Karda Constructions Ltd.

Registered Office : 2nd Floor, Gulmohar Status, Above Business Bank, Samarth Nagar, Nashik, Mh 422005. Corporate Office : Saikrupa Commercial Complex, Tilak Road, Muktidham, Nashik Road, Nashik - 422 101. Phone : 0253 - 2465436 / 2351090, Fax : 0253 - 2465436, Mail : admin@kardaconstruction.com, Visit us : www.kardaconstruction.com, CIN No. : L45400MH2007PLC174194



Date: 17.07.2021

То,	То,
The Listing Compliance	Department of corporate Services,
National Stock Exchange of India Ltd.	BSE LIMITED
Exchange Plaza, C-1, Block G,	P. J. Towers, Dalal Street,
Bandra Kurla Complex, Bandra (E),	Mumbai – 400 001
Mumbai – 400 051	

NSE SYMBOL: KARDA BSE Scrip Code: 541161

Dear Sir,

<u>Subject:</u> Newspaper Advertisement for dispatch of Notice of 14th Annual General Meeting (AGM) along with Annual Report and e-voting information

Pursuant to Regulations 30 and 47 read along with Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, ("LODR 2015"), please find enclosed herewith copies of advertisement published in today's Newspapers Viz. Free Press Journal (English) and Navshakti (Marathi) informing about dispatch of Notice of the 14th AGM along with Annual Report for the financial year 2020-2021 through e-mail and availability of e-voting facility available to the shareholders. The Annual Report would be available on the website of the Company at www.kardaconstruction.com. Kindly take the same on your record, Thanking You.

Yours truly, For Karda Constructions Limited



Mayura Marathe Company Secretary Mem No: ACS44678 22

PUBLIC NOTICE given that our clients viz. Mr. Anand Arvind More & Mrs. Avani Anan NOTICE is hereby More are intent to purchase the Flat No. 515, 5th Floor, "C" Wing, Raj Tarang - 1 Co-operation Housing Society Limited, Shiv Vallabh Cross Road, Rawalpada, Dahisar (East), Mumbai [said Flat] and 5 fully paid shares, sum of Rs. 50/- each bearing Shares distinct Nos. 491 to 495 (both inclusive) in respected of Share Certificate No. 099 dated 30-09-2008 from the Legal Heirs - {1} Smt. Subadra alias Subhadra B. Patel {Wife}, Mrs. Devika Kaushikbhai Patel nee Miss. Devika B. Patel {Daughter}, Mr. Sandeep B. Patel {Son}, Mrs. Joarshana Devendra Patel nee Miss. Darshana B. Patel (Daughter) and Mr. Arjun B. Pate (Son) of Shri Bhalabhai N. Patel who expired on 21-09-2013.

Our clients have hereby inviting the claim against the said Flat & said Shares. If any Person, Firm, Society, Company, Corporation or any Body Corporate has any claim or lien against the said Flat & said Shares may file such claims or objections if any, within the period of 14 days from the date of this notice with documentary proofs and legal claims to -

M/s. Bhogale & Associates, Advocates & Legal Consultants, 1202, 12th Floor, Maa Shakt Dahisar Udavachal CHS Ltd., Ashokvan, Shiv Vallabh Road, Borivali [E], Mumbai - 400 066 If no claims or objections as above, are received within the stipulated period, our client shall at future date, treat any such claims, objections and/or rights having been waived, forfeited and / or annulled Place : Mumbai

Date : 17/07/2021

Notice

M/s. Bhogale & Associates

Sd/-Varun Thakkar

Managing Director DIN: 00894145

Pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, Notice is hereby given that a Meeting of the Board of Directors of Gravity (India) Ltd. ('the Company') will be held on Tuesday, 27th July, 2021 at 03:00 P.M at the Corporate Office of the Company situated at Shree Raj Laxmi Commercial Complex, Building No. Q-17 Ground Floor, Thane- Bhiwandi Road Bhiwandi - 421302 to inter alia take on record and approve the Unaudited Accounts and the Financial Statements (Standalone) of the Company along with the Limited Review Report provided by the Statutory Auditors of the Company for the Quarter ended on 30th June, 2021 and other related matters thereon.

The Notice of the Meeting shall also be available on the website of the Company on www.gravityindia.net and on the website of the Stock Exchanges at www.bseindia.com

Further as per SEBI (Prohibition of Insider Trading) Regulations, 2015 and the Company's Internal code for prevention of Insider Trading, the Trading Window for the purpose of said Board Meeting is close from 1st July, 2021 till 48 hours from the declaration of the results For Gravity (India) Limited

Place: Mumbai Date: July 17, 2021

रांजाब नैशनल बैंक คบกาดbกลุเอกลไ bank ြ ၉၈၆

CIRCLE SASTRA CENTRE, MUMBAI CITY #181-A1, 18th Floor, 'E' wing, Maker Tower, Cuffe Parade, Mumbai - 400 005 Tel :- 022-41027300 , 41027305-24, E-mail: cs6041@pnb.co.in **POSSESSION NOTICE**

Whereas

The undersigned being the Authorised Officer of the Punjab National Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13 read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated 27-04-2021 calling up on The Borrower MR.NITIN SUDHAKAR PARKAR AND MRS. PRAJAKTA NITIN PARKAR to MR.NITIN SUDHAKAR PARKAR AND MRS. PRAJAKTA NITIN PARKAR to repay the amount mentioned in the Notice being Rs.26,46,505.46 (Rupees-Twenty Six Laces Forty Six Thousand Five Hundred Five And Paisa Fourty Six Only) as on 31-03-2021. With interest from 01-04-2021 and other charges. Within 60 days from the date of notice/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 possession of the present departies date of helps in balance and the public in general the burrower is of charge 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 Enforcement) Rules, 2002 on this the **14th day of JULY of the year 2021.** The borrower's /guarantor's /mortgagor'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

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 Punjab National Bank for an amount of Rs.26,46,505.46 and nterest thereon

Description of immovable property SHOP NO 14, GROUND FLOOR, YASHWANT SHOPPING ARCADE, CARTER ROAD NO. 7–BORIVLI (EAST)MUMBAI-400066

Date: 14.07.2021 Place: Mumba

Twitter adds captions for voice tweets

AGENCIES San Francisco

fter first launching voice tweets in June 2020, microblogging site Twitter is now rolling out captions for voice tweets. According to The Verge, now, wnen users make a voice tweet, currently available on the iOS app right now, captions will be automatically generated in supported languages. "As part of our ongoing work to make Twitter accessible for everyone, we're rolling out automated captions for Voice Tweets to iOS," said Gurpreet Kaur, Twitter's head of global accessibilitv

Who translated

English?

