



(From left) Bhau Daji Lad has created a virtual walk-through for some of its art collections, NCPA@Home has made available its musical and other performance archives for free, and BookMyShow is hosting live performances on its platform

Branding the arts on a digital stage

Performance venues, museums, and artists don the digital greasepaint, look for new identities, patrons and business models for a post-pandemic future

AMRITHA PILLAY
Mumbai, 2 July

How does one recreate the experience of a live concert, a museum walk-through or, an evening soaked in laughter, when the venues are locked out and audiences are all locked up at home? For the past few months, this is a question that has riddled artists, theatre and auditoria owners and ticketing firms, as much as it has challenged brands that found themselves out in the cold, looking for ways to engage with consumers.

Be it hoary performance venues such as the NCPA (National Centre for Performing Arts) in Mumbai, or BookMyShow or the city's museums and artists across disciplines, the lockdown has thrown a huge spanner in the works. It has pushed them to explore new and hitherto untapped business opportunities of course. But more importantly, it has driven home the need to create a distinct identity for their brand of art. Hence NCPA has a special initiative called NCPA@Home, the museums across the country have a special logo for their

digital identities and an aggressive social media team promoting the online calendar of events and companies have a special activations team that is working with artists and art institutions to craft unique, branded experiences.

Tasneem Mehta, managing trustee and director for the Bhau Daji Lad (BDL) museum in Mumbai that has a packed calendar of events said that people may or may not choose to spend money on a digital experience. "But we (the arts community) are looking at a future where this will have to be factored in, as travelling to visit museums or attend concerts may not be physically possible for a long while," she explained and was quick to clarify that the museum is a not-for-profit entity and will focus on making art available to all.

Not all art institutions or artists can plot a similar path. Hence the need to create a sustainable future without live audiences is driving many into new relationships. For instance, HSBG has a platform that supports stand-up comedy sketches, poetry readings and such other experiences. Several alcohol brands are pro-

moting singers, musical acts and so on and the online ticketing platform, BookMyShow, has just launched a virtual music festival.

The pandemic has levelled the playing field in the world of Art; the virtual world plays by a common set of rules and brands are democratic in their hunt for the best fit for their consumer groups. This has thrown up several challenges; one being the need to define one's institution or performing discipline sharply, so as to stand out in the crowd and second, a new toolkit for copyrights and monetisation.

The arts at home

Within weeks of the lockdown, NCPA@home opened up it archives free of cost. "Covid-19 has put a big dampener by not allowing audiences, so we are forced to go online. With the gramophone in 1901, offline consumption of performances is not a new thing, this time there is visual available too," said Dr Suvarnalata Rao, Indian music head for NCPA.

The BDL museum developed a range of digital programmes for different constituencies. Its digital calendar

is full with lectures on Indian art and history and workshops for people across age groups, its social media team has been aggressive in keeping the recall high and the museum visible in the mass of activations in the world of art.

Without a vast documented library of content, emerging artists and individual purveyors of the arts have had to plot a different path to their audiences. For them, brands such as Decathlon, MakeMyTrip, HSBG and Asian Paints among many others have helped engage with audiences/consumers holed up at home.

Protecting the brand

NCPA has been very careful in its rights and permissions so far, ensuring that they have all artists in agreement before they broadcast a performance. However this limits the number of such performances and the institutions ability to sustain itself in the future, and NCPA@Home said it will soon put an end to the free content.

While monetisation is one challenge, guarding copyrights is another, and a tougher one. Rakesh Nigam, chief executive officer (CEO) of The Indian Performing Right Society says IPRS is working on a new tariff model to meet the new requirement. "We have kept two things in mind - how to make it affordable for all users and also ensure that the authors and composers of music can successfully thrive."

As the pandemic rages unabated, it is likely that copyright, monetisation and branding sit at the same table as the artists and their talent teams. Are the audiences ready for the brand makeover?

FROM PAGE 1

CBI books GVK...

The agency estimates the sum involved in the scam could be even higher at ₹1,000 crore. The spokesperson for MIAL said: "MIAL is surprised to note the registration of case by CBI against MIAL and others. MIAL would have provided every assistance had the agency sought explanation or any document even if a preliminary enquiry had been initiated. MIAL is a transparent and responsible corporate entity which is committed to co-operate with the agency in its investigation to arrive at the truth."

According to the probe agency, wrongdoing started in 2012. It involved inflating the expenditure of MIAL; underreporting its revenue earnings and using it for meeting personal expenses of the GVK promoters and their relatives; misusing the reserve funds of MIAL; and siphoning off the funds sanctioned to it by the AAI by showing work that was not done.

"We are examining the CBI case and related evidence. The process of booking the accused under the Prevention of Money Laundering Act (PMLA) has been initiated and will be done in a day or two. Siphoning off funds through bogus contracts and the role of nine entities, allegedly belonging to promoter group firms, will be probed," said a senior ED official.

