई के शुरू में नैरेडक नीति समिति (एमपीसी) द्वारा रांगी दर 40 आधार अंक बढ़ाए जाने के बाद से अपनी एमसीएलआर में 60 आधार अंक तक का इजाफा कर चुका है। पिछले महीने ऋणदाता ने अपनी एमपीएलसी बैंक ने सभी अवधियों की (2 करोड़ रुपये से कम के लिए) सावधि जमा दरें

एचडीएफसी बैंक द्वारा उधारी दर में 35 आधार अंक की बढ़त के बाद यह बृद्धि एमपीसी की बैठक से एक दिन पहले की गई है। बढ़ाने के बाद की गई थी। एचडीएफसी बैंक द्वारा उधारी दर में 35 आधार अंक की यह बृद्धि एमपीसी की बैठक से एक दिन पहले की गई है। 6 सदस्यीय एमपीसी द्वारा मुद्रासमर्थन को निर्धारित करने के लिए नीतिगत दर बढ़ाए जाने की संभावना है। 18 मई को एचडीएफसी बैंक ने सभी अवधियों की (2 करोड़ रुपये से कम के लिए) सावधि जमा दरें

50 आधार अंक तक बढ़ा दी थी, 5 साल 1 से 10 साल की श्रेणी को छोड़कर। बिजनेस स्टैंडर्ड द्वारा अर्थशास्त्रियों के संवेषण में उम्मेद जहां मई की एमपीसी रांगी दरें फिर से 50 आधार अंक तक बढ़ा सकती है। सर्वे में शामिल 10 में से 6 विश्लेषकों ने 50 आधार अंक की बृद्धि का अनुमान लगाया, जबकि शेष ने कहा कि यह 35-40 आधार अंक के बीच हो सकती है। पिछले सप्ताह एचडीएफसी लिमिटेड, आईसीआईसीआई बैंक, एचडीएफसी बैंक, और बैंक ऑफ इंडिया समेत नए ऋणदाताओं ने अपनी एमपीएलसीआर में इजाफा किया था। एचडीएफसी बैंक 1 जून से आवाय ऋण पर व्याज दर 5 आधार अंक तक बढ़ा दी है।

निफ्टी से बेहतर रही ज्यादातर पीएमएस योजनाएं

आसने में 273 पोर्टफोलियो मैनेजमेंट सर्विसेज (पीएमएस) योजनाओं में से 211 ने निफ्टी-50 से बेहतर प्रदर्शन किया। इन योजनाओं का रिटर्न औसतन -0.15 फीसदी रहा, जो बेचमार्क के -2.1 रिटर्न के मुकामले बेहतर है। निम्न योजनाओं में सबसे ज्यादा रिटर्न दिखा उन्नय अरवध्या फंड मैनेजमेंट (10.6 फीसदी), इन्विस्ट कैपिटल एडवाइजर (9 फीसदी) और हेम सिंगोएरिटीज (8.9 फीसदी) शामिल हैं। यह जानकारी पीएमएसबाजार के आंकड़ों से मिली।

लाजिकेय योजनाओं (औसत रिटर्न -1.53 फीसदी), मल्टीसेक्टर योजनाओं (-0.47 फीसदी) और स्मॉलकैप योजनाओं (2.75 फीसदी) ने अपनी-अपनी श्रेणियों में जम्मा प्रदर्शन किया, वहीं मिडकैप योजनाओं (0.2 फीसदी) ने निफ्टी मिडकैप 100 इंडेक्स से बेहतर प्रदर्शन किया। एक साल के आधा पर तीन पोर्टफोलियो का सुपर 30 (146.3 फीसदी), कास्टो साइकिलकल एन्वैस्टमेंट्स का लॉन्ग-टर्म पैपै (107.7 फीसदी) और राइट होराइजन को

मिनराय इंडिया अंडरसैड (96.3 फीसदी) उन्मा प्रदर्शन वाली योजनाएं रही। इन योजनाओं के रिटर्न को गणना टाइम वेडोड रेट ऑफ रिटर्न के आधार पर की गई। पीएमएस योजनाओं के रिटर्न के इतिहासिक पोर्टफोलियो में 20.3 लाख करोड़ रुपये, नॉन-इंडिकेसरी पोर्टफोलियो में 1.7 लाख करोड़ रुपये और सलाहकारी सेवाओं के तहत 2.1 लाख करोड़ रुपये की परिचालन का प्रबंधन हुआ। यह जानकारी बाजार निधायक सेबी के आंकड़ों से मिली।