India?

have?

Rubaiyat of Oma Khayyam into

2. Who is regarded as the inventor of the

periodic table?

WHIZ QUIZ

3 Who was the penultimate Mughal emperor o

5. How many strings does a standard guitar

Mendeleev 3. Akbar II 4. International Business

Answers: 1. Edward Fitzgerald 2. Dmitri

4. What is the full form of IBM?

languages are English, Japanese, Spanish,

donesian, Korean and Italian. To see the captions on a

tweet, users can click or tap the CC icon in the top-

Sd/

'lace: Mumbai late: 16.07.2021

S A WASNIK Authorised Officer Punjab National Bank

Navi Mumbai Municipal Corporation **HEALTH DEPARTMENT** RE-Tender- notice no.-NMMC/HEALTH/ 145 /2021 Details Of work -RE-Tender for "Purchase of Covid Lab Equipment for Covid Lab General Hospital, Nerul

Details regarding above mentioned tender is available on Navi Mumbai Municipal Corporationweb site www.nmmc.gov.in

andwww.nmmc.etenders.intenderers are require to note the same.

Last date for online bid Submition is 20/07/2021, 11.00 A.M.

sign/-**Medical Officer of Health**

NMMC RO PR Adv no./465/2021 Navi Mumbai Municipal Corporation

SOUTHERN RAILWAY

E-TENDER NOTICE E-Tender NOTICE FOR THE SUPPLY OF STORES No.E-28/202 Firms are requested to Log in to http://www.ireps.gov.in > E. Tendergoods & services (new) and quote against these tenders. Manual quotations will not be entertained for these tenders. Closing time for all tenders 14.30 hours.

	.							
S. No.	Tender No.	Description	Due Date					
1	11211033	Control PCB for 110V BLDC Carriage fan 400 mm	22- JUL-2021					
2	04210950	ANTI ROLL BAR TO FIAT BOGIE OF LHB	23-JUL-2021					
3	04211008	SECONDARY SPRING FOR GENERATOR CAR	23-JUL-2021					
4	11200294	CLOSE MESH GUARD	27-JUL-2021					
5	26210069	SET OF DRIVING END AND NON DRIVING	27-JUL-2021					
6	04210083A	HEXAGONAL HEAD SCREW MI6x1.5x50 mm	29-JUL-2021					
7	06205195	Document Scanner	30-JUL-2021					
8	44210237A	KNUCKLE PIVOT PIN WITH WASHER	30-JUL-2021					
9	44195040A	CASNUB-22 HS CAST STEEL BOGIE	09-AUG-2021					
10	82205833	Supply and Commissioning of ONAN/ONAF traction power transformer	09.AUG.2021					
11	90215953	Joint less grooved copper contact wire	02-AUG-2021					
12	90215960	TDR Based cable fault locator	02-AUG-2021					
13	90215968	Hall effect active speed sensor assembly	06-AUG-2021					
14	90215969	Supply & commissioning of set of following items for adoption of IGBT type speed Sensors in locomotives	06-AUG-2021					
		For Principal Chief Mate	rials Manager					
		Follow us on : 🕑 twitter.com/GMSRailway						

<u>Mahalaxmi seaml</u>ess limited

IA NAGOTHANE, TALUKA ROHA, DIST RAIGAD, Maharashtra-402126 MH1991PLC061347, Email Id: investors@mahatubes.com NOTICE OF 30TH ANNUAL GENERAL MEETING OF MAHALAXMI SEAMLESS LIMITED

NOTICE OF 301H ANNUAL GENERAL MEETING OF MARALAXMI SEAMLESS LIMITED NOTICE is hereby given that in view of continuing Covid-19 pandemic situation, the 30th Annual General Meeting (**AGM**) of the Members of Mahalaxmi Seamless Limited (**'Company'**) will be held on Monday, 09th August, 2021 at 11.00 a.m. (IST) through video conferencing (**'VC'**) / Other Audio Visual Means (**'OVAM'**), ONLY without physical presence of the Members at the common venue to transact the business as set out in the NOTICE of 30th AGM dated 15th July, 2021, which will be sent through emails to the Members of the Company in accordance with the applicable provisions of the CompaniesAc, 2013 and Rules framed threaunder, read with General Circular No. 20/2020 dated 5th May, 2020 read with Circular No. SEBI/HO/CFDCMD1/CIRIP/2020/79 dated 20th May, 2020 (sued by Securities and Exchance Board of India (SEBI). xchange Board of India (SEBI). accordance with the

Exchange Board of India (SEB). In accordance with the abressid MCA and SEBI Circulars, the Notice of 30th AGM along with Annual Report for the Financial Year 2020-21 will be sent through electronic mode only to those Members, whose email addresses are registered with the Company/ Registrars and Share Transfer Agents ('RTA') / Depositories. The requirement of sending physical copies of the Annual Report has been dispensed with vide said MCA and SEBI Circulars. Members can join and participate in 30th AGM through VC/OVAM facility only. The instructions for joining the 30th AGM and the manner of participation in the remote e-voting or casting vote through e-voting system during the 30th AGM are provided in the Notice of the 30th AGM dated 15th July, 2021.

AGM dated 15ti July, 2021. Members participating through VC/OVAM facility shall be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013. The Notice of the 30th AGM along with Annual Report will also be available on the Company's website www.mahatubes.com, website of Central Depository of India Limited ('CDSL') www.evolingindia.com and on website of Stock Exchanges at <u>www.bseindia.com</u>. In case any member has not registred his email address with the Company/ RTA/ Depository, he/she can follow below instructions for registration of his/her email address for obtaining Annual Report and login details for e-voting.