MIAL is a joint venture of the GVK group, the AAI, and foreign entities. The AAI entered into an agreement with the two others for operating, managing, and developing the airport.

The agreement states Mumbai airport should be run by MIAL on a revenue-sharing model, where 38.7 per cent of the rev-

enue is to be given as an annual fee to the AAI. The probe agency said the AAI gave GVK 200 acres of underdeveloped land for redevelopment. In 2017 and 2018, MIAL allegedly signed "bogus contracts" with nine companies, owned by the promoters' relatives, for real estate development. It had also transferred ₹310 crore to these firms even when the contracts were not executed. These companies also availed of fake input tax credit, which caused a further loss to the government, it said.

In another allegedly sharp practice, from 2012 onwards, GVK used the surplus of MIAL, of ₹395 crore, to finance other group companies.

"They created forged board meeting resolutions of MIAL, authorising keeping the reserve surplus funds of MIAL as fixed deposit receipts (FDRs) with public sector banks in Hyderabad. MIAL is a Mumbai-based company but they chose to deposit the funds in the form of FDRs with a Hyderabad-based branch of Bank of India," said the CBI in its probe report.

JSW to bring...

While the firm's defence division does not import from China, its other businesses source products from that country. Earlier this month, Anil Agarwal, executive chairman of Vedanta Resources, had given a call to give up on Chinese goods. "Most power plants in India are imported from China. BHEL, a PSU, is very capable of producing the best power plants in the world. If given full autonomy and either corporatised or privatised, without laying off any personnel, it can do wonders for #atmanirbharIndia," Agarwal tweeted on June 17.

Much before the current India-China dispute, Reliance Industries had divulged its intention to not rely on China. During US President Donald Trump's visit to India in February, RIL Chairman Mukesh Ambani said Reliance Jio had not bought a single Chinese component. "We're going to do SG. We're the only network in the world that doesn't have a single Chinese component," Ambani reportedly told Trump. The US government has been putting a lot of pressure on India to keep China's Huawei off the SG equipment suppliers' list. After the latest Chinese incursions into India, Huawei's future in India looks uncertain.

alised and terms sheets have been exchanged," Agrawal added.

GVKs looking to raise capital are facing multiple challenges in the current environment, given the sharper focus on the past track record of delivering returns to LPs and exits across cycles.

"For the first time GPs are finding it extremely difficult to get the attention of LPs, which are extremely distracted by what's happening in their global portfolios. GPs with less than 2-3 funds under their belt will find it difficult to raise capital," Soni said.

States divided...

Although collection of compensation cess improved significantly to ₹6,020 crore in May, from ₹990 crore in April, this was still about 22 per cent lower than the same month last year. Cess collection April was 88 per cent lower than the previous year. To address this the council last month decided to hold a single-agenda meeting in July to discuss the compensation issue.

Punjab Finance Minister Manpreet Singh Badal told this newspaper that he will pitch for market borrowing to compensate states. "Our stand will be to extend the cess collection period for another 2-3 years for the repayment."

Echoing Badal's views, Kerala Finance Minister Thomas Isaac said the GST Council should be allowed to borrow from the markets to pay states. He argued that the Centre could provide a sovereign guarantee. "It is a fund (compensation cess), which can borrow. Centre can give the guarantee, what is the problem there," he said.

However, Modi told *Business Standard* that borrowing would not be feasible for both the Centre and states. "I personally feel that borrowing from the market is wishful thinking as no one will give a loan at this time. The question is also, who will take a loan and how will it be repaid," he said.

He said states will have to accept that compensation will not be possible in case cess collection is inadequate.

West Bengal Finance Minister Amit Mitra said the council does not have any equity or security to offer to be able to borrow. He said former finance minister Arun Jaitley had discussed a scenario where there would be a shortfall in cess collection and the possibility of borrowing from the market. "He had said that we may have to borrow and pay back after the sixth or seventh year after the compensation period is over. The question is how? The GST Council doesn't have a locus standi, how can it borrow? It doesn't have equity and doesn't have any security to offer."

Mitra added that the only option is a sovereign guarantee by the Centre. "But we don't even know if that will happen," he added.

Assam Finance Minister Himanta Biswa Sarma said that it would not be possible for the GST Council to borrow. Only the Centre can do so. "The GST Council is neither a sovereign body nor a sub-sovereign body. So even if you take a loan, somebody has to give a guarantee. If the central government gives guarantee to loans, the central government can itself borrow," he said.