उम्मा प्रदर्शन वाली पीएमएस योजनाएं

Table with 5 columns: Scheme Name, Category, Return (1 Year), Return (5 Year). Includes schemes like अवस्था फंड मैनेजमेंट, इन्विस्ट कैपिटल एडवाइजर, हेम सिंगोएरिटीज, etc.

Advertisement for Union Bank of India featuring '20th Anniversary' and '20th Anniversary Mahasabha Baithak'. Includes details about the event, dates, and contact information.

E-AUCTION SALE NOTICE

EDLWEISS ASSET RECONSTRUCTION COMPANY, LTD.

CIN: U67100MH2007PLC174759

Retail Central & Regd. Office: Edelweiss House, 229, Vignesh Bhavan Marg, Naraina Point, Mumbai-400098

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE SECURED ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISION TO RULE 8 (b) & (9) (i) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ('RULES')

The financial liabilities of the Assured/Secured Creditor have been assigned to Edelweiss Asset Reconstruction Company Limited acting in its capacity as trustee of EARC-TRUST-SC-371 and EARC-TRUST-SC-385 and enforced under its control. Pursuant to the said assignment, EARC has stepped into the shoes of the Assured and is now the secured creditor. This EARC, in its capacity as secured creditor, has taken possession of the below mentioned secured assets under 13(2) of SARFAESI Act and Rule 8(b) under the Notice of 15 days given to Borrower, Co-Borrower and Guarantor in its public notice dated 30.06.2022.

DETAILS OF SECURED ASSET PUT FOR AUCTION:

Table with columns: Sl. No., Loan Account No., Name of Borrower/Co-Borrower, Name of Bank & Branch, Total Outstanding, Interest, Current Market Value, Date of Auction, and Type of Asset.

PROPERTY DESCRIPTION: All the Free and Full Parcel of the Plot No.205, Admeasuring 33.82 Sq. Mts. Carpet Area. 2nd Floor, 2nd Building, Near Narayan Reconstruction, Constructed On Land Situated At No.58 Hissa No.22, Vikas Aghar, Taj, Shahapur, Dist. Thane. More Particulars Described In Dtd No.055/2017 D1.18.06.2017 Registered As Sr. Shanapur.

Important Information regarding Auction Process:

- 1) All Demand Drafts (DD) shall be drawn in favor of Trustee Name as mentioned above and payable at Mumbai.
2) Last Date of Submission of DD: Received 1 day prior to the date of auction.
3) Place for Submission of Bids: 1st Floor, Edelweiss House, of CST Road, Kalina, Mumbai-400058.
4) Auction (Web Site for Auction): E-Auction (https://www.edelweissarc.com)
5) Copy of Property with Details: Avail from (Mobile No: 9827454071) / Maya Patel (Mobile No: 7115623715)

For detailed terms and conditions of the sale, please refer to the form provided in the EARC's website: https://www.edelweissarc.com

Place: Mumbai Sd/- Authorized Officer Edelweiss Asset Reconstruction Company Limited Date: 06.06.2022



LOSS OF SHARE - CERTIFICATE Public Notice

M. Nihar Narayan Jambusaria, M.Nimesh Narayan Jambusaria and Rakshak Narayan Jambusaria are original members of the erstwhile Navyan Coop. Housing Society Ltd. Laxmangrod Road, Mumbai-400008.

Now members of the new society i.e. Navyan Commercial Property Co-Operative Society Limited (M.P. Co-Op) at Narayan Society Limited, 1st Floor, Dadasaheb Bhamburda Marg, (Laxmangrod Road) Mumbai Central Mumbai-400003 and holding office no. 04 on 2nd floor in the building of the society and erstwhile Navyan Coop. Housing Society Ltd. has issued original share certificate in favour of M. Nihar N. Jambusaria, M.Nimesh N. Jambusaria and M. Rakshak N. Jambusaria.