Physical Shareholders holding share in physical mode can Register/update their email ID, Mobile Holding Number and Bank Account details by sending a request letter duly signed by the Shareholder including joint Shareholder(s) if any, mentioning the name of the Company, Folio Number, Bank Account Details, Self-Attested copy of PAN Card and Aadhar Card

and cancelled cheque leaf along with the Bank passbook/ Bank Statement of the

Company at a cacountsho@mahatubes.com Shareholders holding share in Demat mode can update their email ID, Mobile Number and Bank Account details with their respective Depository Participant. Demat olding

The Member will have an opportunity to cast their vote remotely or during the 30th AGM on the business as set forth in the Notice of the 30th AGM through electronic voting system. The manner of remote E voting or e-voting during the 30th AGM is provided in the notice of the 30th AGM dated 15th July, 2021.

Sd/-Director

THE FREE PRESS JOURNAL www.freepressjournal.in MUMBAI | SATURDAY | JULY 17, 2021

Company

system during the AGM.

of the AGM.

shall not be entitled to cast their votes again.

Karda Constructions Limited

CIN: L45400MH2007PLC174194

Registed Office : 2nd Floor, Gulmohor Status, above Business Bank

Samartha Nagar, Nashik, Maharashtra-422005,

Corporate Office : Sai kripa Complex, Tilak Rd, Opp Muktidham. Nashik Road, Nashik, Maharashtra 422 005

Tel: 0253-2351090/2465436, Email: admin@kardaconstruction.com &

Web : www.kardaconstruction.com

NOTICE OF 14THANNUAL GENERAL MEETING,

REMOTE E-VOTING AND BOOK CLOSURE INFORMATION

NOTICE IS HEREBY GIVEN THAT the 14th Annual General Meeting

(AGM) of the Members of Karda Constructions Limited will be held on Saturday, 7th August, 2021 at 12.30 p.m. through Video Conferencing

(VC)/Other Audio Visual Means (OAVM) to transact the business, as

set out in the Notice of the AGM. The Company has sent the Annual

Report along with Notice convening AGM on Friday, 16th July, 2021, through electronic mode to all the Members whose e-mail IDs are

registered with the Company's Registrar & Share Transfer Agent, M/s.Link Intime India Pvt. Ltd., ("RTA"), in accordance with the Circular

issued by the Ministry of Corporate Affairs dated 5th May, 2020 read with its circulars dated 8th April, 2020 and 13th April, 2020 and the

Securities and Exchange Board of India circular dated 12th May, 2020

and January 15, 2021. The Annual Report along with the Notice convening the AGM is also available on the website of the Company at

www.kardaconstruction.com and on the website of Stock Exchanges

i.e. BSE Limited at www.bseindia.com and National Stock Exchange of

India Limited at <u>www.nseindia.com</u> and on the website of Link Intime India Private Limited at <u>https://instavote.linkintime.co.in</u>.

Notice is also hereby given that pursuant to the provisions of section

91 of the Companies Act, 2013, the Register of Members and Share

Transfer Books of the Company will remain closed onSaturday. 31st

July, 2021 to Saturday, 7th August, 2021 for the purpose of AGM of the

Pursuant to the provisions of Section 108 of the Act and Rule 20 of the

Companies (Management and Administration) Rules, 2014 as amended

and Regulation 44 of the Securities and Exchange Board of India

(Listing Obligations and Disclosure Requirements) Regulations, 2015.

the members are provided with the facility to cast their vote electronically

through e-voting services provided by the RTA on all resolutions as set

forth in the AGM Notice. The voting rights of the members shall be in proportion to the equity shares held by them in the paid-up equity share

The remote e-voting period commences on Tuesday, 3rd August, 2021

at 9.00 a.m. and will end on Friday, 6th August, 2021 at 5.00 p.m. During this period, the Members may cast their vote electronically. The remote

e-voting module shall be disabled thereafter. Those Members, who shall

be present in the AGM through VC/OAVM facility and had not cast their

votes on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting

The Members who have cast their votes by remote e-voting prior to the AGM may also attend/participate in the AGM through VC/OAVM but

The manner of remote e-voting and voting at the AGM by members

holding shares in dematerialized mode, physical mode and for members who have not registered their email addresses is provided in the Notice

Any person, who acquires shares of the Company and becomes a Member of the Company after the Notice has been sent electronically

by the Company and holds shares as on the cut-off date : may obtain

capital of the Company as on 31st July, 2021('cut-off date').

KARDA

HERCULES HOISTS LIMITED [CIN L45400MH1962PLC012385] REGD.OFFICE: BAJAJ BHAVAN, 2[№] FLOOR, 226, JAMNALAL BAJAJ MARG, NARIMAN POINT, MUMBAI 400021

NOTICE Notice is hereby given that the 50th Annual General Meeting ("AGM") of the Hercules Hoists Limited ("Company") is scheduled to be held on **Tuesday, August 10, 2021** at **12.00 Neon (IST)** through VC/OAVM facility to transact the businesses as set out in the Notice of the said AGM. In view of the continuing pandemic situation in the country, the Ministry of Corporate Affairs vide its Circular No. 20/2020 dated May 5, 2020, read with Circular Nos. 14/2020, 17/2020 and 02/2021 dated April 8, 2020, April 13, 2020 and Circular Nos. 14/2020, 17/2020 and 02/2021 dated April 8, 2020, April 13, 2020 and January 13, 2021, respectively, and the Securities and Exchange Board of India vide its Circular Nos. SEBI/HOICFDICMD1/CIA/P/2020179 dated May 12, 2020 and SEBI/HOICFOICMD2/CIA/P/2021/11 dated January 15, 2021, (collectively called the "Relevant Circulars"), have permitted the holding of AGM through VC/OAVM without the physical presence of Members at a common venue. Therefore, the AGM of the Company will be held through VC/OAVM in compliance with the provisions of these Relevant Circulars the Companies Act 2013 ("Act") and the Pulse forzand threaunder and the Circulars, the Companies Act, 2013 ("Act") and the Rules framed thereinder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

members whose email IDs are registered with the Company/Depository participants as per the aforesaid circulars. The AGM Notice and the Annual Report will also be made available on the website of the Company at **www.indef.com** and the Notice can also be accessed from the websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www1.nseindia.com respectively. Pursuant to section 91 of the Companies Act 2013, the registered of member and shar transfer book of the Company will remain closed from 03-08-2021 to 10-08-2021 [both days inclusive] for the purpose of taking on record eligible shareholders for payment of dividend of Rs.1.50 per share for the year ended March 31, 2021, if approved by members at the 59th AGM

required to deduct tax at source (TDS) from dividend paid to shareholders in accordance

ii) Non-Resident Shareholder: @ 20% plus applicable surcharge and Cess (OR) applicable Tax Treaty Rate under the Double Tax Avoidance Treaty (DTAA) between India and their country of residence (whichever is lower). The Non-resident shareholders are requested to provide necessary documents to avail the tax treaty benefits by sending an email to cs1@indef.com / info@unisec.in with subject line: (unit-Hercules Hoists l imited

pleased to provide its shareholders with facility to exercise their right to vote for the businesses to be transacted at the 59th AGM by electronic means through E-voting services provided by Link Intime India Private Limited. All the Members are informed that-