BS SUDOKU # 3093

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★★★
Solution tomorrow

HOW TO PLAY
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DCM SHRIRAM LTD.
Regd. Office: 2nd Floor, (West Wing), Worldmark 1, Aerocity, New Delhi - 110037.
Tel : 011-42100200
CIN No. : L74899DL1989PLC034923
E-mail : shares@dcmsriram.com Website : www.dcmsriram.com

NOTICE
(For the attention of Equity Shareholders of the Company)

This notice is being published pursuant to the provisions of the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 as amended ("the Rules") notified by the Ministry of Corporate Affairs effective September 7, 2016. The aforesaid Rules have prescribed the manner of dealing with the shares in respect of which dividend has remained unclaimed/un-paid for seven consecutive years or more. The list of such shareholders is being uploaded on the Company's website at www.dcmsriram.com. In compliance with the Rules, individual letters of information are also being sent to the shareholders at their latest available address who have not en-cashed their dividend for last 7 years i.e. since the final dividend for FY 2012-13 onwards as per the records of the Company and this notice is being issued accordingly. The concerned shareholders are requested to write to the Company/Registrar and Share Transfer Agent - M/s. MCS Share Transfer Agent Ltd., F-65, Okhla Industrial Area, Phase - I, New Delhi - 110020. Tel.: 011-41406149-52, E-mail : helpdeskdelhi@mcsregistrars.com. For any clarification, shareholders are requested to refer individual notice sent to you. A copy of the said notice is also available on the website of the Company at www.dcmsriram.com. Please quote your folio/DP ID number in all correspondence.

Place : New Delhi
Date : 2.7.2020

For DCM Shriram Ltd.
Sameet Gambhir
Company Secretary & Compliance Officer

KABA SECURITY SYSTEMS PRIVATE LIMITED
(CIN: U74899DL1992PTC049657)

Registered office: VIPPS Centre, Plot No 2 Local Shopping Centre Block EFGH, Masjid Moth, Greater Kailash Part-II, New Delhi - 110048.
Ph: +91 9962012542 Email: statutory-india.in@domakaba.com
Before the Central Government, Northern Regional Director, Delhi
In the matter of sub-section (4) of Section 13 of Companies Act, 2013 and clause (a) of sub-rule (5) of rule 30 of the Companies (Incorporation) Rules, 2014

AND

In the matter of Kaba Security Systems Private Limited having registered office at VIPPS Centre, Plot No 2 Local Shopping Centre Block EFGH, Masjid Moth, Greater Kailash Part-II, New Delhi - 110048

NOTICE

Notice is hereby given to the General Public that the Company proposes to make an application to the Central Government under Section 13 of the Companies Act, 2013 seeking confirmation of alteration of the Memorandum of Association of the Company in terms of the Special Resolution passed at the Extraordinary General Meeting held on Friday, 22 nd May 2020 to enable the company to change its registered office from VIPPS Centre, Plot No 2 Local Shopping Centre Block EFGH, Masjid Moth, Greater Kailash Part-II, New Delhi - 110048 to No.48/3, Mahindra World City, S. No 56 /110/12/112/1A, 8 th Avenue, Anjur Village, Chengalpattu taluk, Kancheepuram District - 603 002 in the State of Tamil Nadu.

Any person whose interest is likely to be affected by the proposed change of registered office of the Company may deliver either on the MCA-21 portal (www.mca.gov.in) by filing investor compliant form or cause to be delivered or send by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition to the Regional Director at the address - B-2 Wing, 2nd Floor, Parvayaran Bhawan, CGO Complex, New Delhi - 110003 within fourteen days of the date of publication of this notice with a copy to the applicant company at its registered office at the address mentioned below:

VIPPS Centre, Plot No 2 Local Shopping Centre Block EFGH, Masjid Moth, Greater Kailash Part-II, New Delhi - 110 048

For and behalf of Board of Directors
Kaba Security Systems Private Limited
Ravi Kannan
Designation: Director
DIN: 01889320

Place: Delhi
Date: 03 July 2020

HIMACHAL PRADESH PUBLIC WORKS DEPARTMENT
Ph. 01905-272269 Fax: 272862, Email: ee-dhar-hp@nic.in

INVITATION FOR BIDS (IFB)

No: PW-DPDC-CB-Tender/2019:3976-78 Date: 30/06/2020

The Executive Engineer, Dharampur Division, HPPWD Dharampur, Distt. Mandi (H.P) on behalf of Governor of H.P invites the term rate bids, in electronic tendering systems from the eligible class of contractors registered with HPPWD for the work as detailed in the table.

S. No	Name of Work	Estimated Cost (In Rs.)	Starting Date for downloading Bid	Earnest Money (in Rs.)	Deadline for submission of Bid.
1	C/O Science block Govt. Sen, Sec. School Cholithara (SH: Building portion Water Supply, Rain Harvesting Tank and Site Development)	99,99,563.00	16/07/2020	1,32,500/-	29/07/2020
2	C/O Science block Govt. Sen, Sec. School Tihra (SH: Building portion Water Supply, Rain Harvesting Tank and Site Development)	98,27,144.00	16/07/2020	1,31,500/-	29/07/2020
3	C/O Science block Govt. Sen, Sec. School Gaidithar (SH: Building portion Water Supply, Rain Harvesting Tank and Site Development)	99,73,944.00	16/07/2020	1,33,000/-	29/07/2020

The bidders are advised to note other details of tender from the department website www.hpntenders.gov.in

Executive Engineer,
Dharampur Division,
HPPWD Dharampur,
Distt. Mandi (H.P)
On behalf of Governor of H.P.