Now, M. Nihar N. Jambusaria, M. Nimesh N. Jambusaria and M. Rakshak N. Jambusaria have submitted an application to the society stating that said original share certificate issued by the erstwhile Navyan Coop. Housing Society Ltd. has been lost, or misplaced, and is not traceable and duplicate share certificate be issued to M. Nihar N. Jambusaria, M. Nimesh N. Jambusaria and M. Rakshak N. Jambusaria. The original share certificate of the society hereby stands null and void from the date of issuance of the duplicate share certificate and the objection of any custody possession charge encumbrance or objection of whatsoever nature from claimants and objects if any objections are hereby called upon upto the Hon. Gen. Secretary of Navyan Commercial Property Co-Op. Society Ltd. office no. 1st floor, Dadasaheb Bhamburda Marg, Mumbai-400008, during office hours within 15 days from the date of this public notice along with the original share certificate and a copy of the original share certificate of the society to the tune of Rs. 5,000/- if no claim/objection are received within the prescribed time the society shall be free to issue duplicate share certificate in such manner as may be decided under the by-laws of the society. Claimed objections if any received by the society shall be dealt with in the manner as is provided under the by-laws of the society. For Navyan Commercial Properties Co-Operative Society Ltd., AV Arkar Hon. Gen. Secretary

GOVERNMENT OF INDIA Ministry of Finance Department of Financial Services

MUMBAI DEBT RECOVERY TRIBUNAL NO. 2

39/Floor, MTR Building, Colaba Market, Mumbai-400 025. Ph: 2262 5422, Fax: 2262 5423

ORIGINAL APPLICATION NO. 442 OF 2021 SUMMONS New Date: 24/06/2022

YES BANK LIMITED vs SANJAY CHANDAN SAHA

1. WHEREAS the above named applicant has filed the above referred application in the Tribunal for recovery of a sum together with interest and future interest, cost and other relief mentioned therein.
2. WHEREAS the service of summons could not be effected in the ordinary manner and whereas the application for substituted service has been filed by the applicant.
3. You are directed to appear before the Tribunal in person or through an Advocate and File Written Statement on or 22/06/2022 at 11.00 AM and show cause as to why relief should not be granted.

4. Take notice that in case of default, the Application shall be heard and decided in your absence.

Given under my hand and seal of this Tribunal on 04th day of May, 2022.

Seal of the Tribunal Registrar DRT-Mumbai

1. SANJAY CHANDAN SAHA, Loknagar Apartment, Room No. 17, Bar Ganpati Temple, Laxmi, Thane 401 605. And also at San. San. Inka, Shop No. 11, B. Vegas Plaza, N. Ashin Park, Oshwa Naka, Thane-401607.

APPENDIX IV POSSESSION NOTICE

Whereas, The Assured/Original Creditor EDLWEISS ASSET RECONSTRUCTION COMPANY LIMITED ('EARC') (CIN:U67100MH2007PLC174759) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(1)(2) read with Rule 9 of the Security Interest (Enforcement) Rules, 2002 issued under the Act dated 20.12.2021 calling upon the Borrowers SMTA S AJMERA, RAJEEV V AJMERA and SANJAY AJMERA to repay the amount mentioned in the Notice being FIVE AND PAISE TWENTY EIGHT ONLY (Rs. 5,00,000.00) against Loan Account No. HILLH000167188 and interest therein within 60 days from the date of receipt of the said notice.

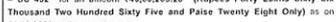
The Borrower having failed to repay the amount, notice is hereby given to the Borrower and the public in general that the undersigned has taken symbolic possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on 06.06.2022.

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 Edelweiss Asset Reconstruction Company Limited as Trustee of EARC TRUST - SC - 432 for an amount of Rs. 4,66,265.28 (Rupees Four Lakhs Sixty Six Thousand Two Hundred Sixty Five and Paise Twenty Eight Only) against Loan Account No. HILLH000167188 and interest therein.

The Borrower's attention is invited to provisions of Sub-Section (4) of Section 13 of the Act regarding the availability of the said property.