- The e-voting period shall commence on August 7, 2021, (9:00 am) and ends on August 9, 2021 (5:00 pm). During this period shareholders' of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date (record date) of August 3, 2021, will be eligible to cast their vote electronically. The e-voting module shall also be disabled by Link Intime for voting thereafter. Once the vote on a resolution is cast by the shareholder, the shareholder shall not be allowed to change i subsequently
- Members present at the meeting shall be provided facility to vote through electronic means, being arranged during the meeting. In case members cast their vote both by e-voting at the meeting and remote e-voting , then voting done through e-voting shall prevail. The members who have cast their vote by e-voting prior to the AGM may also attend the AGM but shall not be entitled to cast their vote again

Any person, who acquires shares of the Company and become member of the Company after dispatch of the notice and holding shares as of the cut-off date i.e. August 3, 2021, please refer detailed procedure for remote e-voting and e-voting given in the AGM Notice.

The date of completion of sending of Notice of 59th AGM is July 17, 2021

The members who have not registered their email addresses with the Company/RTA or Depository Participants can also cast their vote through the remote e-voting system or through e-voting during the meeting and the detailed procedure for remote e-voting and e-voting shall be given in the AGM Notice.

For Hercules Hoists Limited H A Nevatia Whole Time Director

Mumbai, Dated July 17, 2021

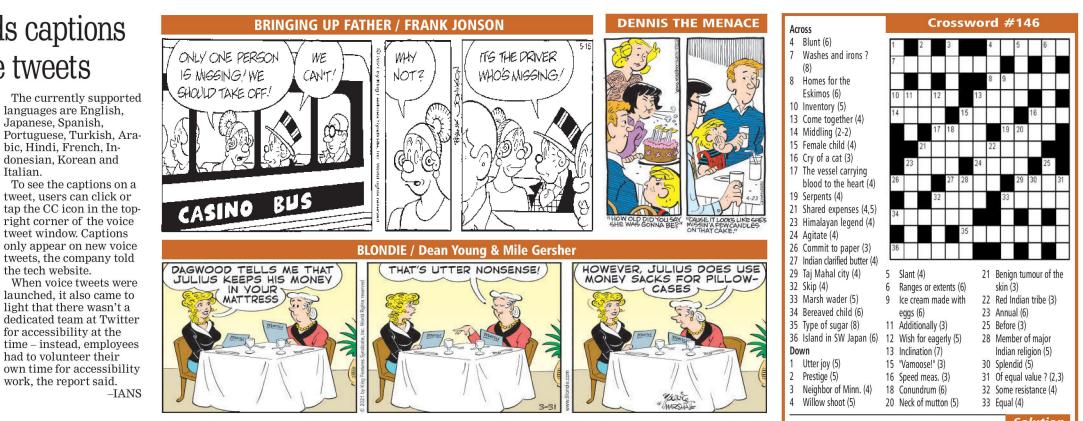
ID and password by sending a request to login insta.vote@linkintime.co.in. However, if he/she is already registered with our RTA for remote e-voting, then he/she can use his/her existing User ID and password for casting the votes. For details relating to Remote e-voting and E-voting at AGM, please refer to the Notice of the AGM. In case of any queries relating to voting by electronic means, please refer to the Frequently Asked Questions (FAQs) and e-voting user manual for Members available at the Help section of https://instavote.linkintime.co.in/In case of any grievances connected with facility for voting by electronic means, please contact

Mr. Rajiv Ranjan, Assistant Vice President - e-Voting, Link Intime India Private Limited, C-101, 1st Floor, 247 Park, Lal Bahadur Shastri Marg, Vikhroli (West), Mumbai Mumbai City MH 400083 IN, Email : insta.vote@linkintime.co.in Tel, : 022-49186000.

Members are requested to carefully read all the instructions detailed in the Notice of the AGM and in particular, instructions for joining the AGM, Manner of casting vote through Remote e-voting or e-voting during AGM.

> For Karda Constructions Limited Mayura Marathe

Date : July 16, 2021 **Company Secretary & Compliance Officer** Mem. No. ACS 44678 Place : Nashik



Notice of AGM and Annual Report 2020-21 has been sent through electronic mode to all

Shareholders may note that the Income Tax Act, 1961 (Act), as amended by the Finance Act 2020, mandates that dividends paid or distributed by Company after April 01, 2020 for Rs. 5.000/- or more shall be taxable in the hands of shareholders and the Company is with the provisions of the Act. The prescribed rates of TDS for various categories and the procedure for declarations are as follows:

) Resident Shareholder: Particulars **TDS Rate** With PAN 10% or as may be notified by the Government of India Without PAN 20% or as may be notified by the Government of India Submission of declaration NIL in Form 15G or Form 15H

To enable the compliance with TDS/ withhold tax from the dividend, the shareholders are requested to update their PAN with the Company/RTA (in case of shares held in physical mode) and depository participants (in case of shares held in demat mode) to get the benefit of Lower TDS rate and to enable the Company to provide the TDS Certificates to the demaked the transformation of the transfor

The Company is providing the remote e-voting facility as well as e-voting facility during the meeting. In Compliance with section 108 of the Companies Act 2013, the Company is

tweet window. Captions only appear on new voice tweets, the company told the tech website. When voice tweets were launched, it also came to light that there wasn't a dedicated team at Twitter for accessibility at the time - instead, employees had to volunteer their own time for accessibility

work, the report said.

TIME OUT

True or False?

Only one of the statements listed below

a. The fastest growing nail is on the

b. Everyone has a unique smell except

c. Wax in the ear can increase during

identical twins who smell the same

periods of fear, anxiety or tension

between the nose and upper lip.