1290/2020-2021

WENDT (INDIA) LIMITED
CIN:L85110KA1980PLC003913. Regd. Office: Flat.No.A-2-105, 1st Floor, Cauvery Block, National Games, Housing Complex, Koramangala, Bangalore - 560 047. Phone: +91-4344-05500. Fax: +91-4344-05620. E-mail: investorservices@wendtindia.com Web: www.wendtindia.com

NOTICE

Notice is hereby given that the 38th Annual General Meeting (AGM) of the Members of Wendt (India) Limited will be held at 3.00 p.m. on Friday, July 24, 2020 through Video Conferencing (VC) or Other Audio Visual Means (OAVM) pursuant to Circular No. 20/2020 dated May 05, 2020 read with Circular Nos. 14/2020 dated April 08, 2020 and 17/2020 dated April 13, 2020 issued by the Ministry of Corporate Affairs (MCA) and circular no. SEBI/HO/CFD/CMD/1/CIR/P/2020/79 dated 12th May 2020 issued by the Securities and Exchange Board of India (SEBI) to transact the ordinary and special businesses contained in the Notice dated May 28, 2020 convening the meeting. The AGM Notice and the Annual Report comprising the Audited Standalone Financial Statements for the year ended 31st March 2020, Directors' Report and Auditors' Report thereon as well as the Audited Consolidated Financial Statements and Auditors' Report thereon for the year ended as on that date (AGM documents) has been sent electronically to such Members whose e-mail addresses are registered with their respective Depository Participants (DPs) or the Company's Registrar and Share Transfer Agent (RTA) M/s. KFin Technologies Private Limited. The above documents are also available on the Company's website <http://www.wendtindia.com> as well as <https://evoting.karvy.com/>, website of the RTA. Members may note that no physical/hard copies of the AGM documents would be sent or provided, even if requested. Detailed instructions to Members for registration of their e-mail addresses, manner of participating in the 38th AGM through VCOAVM including manner voting is set out in the Notice of the AGM.

Notice is also hereby given pursuant to the provisions of Section 91 of the Companies Act, 2013 and the applicable Rules thereunder that the Register of Members and Share Transfer Books of the Company will remain closed from 17th July 2020 to 24th July 2020 (both days inclusive) for the purpose of determining the Members entitled to receive the final dividend for the year ended 31st March 2020, if any, declared at the AGM.

Pursuant to the provisions of Section 108 of the Companies Act, 2013, Rule 20 of the Companies (Management and Administration) Rules, 2014 and the provisions of Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and circulars issued by MCA and SEBI in this regard, Members are provided with the facility to cast their vote electronically, through the e-voting services provided by M/s. KFin Technologies Private Limited on all resolutions set forth in the Notice. The voting rights shall be in proportion to shares held by the Members as on 17th July 2020 being the cut-off date. Any person who becomes a Member of the Company after despatch of Notice of the meeting and holding shares as on the cut-off date, i.e. 17th July 2020 may obtain the User ID and password by contacting KFin's Toll Free No. 1-800-345-4001 or by sending an e-mail request to evoting@kfintech.com or inward.ris@kfintech.com or rajitha.cholleti@kfintech.com. However, if such member is already registered with KFin for e-voting, then he/she can use their existing user ID and password for casting their vote. Please note that Members holding shares as on cut-off date will only be entitled to avail the facility of remote e-voting or voting on the date of the AGM.

The remote e-voting period shall commence at 9.00 a.m. (IST) on Monday, 20th July 2020 and end at 5.00 p.m. (IST) Thursday, 23rd July 2020. During this period, Members holding shares either in physical form or in dematerialised form, as on the cut-off date i.e., 17th July 2020, may cast their vote electronically in the manner and process set out in the AGM Notice. The remote e-voting module shall be disabled for voting thereafter. Once the vote on a resolution is cast by the Member, the Member will not be allowed to change it subsequently. A Member can participate in the AGM through video conferencing/other audio visual means even after exercising the right to vote through remote e-voting but will not be allowed to vote again during the AGM through Instapoll. Members not opting for remote e-voting will be offered the facility to vote during the AGM through Instapoll. A Member can opt for only one mode of voting i.e. either through remote e-voting or e-voting through Instapoll during AGM.

In case of queries or grievances pertaining to e-voting, members may contact Ms. Rajitha Cholleti, Manager - Corporate Register, KFin Technologies Private Limited, Selenium Tower B, Plot 31 & 32, Gachibowli, Financial District, Nanakramguda, Hyderabad - 500 032; Tel: 040-6716 2222; Mobile No.: 9985671369 Toll Free No. 1-800-345-4001. E-mail: rajitha.cholleti@kfintech.com or inward.ris@kfintech.com.