FLAT NO. H1654 SALEABLE AREA OF 731 SQ.FT., INDIABULLS GOLF CITY, NEAR KHALIPUR TOLL NAKA, MUMBAI PUNE EXPRESS HIGHWAY, SAVARLA RAIGAD, RAIGAD, MAHARASHTRA-410101.

Date: 06.06.2022 Edelweiss Asset Reconstruction Company Limited Place: RAIGAD Trustee of EARC TRUST - SC - 432



IN THE COURT OF SMALL CAUSE MUMBAI

BAVINDRA BHARUCHA L. E. & S. SUE NO. 48 OF 2021.

Mr. Farug Akhbar Merchant, Advocate, 71, Yashwantrao Chavan Road, Residing at Flat No. 87, Manikavasala East, St. John Baptist Road, Mumbai-400008 (W.S. Mumbai-400008) Plaintiff

Mr. Deepak Rajaram Saroj, Advocate, 20/2, Western Fly, Colaba, BKC, Mumbai-400055. Also at Laxmi Bazaar, Flat No. 34B, Ground Floor, Malvade Building, D. Montee Street, Near Pethvi Hotel, Bandra (West), Mumbai-400050 Defendants

The Defendant above named, has filed the suit against the Plaintiff praying that the Defendant may be ordered to deposit or hand over to the Plaintiff, vacant and unoccupied possession of the said suit land situated at 170, Malvade Building, D. Montee Street, Near Pethvi Hotel, Bandra (West), Mumbai-400055 and said building structure which is bounded as:- North: by land bearing CTS No. A1667, South: by D. Montee Street, East: by land bearing CTS No. 695, West: by land bearing CTS No. A1662 & 698 and for other reliefs.

You are hereby summoned to file your written statement with a list of documents relied upon on or before 15th day of 2022 at 2.45 p.m. and appear before the Court Room No. 36 in person or by duly authorized pleader of the Court, duly instructed as to answer all material questions relating to the suit. You are warned that if you fail to appear in person or by your pleader, the Court may proceed to try the case and you are hereby required to take notice that in default of filing the written statement or your appearance on the day for so mentioned, the suit will be heard and decided in your absence.

Given under the seal of the Court, this 03th March, 2022.

Date: 03.03.2022 (M. K. Shringara) Additional Registrar

Place: Mumbai.

Stamp

PUBLIC NOTICE

NOTICE is hereby given to all the concerned members, Bharati Cooperative Bank (Mumbai) Ltd. having their registered office at 'Mohan Terrace', 64/72, Mody Street, Fort, Mumbai-400 061 and amongst other Branch at: Nand Dham, Near Kala Hanuman Mandir, M.G. Road, Near 1, Kandivli (West), Mumbai-400 067 (hereinafter called the said Bank), has received an application for loan facilities from M/s. Colson Industries Ltd. (hereinafter called the said Applicant) and the said applicant has offered all that piece and parcel of the non agricultural land for industrial purpose bearing Old Survey No.134.1 and New Survey No.353 admeasuring 1979 sq.mts. (approximately 1622 sq.mts.) of Dada Industrial Estate situated at Dada Industrial Estate, Taluka Dahanu, District Dahanu, District Dahanu, District Dahanu and Nagda Haveli along with the industrial building comprising of ground floor admeasuring 3623 sq.mts. and First floor admeasuring 464.32 sq.mts. in all admeasuring 1289.55 sq.mts. constructed therein bounded by road on towards the North, West, East and South, on towards the South, East and West bearing Survey No.134/1 on or towards the East, Land bearing Survey No.135 and P on or towards the West, 15 Mrs. Wadval Internal Road (hereinafter called the said premises) presently owned by M/s. Vaidal Kaverji Gada, for the loan facilities that may be sanctioned by the said Bank.

Said Applicant has represented by its agents that M/s. Vaidal Kaverji Gada has lost and/or misplaced the original registered Deed of Sale dated 23.01.1956 executed between Highway Services Pvt. Ltd. (hereinafter called the Vaidals and Flopcolours) therein called the Purchasers along with stamp duty paid receipt, buying receipt and in respect of said premises and affirmed that they are not in a position to submit the same. The said applicants further submit that M/s. Vaidal Kaverji Gada has free, clear and marketable title over said premises.