4478 / © 2021 Amrita Bharati, Bharatiya Vidya Bhavan

philtrum is the depression or canal

Answer: Statement 'd' is false. The

s false. Which one is it?

middle finger.

d. The philtrum is

Tears shed

emotional

crying have

chemicals than tears shed

while cutting

an onion

during

a bone in the

GUIDING LIGHT How to find happiness within

– Ritesh Rawal

ountless products, services, games, foods, cars, avenues of entertainment, recharging and rejuvenation are all made with the underlying thought that the user attains happiness.

Life is, after all, a pursuit of happiness. However, so lost is man in this race that he is consumed by it per se, forgetting his true identity and oblivious of the purpose of taking birth. Let's first think about the happiness which this world is chasing. If we were to think about

it, why does one source of happiness not suffice and why does one have to get a new one in order to be 'happy' again? An example of this instance can be the life progression of a human being. As a child, a human wishes for toys, delicious food, attractive objects, and parental love. As he grows up, the things that used to bring him happiness in the previous vears do so no more.

Does this mean that at different stages of life we need different material objects to make ourselves happy? Well, the answer is an emphatic no.

The golden truth is that happiness as we know it is actually an idea of the mind. It is not a state which is to be attained.

A higher understanding is that happiness must come from within. When the mind is at rest, the soul at peace and the consciousness at ease, happiness is what occurs naturally and radiates inside out.

The ways of achieving this phenomenon include reading, finding out time for yourself, sitting still in nature, reflecting on life, contemplating its purpose, and above all, meditating on the source of infinite energy and joy within.

Any activity which boosts one's inner well-being such as yoga or mindfulness is therapeutic. It is like food for the soul. It is the wellspring of natural ecstasy. And why does engaging in the above activities help one be happy?

Because deep down our subconscious is aware of the self-realization that awaits to be accomplished. Whenever we world towards this ultimate goal of taking birth, our inner constitution becomes harmonious and happiness is a by-product.

(The author is a founder of Dudes & Dolls World, Adhyay School, and Ritesh Rawal Foundation)

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Himalayan legend (4)			35				
Agitate (4)							
Commit to paper (3)	3	6					
Indian clarified butter (4)				-			
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Skip (4)	6	Ranges or exte	ents (6)		skin (3)		
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Prestige (5)	16	Speed meas. (3)	31	Of equa	l value	? (2,3)
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3	2			9		1		5
			3		5		4	

WHAT TO DO: Fill in the grid so that every row, every column and every 3x3 box contains the digits 1 to 9. Every puzzle has only one correct solution.

S	v	9	S	2	3	8	F	6
S	1	L	Þ	6	8	9	S	ε
£	6	8	S	9	F	9	L	Þ
6	9	2	8	Þ	9	F	£	Z
8	F	S	6	£	2	Þ	9	9
Þ	G	3	L	S	9	2	6	8
9	8	g	3	L	S	6	t	1
1	£	6	9	9	Þ	S	8	L
F	2	Þ	1	8	6	ε	9	9

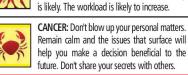
YOUR DAY

ARIES: Profit is foreseen for businesspeople. You are likely to make bold decisions today, mainly on the personal front. Keep your life partner happy. Don't worry about your opponents.



TAURUS: You may become popular in your friend circle. Those who are unmarried should keep checking their accounts on matrimonial sites. Learn to forgive others. Be on your toes.

xi2.3 seninosM



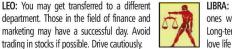
GEMINI: Money matters need to be handled

with care. Proper measures should be taken to

avoid financial hardship in the future. Travelling

trading in stocks if possible. Drive cautiously. VIRGO: Do not talk rudely to your seniors/ bosses. Better use your intelligence and skill instead of asking or expecting help from others.

Your anger may put you in trouble.



LIBRA: Backing from your parents or loved ones will help you to grow your business. Long-term investments will be beneficial. Your love life will be happy and blissful.

SCORPIO: You may meet some big personalities, mostly from the political sector. Do not waste your time running behind people who don't value your time and efforts.

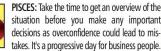
SAGITTARIUS: You won't be able to achieve your goals unless you are physically fit and healthy, so make sure you take proper care of your well-being. Keep your eyes on your opponents.

13



AQUARIUS: Worklife will be hectic. Make better use of time by delegating some tasks to juniors. Focus on the bigger picture and keep doing your best. Students may have a good day.

By Nilikash P. Pradhan



CAPRICORN: Those in the political sector

should express their views straightforwardly in front of their seniors. Take diplomatic moves at work. Discuss your ideas with subordinates.







२००२) अन्वये आणि सिक्यरिटी इंटरेस्ट (एन्फोर्समेंट) रूल्स २००२ च्या नियम ९ सहवाचता कलम ९३(१२) अन्वये प्रदान केलेल्या अधिकाराचा वापर करून सदरह श्री. दिलीपकुमार पी. सावानी हे मुंबई येथे दि. १.०३.२०२० रोजी मयत झाले

सदरह् कर्जदारांनी रक्कम अदा करण्यास कसूर केलेली आहे म्हणून कर्जदार आणि सर्वसामान्य जनतेला सूचना याद्वारे देण्यात येते की, निम्नस्वाक्षरीकारांनी प्रत्येक खात्यांसमोर नमूद केलेल्या तारखेस सदरहू अधिनियमाच्या नियम ९ सहवाचता सदरहू अधिनियमाच्या कलम १३(४) अन्वये त्याला/तिला प्रदान केलेल्या अधिकाराचा वापर करून येथील खालील वर्णिलेल्या मिळकतीचा **सांकेतिक कब्जा** घेतलेला आहे.

सूचना जारी करण्यात आली होती.