For WENDT (INDIA) LIMITED
Sd/-
Janani TA
Company Secretary

Date: 2nd July 2020
Place: Chennai

INDIAN OVERSEAS BANK
PUNJABI BAGH BRANCH (0687)
1/52, North Avenue Road, Punjabi Bagh, New Delhi-110026
Ph : 011-25223019, 25223958

POSSESSION NOTICE
(for Immovable Property) (Rule 8(1))

Whereas the undersigned being the Authorised Officer of the Indian Overseas 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(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice Dated 07.10.2019 calling upon the Borrowers / Mortgagees / Guarantors Mr Aditya Shanker & Mrs Shalini (hereinafter referred as "borrowers"), all R/o 168, 11th Floor, Block B, Sector-8, Dwarka, New Delhi-110075 to repay the amount mentioned in the notice being Rs. 39,07,981/- (Rupees Thirty Nine Lakhs Seven Thousand Nine Hundred Eighty One only) as on 07.10.2019 with further interest at contractual rates and rests, charges etc till date of realization within 60 days from the date of receipt of the said notice.

(1) The borrowers having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said Rules on this 01st day of July of the year 2020.

(2) The borrowers in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Indian Overseas Bank for an amount of Rs. 39,07,981/- (Rupees Thirty Nine Lakhs Seven Thousand Nine Hundred Eighty One only) as on 07.10.2019 with interest thereon at contractual rates & rests as agreed, charges etc., from the aforesaid date mentioned in the demand notice till date of payment less repayments, if any, made after issuance of Demand Notice. The dues payable as on the date of taking possession is Rs. 41,91,530/- (Rupees Forty One Lakhs Ninety One Thousand Five Hundred Thirty only) payable with further interest at contractual rates & rests, charges etc., till date of payment.

(3) The borrowers attention is invited to provisions of Sub-section(8) of the Section 13 of the Act, in respect of time available to them, to redeem the secured assets.

DESCRIPTION OF IMMOVABLE PROPERTY

All that part and parcel of the property consisting of Residential Property no 168, 11th Floor, Block B, Sector-8, Dwarka, New Delhi-110075 having plinth area 60 Sq Mtrs owned by Mrs Shalini Shankar and Mr Aditya Shankar. Bounded (As per Valuation Report dt. 31.01.2020), On the North by: Entry/Gali, On the South by: Other's Property, On the East by: Property No-167

On the West by: Road

Date : 01.07.2020
Place: New Delhi

Authorised officer,
Indian Overseas Bank

NOTICE

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

NOTICE is hereby given to the Shareholders of the Company pursuant to Section 124 of the Companies Act, 2013 ("the Act") read with Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 as amended from time to time ("the Rules") and other applicable provisions of the Act, if any, that the Company will credit the shares in respect of which dividend has remained unclaimed for seven (7) consecutive years or more to the DEMAT Account of the Investor Education and Protection Fund Authority ("IEPF").

The Company has communicated individually to the concerned Shareholders to claim their unpaid/unclaimed dividend amount(s) for the financial year 2012-13 and failure to claim the same would lead to their equity shares being transferred to the IEPF Demat Account without any further notice. The full details of such shareholders including their names, folio number or DP ID - Client ID and the number of share(s) due for transfer are available on the website of the Company i.e. www.hindustaninb.com. Shareholders are requested to verify the details of their share(s) liable to be transferred to IEPF.

In the event, no communication is received from such Shareholders by 1st October, 2020, the Company will be constrained to transfer the shares to the DEMAT Account of IEPF in compliance with the Rules. The concerned shareholders, holding shares in physical form and whose shares are to be transferred may note that the Company would be issuing duplicate share certificate(s) held by them for the purpose of transfer of shares to DEMAT Account of IEPF as per the Rules and upon such issue, the original share certificate(s) which stand registered in their name will stand automatically cancelled and be deemed non-negotiable.

Shareholders may further note that the details uploaded by the Company on its website shall be deemed adequate notice in respect of issue of the Duplicate Share Certificate(s) by the Company for the purpose of transfer of physical shares to IEPF. Shareholders can claim back from the IEPF Authority the share(s) so transferred as well as unclaimed dividends and corporate benefits accruing on such shares, if any, by following the procedure prescribed in the Rules. No claim shall lie against the Company with respect to the unclaimed dividends and shares transferred to IEPF pursuant to the Rules.

In case shareholder(s) have any query on the subject matter and the Rules, they may contact Beetal Financial & Computer Services (P) Ltd. Company's Registrars & Share Transfer Agent at Beetal House, 3rd Floor, 99 Mandarini, Behind Local Shopping Centre, Near Dada Harsukhdas Mandir, New Delhi-110062 or write an email at beetalra@gmail.com.