Any persons having any claim or interest in or any interest in the said premises and the original documents and records in respect of the said premises by way of sale, mortgage, assignment, charge, trust, lien, possession, gift, inheritance, maintenance, tenancy lease, easement or otherwise however is hereby required to make the same known in writing to the undersigned, having address mentioned below in writing to the undersigned with documentary evidence in support of the claim, on or before 14 (fourteen) days of publication of this notice, otherwise my clients shall presume that the said premises are free from all encumbrances and the claim, if any, received thereafter will be considered as waived.

Date: 06.06.2022 Sd/- D. Naveen Kumar Polayya Advocate High Court

Place: Mumbai A-501, Fifth Floor, New Ganapathi CHS Ltd., Opp. MGF Jyogya Park, Ekkar, Borivali (West), Mumbai - 400 092

Stamp

APPENDIX IV POSSESSION NOTICE

Whereas, The undersigned being the Authorized Officer of INDIABULLS HOUSING FINANCE LIMITED (CIN: L49522DL2005PLC156929) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(1)(2) read with Rule 9 of the Security Interest (Enforcement) Rules, 2002 issued under the Act dated 21.12.2021 calling upon the Borrower/s REHANA FARHAN QURESHI and FARIAN QURESHI to repay the amount mentioned in the Notice being Rs. 22,84,266.76 (Rupees Twenty Two Lakhs Eighty Eight Thousand Two Hundred Sixty Six And Paise Seventy Six only) against Loan Account No. HILLH000136445 as on 26.11.2021 and interest therein within 60 days from the date of receipt of the said Notice.

The Borrower/s (having failed) to repay the amount, notice is hereby given to the Borrower/s and the public in general that the undersigned has taken symbolic possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on 06.06.2022.

The Borrower/s 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 INDIABULLS HOUSING FINANCE LIMITED for an amount of Rs. 22,84,266.76 (Rupees Twenty Two Lakhs Eighty Eight Thousand Two Hundred Sixty Six And Paise Seventy Six only) as on 26.11.2021 and interest therein.

The Borrower's attention is invited to provisions of Sub-Section (4) of Section 13 of the Act regarding the availability of the said property.

1 BHK FLAT NO. 44, ON 4TH FLOOR, BUILDING 'B', ADMEASURING 31.48 CARPET AREA, IN 'ARIHANT HARISHA', SITUATED AT VILLAGE DAHIVALI, TALUKA KHARAPUR, DIST. RAIGAD, MAHARASHTRA.

Date: 06.06.2022 Sd/- Authorized Officer INDIABULLS HOUSING FINANCE LIMITED

Place: RAIGAD

Stamp

BRIHANMUMBAI MAHANAGARPALIKA

L.T.M.G. HOSPITAL, SION, MUMBAI -400 022

No. LTH/2038/T Dated 06.06.2022

E-TENDER NOTICE

This is an E-Tender Notice. The Commissioner of Municipal Corporation of Greater Mumbai (MCGM) invites e-tenders as given below in three 'packet systems'. The Name of the work, Adult Patient Warming System (01 Set) for General Surgery Dept. of L.T.M.G. Hospital.

The intending tenderer shall visit the Municipal Corporation website at http://www.mcgm.gov.in for further details of the tender.

The tender documents will not be issued or received by post. Sd/- Dean L.T.M.G. Hospital, Sion

PRO/083/AD/2022-23 Keep the terraces clean, remove odd articles/junk/scrap.

Table with columns: S. N., Description, E-Tender Price (Rs.), EMD (Rs.), Start date & Time for online Bid Downloading, End date & Time for online Bid Submission.

The intending tenderer shall visit the Municipal Corporation website at http://www.mcgm.gov.in for further details of the tender.

The tender documents will not be issued or received by post. Sd/- Dean L.T.M.G. Hospital, Sion

PRO/083/AD/2022-23 Keep the terraces clean, remove odd articles/junk/scrap.

NOTICE OF 20th ANNUAL GENERAL MEETING, BOOK CLOSURE & E-VOTING

Depositories and Depository Participants, Shareholders are advised to update their mobile number and email id in their demat accounts in order to access e-Voting facility.