सूचना प्राप्त झाल्याच्या तारखेपासून ६० दिवसांत रक्कम अदा करण्यासाठी त्यांना बोलाविण्यासाठी यानंतर नमूद आणि प्रत्येक खात्यासमोर नमूद तारखेची मागणी

आता श्रीम. प्रिती डी. सावानी (दिवंगत श्री. दिलीपकुमार पी. सावानी यांची पत्नी) यांनी श्री. स्रेश्चंद्र पी. सावानी यांच्या विद्यमान संयुक्त संभासद यांच्यासह संयुक्तरित्या सोसायटीच्या संयुक्त सभासदत्वांकरिता अर्ज केला होता व सोसायटीच्या कायद्या अंतर्गत प्रदानित सर्व प्रक्रिया अनुसार त्यांच्या नावे सदर फ्लॅट/ शेअर/ भांडवल/ मालमत्तेमधील मयत सभासट श्री टिलीपकमार पी मावानी यांच्या मंपूर्ण शेअर्सच्या कायदा क्र. ३५ अंतर्गत टान्समिशन मार्फत हस्तांतरण करण्यात आले संयुक्त सभासदांकरिता सदर अर्ज व हस्तांतरण

धारक आहेत.

श्रीम. प्रिती डी. सावानी (अर्जदार) यांच्याद्वारे ट्रान्समिशन द्वारे हस्तांतरण सोसायटी कार्यालय . येथे एकमेव सभासदत्वांकरिता सदर अर्ज कायदा अंतर्गत क. ३५ /एमसीए कायदा. १९६० अतंर्गत टान्समिशन मार्फत सोसायटी कार्यालय येथे सादर . करण्यात आला आहे व अर्जदार यांनी सोसायटीच्या कायद्या अंतर्गत मयत सभासद श्री. दिलीपकमार पी. सावानी यांच्या कायदेशीर वारस यांच्या संयुक्त घोषणा व सर्व अन्य कायदेशी वारस यांचे आक्षेप न घेता प्रतिज्ञापत्र सादर करावे अर्जदार यांनी बृहन्मुंबई महानगरपालिका मुंबई डी विभाग. नोंदणीकरण क्र. डी-053000-835090/50505 टि ०६.०३.२०२० दारे जारी दिवंगत श्री. दिलीपकमार पी. सावानी यांना मत्य प्रमाणपत्र सादर केले आहे

सोसायटी याद्वारे सोसायटीच्या फ्लॅट / शेअर्स/ भांडवल/ मालमत्तेमधील मयत सभासदांच्या सदर शेअर्स व हितसंबंध यांचे हस्तांतरण करण्याकरिता दावे वा आक्षेप दावेदार, आक्षेपकर्ता वा आक्षेपकर्ता यांच्याकडून सदर सूचनेच्या प्रसिद्धी तारखोपासून १५ दिवसांच्या कालावधीच्या आत मागवीत आहेत व सदर दस्तावेज व अन्य प्रावे यांची प्रत व सोसायटीच्या फ्लॅट / शेअर्स/ भांडवल/ मालमत्तेमधील मयत सभासदांच्या शेअर्स व हितसंबंधाचे हस्तांतरण करण्याकरिता त्यांचे दावे/ आक्षेप मागवीत आहेत, जर वरील विहित कालावधीच्या आत कोणतेही दावे /आक्षेप प्राप्त न झाल्यास सोसायटी सदर सोसायटीच्या कायद्याअंतर्गत प्रदानित सदर शेअर्स प्रमाणपत्र/ भांडवल/ मालमत्तेमधील सदर शेअर्सचे हस्तांतरण करण्यास मुक्त असेल.

दावे/ आक्षेप, काही असल्यास ते सोसायटीस स्विकृत झाल्यास सोसायटीच्या भांडवल/ मालमत्तेमधील सभासदांच्या शेअर्स व हितसंबंधांचे हस्तांतरण करण्यास सोसायटीच्या कायद्याअंतर्गत प्रदानित स्वरूपात रद्द करण्यात येतील. सोसायटीच्या कायद्याअंतर्गत नोंदणीकृत प्रत दावेदार/ आक्षेपकर्ता यांच्याद्वा पडताळणीकरिता सोसायटीच्या कार्यालयामध्ये सचिव यांच्यासह सोसायटीकडे त्यांचा कालावधी संपेपर्यंत तारेखापर्यंत सूचनेच्या प्रसिद्धी तारखोपासून स. १०.०० ते सायं. ५.३० पर्यंत उपलब्ध आहे. नवजिवन को-ऑप. हा. सो. लि. यांच्याकरिता व वतीने सही/

श्री. कल्पेश भिमानी सन्मा. सामान्य सचिव ठिकाण : मंबई दि. १७.०७.२०२१

विशेषत: कर्जदार आणि सर्वसामान्य जनतेला याद्वारे सावधान करण्यात येते की, सदरह् मिळकतीच्या देवघेवीचा व्यवहार करू नये आणि सदरह् मिळकतीच्या देवघेवीचा कोणताही व्यवहार हा स्टेट बॅक ऑफ इंडियाच्या रक्कम आणि पुढील व्याजाच्या प्रभाराच्या अधीन राहील.