For Hindustan Tin Works Limited
Sd/-
Rajat Pathak
VP (Finance) & Company Secretary

Place: New Delhi
Date: 01st July, 2020

INTERNATIONAL COMBUSTION (INDIA) LIMITED
CIN : L36912WB1936PLC008858
Registered Office : Infinity Benchmark, 11th Floor, Plot No. G-1, Block EP & GP, Sector V, Salt Lake Electronics Complex, Kolkata - 700091
Phone No. : 033-4080 3000 ; Fax No: 033 2357 6653
Website : www.internationalcombustion.in ; E-mail : info@internationalcombustion.in

NOTICE
(For the attention of equity shareholders of the Company)

Notice is hereby given that International Combustion (India) Ltd. ("the Company") would be transferring all shares in respect of which dividend has/have remained unpaid or unclaimed for seven consecutive Financial Years beginning with the Financial Year 2012-2013, to the Investor Education and Protection Fund (IEPF) Authority, pursuant to Section 124(6) of the Companies Act, 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016. The said shares correspond to the shareholders who have not claimed their dividend for the Financial Year 2012-13 and also their dividends for the subsequent Financial Years.

Notice is further given that the Company has already sent a specific communication by Registered Post to the latest available addresses of the shareholders, whose dividends are lying unclaimed for the said Financial Year 2012-13 and for the subsequent Financial Years, inter alia, providing the details of the shares proposed to be transferred to the IEPF Authority.

Further in terms of Rule 6(3) of the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, the statement containing the details of name, address, folio number, demat account number and number of equity shares due for transfer is made available on the Company's website address mentioned as above for information and necessary action by the concerned shareholders.

For further information on the above matter and / or to claim the unpaid/unclaimed dividend, concerned shareholders may contact, on or before 10th September, 2020, the Registrars and Share Transfer Agent of the Company, M/s. C B Management Services (P) Ltd. at P-22, Bondel Road, Kolkata 700 019, Tel Nos.: 033-4011 6700/6717, Fax: 033-4011 6739, Email: ta@cbmsl.com or the Company Secretary & Compliance Officer of the Company, Mr. Suhas Chandra Saha, at the Registered Office Address of the Company at Infinity Benchmark, 11th Floor, Plot No. G-1, Block EP & GP, Sector V, Salt Lake Electronics Complex, Kolkata-700 091, Tel.Nos.: 033-4080 3000/3013, E-mail: sc.saha@internationalcombustion.in.

The concerned shareholders are requested to claim their unclaimed/unpaid dividend amount (s) on or before 10th September, 2020, failing which the shares, in respect of which the dividends are lying unpaid/unclaimed for the above-mentioned Financial Years, shall be transferred to the IEPF Authority. It may also be noted that all subsequent corporate benefits that may accrue in relation to the above shares shall also be credited to the said IEPF Authority.

The concerned shareholders, holding shares in physical form and whose shares are liable to be transferred to the IEPF Authority, may note that the Company would be issuing new/duplicate share certificates in lieu of the original share certificates held by them for the purpose of transfer of shares to IEPF Authority as per rules and upon such issue, the original share certificates which stand registered in their names shall stand automatically cancelled and be deemed non-negotiable. The shareholders may further note that the details uploaded by the Company on its website should be regarded and shall be deemed adequate notice in respect of issue of the new/ duplicate share certificates by the Company for the purpose of transfer of shares to IEPF Authority pursuant to the rules.

In case the concerned shareholders wish to claim the shares after transfer to the IEPF Authority, a separate application has to be made to IEPF Authority in Form IEPF-5, as prescribed under the Rules and the same is available at IEPF website, www.iepf.gov.in.

For International Combustion (India) Limited
S. C. Saha
Company Secretary

Place : Kolkata
Date : 01.07.2020

NOTICE

Notice is hereby given that the following Share Certificate(s) has/have been reported as lost/misplaced and the holders of the Shares Certificate(s) have applied to the Company for the issue of Duplicate Share Certificate :

S. No.	Name of the Shareholders	Folio No.	Certificate No.	Distinctive No(s)	No of Shares
1.	Birju K Sampal	B000746	11753	2813501-2813600	100

Any person(s) who has/have any claim in respect of the said certificate(s) should lodge such claim(s) with the Share Department of the Company at JAY USHIN LIMITED, G1-48, G.T. Karnal Road, Industrial Area, Delhi-110033 within 15 days of the publication of this notice, after which no claim will be entertained and the Company will proceed to issue Duplicate Share Certificates to the above mentioned shareholders.

for Jay Ushin Limited
Sd/-
Amit Kithania
Date: 02.07.2020 Sr. Manager Finance & Company Secretary

मंगलम इंजीनियरिंग प्रोजेक्ट्स लिमिटेड

पंजीकृत कार्यालय: 101 सी, कुंदन हाउस, मूलतः, हरिनगर ओवर, मयूर रोड, नई दिल्ली-110014
CIN: L74899DL1984PLC017356; ई-मेल: info@manglamengineering.com
वेबसाइट: www.manglamengineering.com; दूरभाष सं. 011 2634 0298/4347, 033-22482391
31 मार्च, 2020 को समाप्त तिमाही एवं वर्ष के लिए लेखा परीक्षण विवरण (₹ लाख में) संक्षिप्त सार