The facility for e-voting shall also be made available at the time of the AGM and the shareholders participating in the AGM who have not casted their votes by remote e-voting shall be able to exercise their right during the meeting through e-voting.

The shareholders who have casted their vote by remote e-voting prior to the AGM may also participate in the AGM but shall not be entitled to cast their vote again.

As per Regulation 10 of the Union Bank (Shares and Meetings) Regulations, if any share stands in the names of two or more persons, the person first named in the register shall, as regards voting, be deemed to be the sole holder thereof. Hence if shares are in the name of joint holder person is only entitled to attend the meeting and is only eligible to vote in the meeting.

No person shall be entitled to attend or vote at the meeting as a duly authorized representative of a Company or any Body Corporate which is a shareholder of the Bank, unless a copy of the resolution appointing him/her as a duly authorized representative, certified to be true copy by the Chairman of the meeting at which it was passed, shall be sent to info@mbn.in not later than 24 HOURS before the date of meeting, i.e., on or before the closing hours of the Bank i.e. 5.00 p.m. on Friday, 24th June 2022.

Any person, who acquires shares of the Bank and becomes shareholder of the Bank after sending the notice by e-mail and voting process as of the cut-off date i.e. Thursday, 23rd June 2022, shall follow the process and the manner for exercising their right under para 16 of the Notice of AGM. If shareholder is holding shares in demat form and has logged on to https://evoting.kfintech.com and voted on an earlier voting of any company of Bank, then the existing password can be used.

Members may participate in the AGM through VCO/AVM facility by following the procedure as mentioned in the Notice which shall be kept open for the shareholders from 10.45 AM (IST) i.e. 15 minutes before the time scheduled to start the AGM and the Bank may close the window for joining the VCO/AVM facility 30 minutes after the scheduled time to start the AGM. To join the VCO/AVM please visit https://remoting.kfintech.com with the credentials as mentioned in the notice para no. 16(a) of AGM Notice. The login id free no. 16000394001 may be used for assistance with the technology before or during the meeting.

The Shareholders who have not registered their email id can participate in the AGM after registering their email ID and mobile numbers in the website https://iris.kfintech.com/clientservices/members/mobilemailing.

The consolidated results of Remote E-Voting and Voting during AGM along with the report of the Scrutinizer shall be placed on the website of the Bank i.e. www.unionbankofindia.com and on the website of Kfintech i.e. https://evoting.kfintech.com. The login id free no. 16000394001 may be used for assistance with the technology before or during the meeting.

In case you have any queries or issues regarding e-voting, you may refer the Frequently Asked Questions ('FAQs') and e-voting manual available at https://evoting.kfintech.com under help section or call 1600394001.

All grievances connected with the facility for voting by electronic means may be addressed to Mr. D. S. Nagaraja, Dir. Planner, Kfintech Technologies Limited, Sekelnum Building, Tower-B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serlingampally, Hyderabad. The helpline toll free no. 16000394001 may be used for assistance with the technology before or during the meeting.

By order of the Board of Directors For UNION BANK OF INDIA

Sd/- S. K. Dash Sd/- Company Secretary

Place: Mumbai Date: 07.06.2022



Central Office: Union Bank, Bhavan 729, Vignesh Bhavan Marg, Naraina Point, Mumbai - 400 071. Website: www.unionbankofindia.com Email: investor@unionbankofindia.com

NOTICE OF 20th ANNUAL GENERAL MEETING, BOOK CLOSURE & E-VOTING

NOTICE is hereby given that the 20th (Twentieth) Annual General Meeting ("AGM") of the Shareholders of Union Bank of India (Bank) will be held on Thursday, 30th June, 2022 at 11.00 am (IST) through Video Conferencing (VCO) and Less Account for the AGM (VAM) facility at Central Office, Union Bank of India, Mumbai (the deemed venue of the meeting) to transact the following business.

Ordinary Business: Item No. 1: To discuss, approve and adopt the Audited Standalone and Consolidated Balance Sheet of the Bank as at 31st March 2022, Standalone and Consolidated Profit and Loss Account for the year ended on that date, Report of the Board of Directors on the Accounts and activities of the Bank for the period covered by the Accounts and the Auditors' Report on the Balance Sheet and Accounts.