आणि पत्ता	मिळकतीच्या प्रोप्रायटर/ भागीदार/हमीदार/ मालकांचे नाव इ.	गहाण/प्रभारित मिळकतीचे वर्णन	प्रत्यक्ष कब्जाची तारीख	१) मागणी सूचनेची तारीख २) मागणी सूचनेनुसार थकबाकी रक्कम
खातिरेशन रामकृष्णन नादर आणि कला के नादर फ्लॅट क्र. एल/४०४, ४ था मजला, प्रकल्प क्रमांक १०, लाखेशोर ग्रीन सीएएसए लेकसाईड, कल्याण शिळ रोड, पलावा सिटी कार पार्किंग सल्हें क्र. ६९/१, ७१/ए/बी, ७०/१५०/६, ७, १०ए, १०बी क्षेत्र ७६.८४ ची. मी.	खातिरेशन रामकृष्णन नादर आणि कला के नादर	फ्लॅंट क्र. एल/४०४, ४ था मजला, प्रकल्प क्रमांक १०, लाखेशोर ग्रीन सीएएसए लेकसाईंड, कल्याण शिळ रोड, पलावा सिटी कार पार्किंग सब्हें क्र. ६९/१, ७१/ए/बी, ७०/१५०/६, ७, ९, १०ए, १०बी क्षेत्र ७६.८४ ची. मी.	१३.०७.२०२१	११.०४.२०१९ रु. २९,६९,९०८.००
दीपक यशवंत पवार आणि प्रीती डी. पवार प्लॅट क्र. ५०१, ५ वा मजला, बिल्डिंग क्र. १, एविंग, प्लॉट क्र. बी, श्री शंकेश्वर पार्क, सल्हें क्र. न्यु १९/जुना १०१, खांबाळ पाडा, आरबीटी शाळेजवळ, डोंबिवली पूर्व, ठाणे - ४२१२०१ क्षेत्र ४५.१६ ची. मी.	दीपक यशवंत पवार आणि प्रीती डी. पवार	फ्लेंट क्र. ५०१, ५ वा मजला, बिल्डिंग क्र. १, ए विंग, प्लॉट क्र. बी, श्री शंकेश्वर पार्क, सल्हें क्र. न्यु २९/जुना १०१, खांबाळ पाडा, आरबीटी शाळेजवळ, डॉबिवली पूर्व, ठाणे - ४२१२०१ क्षेत्र ४५.१६ चौ. मी.	१३.०७.२०२१	०६.०४.२०२१ रु. २९,३२,४२१.७१
फरजाना शेबू खान आणि शेबू शकील खान फ्लंट क्र. ६०३, ६ वा मजला, बिल्डिंग क्र. ५, टाईप-डी, सुदामा रिजेन्सी कॉम्प्लेक्स, सर्ल्हे क्र. १५६/१-डी आणि ई १५६* २ आणि ३ आणि १६४ दिवा शीळ रोड, खराडी पाडा, गाव डावले, दिवा – ४००६१२ क्षेत्र ४०० चौ. मी. (चटई)	फरजाना शेबू खान आणि शेबू शकील खान	पलॅंट क्र. ६०३, ६ वा मजला, बिल्डिंग क्र. ५, टाईप-डी, सुदामा रिजेन्सी कॉम्प्लेक्स, सल्हें क्र. १५६/१-डी आणि ई १५६* २ आणि ३ आणि १६४ दिवा शीळ रोड, खराडी पाडा, गाव डावले, दिवा – ४००६१२ क्षेत्र ४०० चौ. मी. (चटई)	१३.०७.२०२१	०९.१२.२०२० इ. २१,४४,१३५.००
दीपक रामचंद्र कलाविकट्टे आणि शुभागी दीपक कलाविकट्टे फ्लॅट क्र. बी-७०३, ७ वा मजला, अंबर स्टार सब्हें क्र. २९ (भाग), आणि जुना सब्हें क्र. १०१ (भाग), गाव कांचनगाव, ता. कल्याण, जि. ठाणे	दीपक रामचंद्र कलाविकट्टे आणि शुभांगी दीपक कलाविकट्टे	पलॅट क्र. बी–७०३, ७ वा मजला, अंबर स्टार सल्हें क्र. १९ (भाग), आणि जुना सल्हें क्र. १०१ (भाग), गाव कांचनगाव, ता. कल्याण, जि. ठाणे	१३.०७.२०२१	०४.११.२०२० रु. २४,१०,७३४.००
हनुमंत राजाराम गावडे फ्लॅट क्र. ६०५, ए विंग, सिएना, कासा बेला, डोंबिवली पूर्व, ठाणे - ४२१२०४	हनुमंत राजाराम गावडे	फ्लॅट क्र. ६०५, ए विंग, सिएना, कासा बेला, डोंबिवली पूर्व, ठाणे - ४२१२०४	१३.०७.२०२१	०६.०४.२०२१ रु. ३७,५०,८८१.००
ममता बच्चानी आणि सनी बच्चानी फ्लॅट क्र. ४०१, ४ था मजला, महादेव कृष्णा अपार्ट., युनिट क्र. ७८, शीट क्र. ४०, पंजाबी कॉलनी जवळ, उल्हासनगर - ४२१००४	ममता बच्चानी आणि सनी बच्चानी	पलॉट क्र. ४०१, ४ था मजला, महादेव कृष्णा अपार्ट., युनिट क्र. ७८, शीट क्र. ४०, पंजाबी कॉलनी जवळ, उल्हासनगर - ४२१००४	१३.०७.२०२१	०७.०४.२०२१ रु. २८,५३,६९८.००
संतोष यमाजी पंडागळे आणि शीतल व्हाय पंडागळे फ्लंट क्र. ४०१, महादेव कृष्णा अपार्ट., बीआरके क्र. ७२८ जवळ, सीटीएस क्र. ३०५२४, पंजाबी कॉलनी, उल्हासनगर, ठाणे	संतोष यमाजी पंडागळे आणि शीतल व्हाय पंडागळे	फ्लेंट क्र. ४०१, महादेव कृष्णा अपार्ट., बीआरके क्र. ७२८ जवळ, सीटीएस क्र. ३०५२४, पंजाबी कॉलनी, उल्हासनगर, ठाणे	१३.०७.२०२१	०६.०४.२०२१ रु. २८,४६,५८३.००
मोहम्मद अल्तामाश अन्सारी आणि गजाला तबस्सुम अन्सारी, फ्लॅट क्र. ६०३, ६ वा मजला, सी विंग, कासा ऑरेलिया, पलावा, गाव खोणी, डोंबिवली पूर्व, ठाणे ४२१३०१	मोहम्मद अल्तामाश अन्सारी आणि गजाला तबस्सुम अन्सारी	फ्लॅट क्र. ६०३, ६ वा मजला, सी विंग, कासा ऑरेलिया, पलावा, गाव खोणी, डोंबिवली पूर्व, ठाणे ४२१३०१	१३.०७.२०२१	०६.०४.२०२१ रू. ४५,०४,८४०.००
राम बाळकृष्ण दळवी आणि हर्षदा राम दळवी फ्लंट क्र. १०१, बिलिङंग क्र. एफ-४, १०१, हिमगिरी, लोक उपवन, फेज-॥ सीएचएस, पोखरण रोड, लेडी अल्वरस मार्ग क्र. २, माजिवडे, ठाणे, पश्चिम -	राम बाळकृष्ण दळवी आणि हर्षदा राम दळवी	पलॅट क्र. १०१, बिल्डिंग क्र. एफ- ४, १०१, हिमगिरी, लोक उपवन, फेज-॥ सीएचएस, पोखरण रोड, लेडी अल्वरस मार्ग क्र. २, माजिवडे, ठाणे, पश्चिम - ४००६१०	१५.०७.२०२१	२०.१०.२०२० रु. ५१,६४,०००.००

borrowers / guarantors as per the guidelines laid down by the RBI. It was observed by the screening committee that the borrowers / guarantors had committed various willful irregularities/defaults as detailed hereunder and accordingly meets the criteria to be classified as willful Defaulter in terms of the guidelines laid down by the RBI.