विवरण	31.03.2020	31.03.2020	31.03.2019	31.03.2019
	को समाप्त तिमाही	को समाप्त तिमाही	को समाप्त तिमाही	को समाप्त तिमाही
परिचालन से कुल आय (विवरण)	14.00	32.27	1.47	0.59
करोड़पत अति हेतु विवरण (विवरण)	9.01	21.26	(2.25)	(10.88)
करोड़पत अति हेतु विवरण (विवरण)	9.01	21.26	(2.25)	(10.88)
अति के लिए कुल परिपूर्ण आय	(3.78)	(169.76)	96.57	139.63
इतिवृत्त शेष पूंजी	122.500	122.500	122.500	122.500
आरंभित निधि (पुनर्निर्माण आरंभित निधि) विवरण	-	662.25	-	832.02
प्रति शेयर उपार्जन (असाधारण मदों से पूर्व)	0.74	1.74	(0.18)	(0.89)
शेषिक	0.74	1.74	(0.18)	(0.89)
प्रति शेयर उपार्जन (असाधारण मदों के उपरान्त)	0.74	1.74	(0.18)	(0.89)
शेषिक	0.74	1.74	(0.18)	(0.89)

विवरण: 1) उपरोक्त विवरण शेषी (पूरीकरण एवं असाधारण आरंभित निधि) विवरण, 2015 से विवरण 33 तारीख तक समाप्त पर क्या परिवर्तन के अंतर्गत प्रस्तुत किए गए हैं, के पास दायर तिमाही के लेखा परीक्षण विवरण पर विवरण के विवरण प्रकाश का विवरण है।
2) उपरोक्त विवरणों की लेखा परीक्षण कर्मिणी द्वारा समीक्षा की गई है तथा 30 जून, 2020 को आयोजित निदेशक मंडल की बैठक में उसे अनुमोदित किया गया है।
बोर्ड के अध्यक्ष/प्रमुख कर्तव्य मंगलम इंजीनियरिंग प्रोजेक्ट्स लिमिटेड आर. पी. चौधरी, निदेशक/डीआईएन नं. 00076698

इण्डियन ओवरसीज बैंक
सम्पत्ति वसूली प्रबंधन संस्था
चक्रवात निधि, 2, चक्रवर्त, पूना रोड, नई दिल्ली-110 008, दूरभाष 011-25756124, ईमेल: iob1997@iob.in
संशोधनी
बिज़नेस स्टैंडर्ड (अंग्रेजी+हिंदी) में दिनांक 12.06.2020 को प्रकाशित ए आईएनएस प्र. लि. चालते हैं हमारे "निजी समझौते द्वारा विक्री की सूचना" के संदर्भ में हमलोग यह सूचित करना चाहते हैं कि उक्त "निजी समझौते द्वारा विक्री की सूचना" को एतद्वारा वापस ले लिया गया है।
स्थान: नई दिल्ली अधिकृत अधिकारी
तारीख: 02.07.2020 इण्डियन ओवरसीज बैंक

कावा सिक्वोरिटी सिस्टम्स प्राइवेट लिमिटेड

(CIN: U74899DL1992PTC049657)
पंजीकृत कार्यालय: वीआईपीएस सेंटर, प्लॉट नं. 2, लोकल शॉपिंग सेंटर ब्लॉक ईएफजीएच, मस्जिद मड, ग्रेटर कैलाश पार्ट-II, नई दिल्ली-110048
दूरभाष: +91 9962012542 ईमेल: statutory-india.in@dormakaba.com
केंद्रीय सरकार, उत्तरी क्षेत्रीय निदेशक, दिल्ली के समक्ष
कंपनी अधिनियम, 2013 की धारा 13 की उप-धारा (4) तथा कंपनी (सूचना) नियम, 2014 के नियम 30 के उप-नियम (5) की अनुच्छेद (1) के मामले में
तथा

कावा सिक्वोरिटी सिस्टम्स प्राइवेट लिमिटेड, पंजीकृत कार्यालय वीआईपीएस सेंटर, प्लॉट नं. 2, लोकल शॉपिंग सेंटर ब्लॉक ईएफजीएच, मस्जिद मड, ग्रेटर कैलाश पार्ट-II, नई दिल्ली-110048 के मामले में
..... याचिकाकर्ता