Item No. 2: To declare Dividend of Rs. 1.90 per Equity Share for the Financial Year 2021-22.

Special Business: Item No. 3: Raising of Capital of the Bank by way of issuance of fresh Equity Shares and/or by issuance of Additional Tier-1/Tier-2 Capital as per BASEL III Guidelines.

The Shareholders are further informed that: i. The Annual Report of the Bank for the year 2021-22 inter alia containing detailed Notice of the AGM has been served by Email only to the shareholders as per ICA and SEBI circulars on 7 June 2022.

ii. The Annual Report is also hosted on the website of BSE www.bseindia.com and NSE www.nseindia.com.

iii. The Annual Report is also hosted on the website of the Bank on the following link - https://www.unionbankofindia.com/en/india/annualreport2022-23.aspx

iv. The Annual Report is also hosted on the website of e-voting service provider https://evoting.kfintech.com.

Notices are also given that: i. The Register of Shareholders and Share Transfer Books of the Bank will remain closed from Friday, 24th June, 2022 to Thursday, 30th June, 2022 (both days inclusive) for the purpose of AGM.

2. Pursuant to provisions of Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended by the Companies (Management and Administration) Amendment Rules, 2015, the Bank is providing shareholders the facility to exercise their right to vote at the AGM by electronic means and the business may be transacted through e-Voting Services.

3. The facility of casting the votes by the shareholders using an electronic voting system from a place other than the venue of the AGM (remote e-voting) and Voting during AGM will be provided by Kfintech Technologies Limited ('Kfintech'). Shareholders may cast their vote on the e-Voting website https://evoting.kfintech.com or by text.

4. Such of those shareholders whose names appear on the Register of Members/Beneficial owners as furnished by NSDL/CDSL, as on Thursday, 23rd June, 2022 shall be entitled to participate in the meeting.

5. The remote e-voting period commences on Monday, 27th June, 2022 (5.00 pm IST) and ends on Wednesday, 29th June, 2022 (5.00 pm IST). During this period, shareholders of the Bank holding shares either in physical form or in dematerialized form as on the cut-off date i.e., Thursday, 23rd June, 2022 may cast their vote by Remote E-Voting. The Remote E-Voting module shall be enabled by Kfintech for voting thereafter. Once the shareholder casts his vote or a resolution, the shareholder shall not be allowed to change it subsequently.

6. As per the SEBI circular dated 9 December 2020, CDSL & NSDL circulars dated 11 December 2020 and 15 December 2020 respectively on e-Voting facility provided by Listed Companies, individual shareholders holding shares in Demat mode are allowed to vote through their demat account maintained with

TATA TATA COMMUNICATIONS LIMITED

Regd. Office: VSB, Mahatma Gandhi Road, Fort, Mumbai - 400 001 Tel.: 91 22 6659 1968 CN No.: L42000MH1989PLC032926

Email: investor.relations@tatacommunications.com Website: www.tatacomms.com

NOTICE OF ANNUAL GENERAL MEETING, REMOTE E-VOTING INFORMATION AND BOOK CLOSURE

Notice is hereby given that the Thirty-Sixth (36th) Annual General Meeting (AGM) of Tata Communications Limited (the Company) will be held on Wednesday, June 29, 2022 at 11.00 hours, 15th Floor, Conference Room, 100, Colaba Causeway, Mumbai, to transact the business, as set out in the Notice of AGM. The Company has sent the Notice of AGM along with the link to the Assured Integrated Annual Report for the financial year 2021-22 on Monday, June 6, 2022 through electronic mode to Members whose email addresses are registered with the Company/Depositories in accordance with the circulars issued by Ministry of Corporate Affairs dated April 8, 2020, April 13, 2020, May 5, 2020, January 13, 2021 and December 16, 2021 and the circulars issued by the Securities Exchange Board of India dated May 12, 2020, January 15, 2021 and May 13, 2022.

The Notice of the AGM and the Assured Integrated Annual Report for FY 2021-22 is available on the websites of the Company at www.tatacomms.com, National Securities Depository Limited (NSDL) at www.evoting.nsdl.com, BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com.