The irregularities/defaults/evidences as extracted out by the screening committee and directed to be communicated to the borrowers / guarantors calling for their submission as to why they should not be a declared as willful defaulter as per RBI guidelines are enumerated as under: Cause of Action: Diversion & Siphoning of funds -2.1.3(b) read with 2.2.1(c), 2.2.1(d) 2.2.1(e) and 2.1.3(c)

n view of the default committed by the borrower, the case was examined by the WDSC on 20.02.2021 with a view to ascertain willful default on the part of

Evidences/Events of Wilful Default:

<u>Capital infusion and Investment / Advances given in the same year</u> (R							
Particulars	30.06.2013	31.03.2016	Net Increase				
Share Capital	14.08	24.05	9.97				
Reserves & surplus	275.83	766.25	490.43				
Total	289.91	790.30	500.40				
Investment	12.98	313.95	300.97				
Short term Loans and Advances	57.41	130.07	72.65				
Total	70.39	444.02	373.62				

The increase is mainly due to capital infusion in the company and as the company has not made any profit during these years. The company has made a net increase of Rs. 300.97 crores in investment and Rs. 72.65 crores in short term loans and advances. Therefore it appears that majority of the capital infused is again taken away from the Company using group companies in the form of Investment and advances. As per the audited financials for FY 2016 the company has unquoted investment of Rs.313.33 crores. The company is not earning any material income in the form of interest, dividend, rent etc. from these investments. The Company has advances recoverable in cash or kind to the tune of Rs.128.72 crore as at 31.03.2016. Thus money parked in such sticky advances indicates money siphoned off through these parties for utilization outside the company.

* Transfer of Funds to Group Companies:

On analysis of bank statements it is observed that the company has transferred significant amount of funds to group companies and to personal accounts of promoters on adhoc basis. Such unjustified transfer to group companies having no business nexus appears to be mis-utilization of borrowings and nounts to diversion of funds

 <u>Routing Sales proceeds through banks other than consortium</u>:
 PMT has opened Current Account with Axis Bank & Bank of Maharashtra, Bank of India, IDBI Bank, IOB without obtaining NOC/ permission from Consortium. Based on review of bank book, noted inflow valuing approx. INR 1,506.57 crores and outflow valuing approx. INR 1,472.84 crores from nonconsortium bank account post February 27, 2012.

Other Expense Analysis:

On various occasions the company has made ad-hoc payment to jewellery stores/ shops for purchase of precious metal and stones. Company has paid huge professional & legal charges to Bigline Trading Company P Ltd and Admire Distributors Private Itd at Regular Intervals Unusual flow of funds:

As per financials of June 2014, a sum of Rs. 227.53 crores has been received as share application money pending allotment. In the same period, a significant increase in investments to the tune of Rs. 130 crores. On analysis of bank statements it is observed that there are huge payments made by the company to various parties and on the same date equivalent amount received by the company: eg 30" April 2014 payments and infusion of Rs. 64 crores observed. Such a pattern indicates that the amounts brought in are through round tripping of funds merely by rotation of entries. LCs issued to shareholders:

It is observed that the Company has opened various LCs amounting to Rs. 202.17 crore from UCO Bank during the period 2007-2011. However documents pertaining to opening and payment of these LCs such as invoices, LRs were not available for verification. Further they could not ascertain purchases being recorded from the parties against which LCs were opened.

Further it is observed that out of Rs.202.17 crores, LCs amounting to Rs.200.38 crore have been opened in favour of the shareholders of the company. (Rs. In crores)

Particulars	LC Amount	% of Shareholding
M/s. Dipraj Trading Private Limited	86.26	1.76
M/s. Turin Trading Private Limited	75.72	1.50
M/s. Bally Trading Private Limited	38.40	1.76

M/s. Turin Trading Private Limited is involved in wholesale of house hold goods whereas M/s. Dipraj Trading Private Limited is involved in whole sale trade of non-agricultural intermediate products , waste and scrap. This implies funds have been diverted through LCs using such related parties which may tantamount to fraud.

Review of share capital (Observation by M/s. Emst & Young LLP) It is noted that between July 2013 to March 2018, PMT's share capital (including share premium) increased by approx. INR 756.87 crores. A total of 1.08 crore shares having face value of INR 10 per share were issued by PMT at the premium of INR 693 / INR 698 per share. The majority of these funds were infused as share capital by two entities - Niche Investment Holdings Pvt Ltd (INR 371.79 crores) and NCY Equity Growth Investment (INR 225.54 crores). Both Niche and NCY were Mauritius based entities and post infusion, combined shareholding of Niche and NCY was approx. 41%.

End utilization of infused share capital

Noted that majority of the funds were subsequently taken out by payments made to PMT's potential related / linked entities. Summary of the potential fund utilization is listed below:

Payment to PMT's potential related / linked entities – INR 724.52 crores (including investment of approx. INR 322.88 crores by PMT into preference shares of Sterling Biotech Limited (total such investment into preference shares of Sterling Biotech Limited was approx. INR 335.07 crores)). Repayment of loans and Payment to other entities - INR 86.35 crores

Such a significant investment into preference shares of a group company (Sterling Biotech Limited) without returns in the form of dividend undergoing losses and having being named in the Adjudicating Authority Order for various fraudulent activities appears to be a suspicious in nature. In view of the above, in terms of Diversion & Siphoning of funds –2.1.3(b) read with 2.2.1(c), 2.2.1(d) 2.2.1(e) and 2.1.3(c) of the RBI Master Circular No. No.RBI/ 2015-16/100 DBR.No.CID. BC.22/20.16.003/ 2015-16 date 01.07.2015, each of you are required by the WDSC to show cause as to why each of

you should not be a declared a willful defaulter for the reported diversion / siphoning of funds/reasons specified hereinabove. Please ensure that your reply should reach us on or before 26.05.2021 failing which the committee would be constrained to proceed further in the matter based on the evidence on record treating as if you have no reason/explanation to offer in rebuttal.

Branch Manag

For Wilful Defaulter Screening Committee (WDSC)