The members are requested to note that pursuant to section 91 of the Companies Act 2013 and Regulation 42 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, Record Date has been fixed at Monday, June 13, 2022 and the Register of Members and Share Transfer Books of the Company shall remain closed from Tuesday, June 14, 2022 to Thursday, June 16, 2022 (both days inclusive) for ascertaining eligibility for entitlement of dividend.

The Board of Directors has appointed Mr. P.N. Parikh (Membership No. FCS 227) or failing him, Mr. Ashish Dhalavadi (Membership No. FCS 8311) or failing him, Mrs. Sarvati Shah (Membership No. FCS 9679) of M/s. Parikh & Associates, Practising Company Secretaries, as the Scrutinizer to scrutinize the e-Voting during the AGM and remote e-Voting process in fair and transparent manner. In compliance with the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 (as amended) and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Board of Directors has appointed Mr. P.N. Parikh (Membership No. FCS 227) or failing him, Mr. Ashish Dhalavadi (Membership No. FCS 8311) or failing him, Mrs. Sarvati Shah (Membership No. FCS 9679) of M/s. Parikh & Associates, Practising Company Secretaries, as the Scrutinizer to scrutinize the e-Voting during the AGM and remote e-Voting process in fair and transparent manner. In compliance with the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 (as amended) and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Board of Directors has appointed Mr. P.N. Parikh (Membership No. FCS 227) or failing him, Mr. Ashish Dhalavadi (Membership No. FCS 8311) or failing him, Mrs. Sarvati Shah (Membership No. FCS 9679) of M/s. Parikh & Associates, Practising Company Secretaries, as the Scrutinizer to scrutinize the e-Voting during the AGM and remote e-Voting process in fair and transparent manner.

The voting rights of Members shall be in proportion to the shares held either in physical form or in dematerialized form as on the cut-off date i.e., Wednesday, June 22, 2022.

Details procedure for remote e-Voting during the AGM is provided in the Notice of AGM. The remote e-Voting period commences on Saturday, June 25, 2022 (8.00 a.m. IST) and ends on Tuesday, June 28, 2022 (5.00 p.m. IST). The remote e-Voting module shall be disabled by NSDL thereafter. The Members who have cast their vote by remote e-Voting on or before the date of the AGM may attend/participate in the AGM through VCO/AVM but shall not be entitled to cast their votes on such resolutions again. Any person, who acquires shares of the Company and becomes a Member of the Company after the cut-off date i.e., Wednesday, June 22, 2022 shall be eligible to vote on all the resolutions set forth in the Notice of AGM. In case of any queries, you may refer the Frequently Asked Questions ('FAQs') and e-Voting manual for Shareholders available at the download section of www.evoting.nsdl.com or call on the toll-free numbers 1800 1020 890 / 1800 224 430 or send a request to Ms. Sarita Mote or Mr. Sanjay Chavhan at s.chavhan@tatacomm.com. The e-Voting manual for individual shareholders holding securities in demat mode for all technical issues related to login through depository i.e., NSDL and CDSL.

For further details relating to remote e-Voting, please refer to the Notice of AGM. In case of any queries, you may refer the Frequently Asked Questions ('FAQs') and e-Voting manual for Shareholders available at the download section of www.evoting.nsdl.com or call on the toll-free numbers 1800 1020 890 / 1800 224 430 or send a request to Ms. Sarita Mote or Mr. Sanjay Chavhan at s.chavhan@tatacomm.com. The e-Voting manual for individual shareholders holding securities in demat mode for all technical issues related to login through depository i.e., NSDL and CDSL.

Helpdesk for individual shareholders holding securities in demat mode for all technical issues related to login through depository i.e., NSDL and CDSL.

Table with columns: Login Type, Helpdesk details.

Individual Shareholders holding securities in Demat mode with NSDL: Members may contact NSDL helpdesk by sending a request at helpdesk.evoting@nsdl.com or call on the toll-free no. 1800 1020 990 and 1800 224 430.

Individual Shareholders holding securities in Demat mode with CDSL: Members may contact CDSL helpdesk by sending a request at helpdesk.evoting@cdscindia.com or contact on 022-23058738 or 022-23058424.

For Tata Communications Limited Place: Mumbai Date: June 7, 2022 Sd/- Zubin Adil Patel Company Secretary