सूचना

एतद्वारा सर्व साधारण को सूचित किया जाता है कि कंपनी अपने पंजीकृत कार्यालय को वीआईपीएस सेंटर, प्लॉट नं. 2, लोकल शॉपिंग सेंटर ब्लॉक ईएफजीएच, मस्जिद मड, ग्रेटर कैलाश पार्ट-II, नई दिल्ली-110048 से तमिलनाडु राज्य में सं. 48/03, महिन्द्रा वर्ल्ड सिटी, एन. नं. 56/110/12 112/1ए, 8थ एवेन्यू, अंबूर विलेज, सेगलपुर तालुका, कांचीपुरम जिला-603 002 स्थानांतरित करने हेतु कंपनी को सख्त बनाने के लिए शुक्रवार, 22 मई, 2020 को आयोजित असाधारण आम बैठक में पारित विशेष प्रस्ताव के महानजद कंपनी के मेमोरेण्डम ऑफ एंशियरिजेशन में बदलाव के पुष्टीकरण की मांग हेतु कंपनी अधिनियम, 2013 की धारा 13 के अंतर्गत केंद्रीय सरकार के समक्ष आवेदन दायर करने जा रही है।
कोई भी व्यक्ति निम्नलिखित दिनांक के पंजीकृत कार्यालय के प्रस्तावित बदलाव से प्रभावित हो सकता है, ऐसे व्यक्ति अपनी आपत्ति इस सूचना के प्रकाशन की तारीख से 14 दिनों के अंदर एमसीए-21 पोर्टल (www.mca.gov.in) पर निदेशक विभाग पर कर अथवा पंजीकृत डाक द्वारा केंद्रीय निदेशक, पता: बी-2 विंग, दूसरी मंजिल, पर्यटन भवन, सीजीओ कॉम्प्लेक्स, नई दिल्ली-110003 के कार्यालय में दर्ज करें तथा साथ में हित की प्रकृति एवं विवरण के कारण, यदि कोई है का उल्लेख करें एवं उसे हलफनामा द्वारा समर्थित करें भी भेजें तथा उसकी एक प्रति आवेदन कंपनी के पास नीचे उल्लिखित पते पर स्थित उनके पंजीकृत कार्यालय में भी भेजें।
"वीआईपीएस सेंटर, प्लॉट नं. 2, लोकल शॉपिंग सेंटर ब्लॉक ईएफजीएच, मस्जिद मड, ग्रेटर कैलाश पार्ट-II, नई दिल्ली-110048"

बोर्ड के निदेशकों के लिए तथा उनकी ओर से
कावा सिक्वोरिटी सिस्टम्स प्राइवेट लिमिटेड
रवि कन्नन
पदवी: निदेशक
डीआईएन: 01889320
स्थान: दिल्ली
तारीख: 03 जुलाई, 2020

पंजाब नैशनल बैंक punjab national bank
...परिभाषिका का अर्थ है।
...the name you can BANK upon!
केन्द्रीय स्टॉफ कॉलेज, 8, अंडरहाइल रोड
सिविल लाइन्स, दिल्ली-110 054. फोन: 011-23920314-16
निविदा सूचना (केन्द्रीय स्टॉफ कॉलेज में सेंट्रल एयर कंडीशनिंग प्लांट - ठंडा करने वाले उपकरणों का प्रतिस्थापन)
हमारी वेबसाइट <https://www.pnbindia.in> पर उपलब्ध/दिए गए पात्रता मानदंडों को पूरा करने वाले प्रतियुक्त उम्मीदवारों से मुहूर्तबंद निविदाएं आमंत्रित हैं।
निविदा दर्तावेब/फॉर्म बैंक की वेबसाइट से डाउनलोड किया जा सकता है। सोलबंद निविदाएं जमा करने की अंतिम तिथि 24.07.2020 दोपहर 03.00 बजे तक है। तकनीकी बिड को 27.07.2020 को प्रातः 11.00 बजे खोला जाएगा। आर.ए.पी से संबंधित सभी आगामी सूचनाएं हमारी वेबसाइट <https://www.pnbindia.in> पर अपलोड कर दी जाएंगी।
प्रधानाचार्य

DCM SHRIRAM
Growing with trust
DCM SHRIRAM LTD.
Regd. Office: 2nd Floor, (West Wing), Worldmark 1, Aerocity, New Delhi - 110037.
Tel : 011-42100200
CIN No. : L74899DL1989PLC034923
E-mail : shares@dcmsriram.com Website : www.dcmsriram.com

NOTICE

(For the attention of Equity Shareholders of the Company)
This notice is being published pursuant to the provisions of the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 as amended ("the Rules") notified by the Ministry of Corporate Affairs effective September 7, 2016. The aforesaid Rules have prescribed the manner of dealing with the shares in respect of which dividend has remained unclaimed/un-paid for seven consecutive years or more. The list of such shareholders being uploaded on the Company's website at www.dcmsriram.com. In compliance with the Rules, individual letters of information are also being sent to the shareholders at their latest available address who have not en-cashed their dividend for last 7 years i.e. since the final dividend for FY 2012-13 onwards as per the records of the Company and this notice is being issued accordingly. The concern shareholders are requested to write to the Company/Registrar and Share Transfer Agent - M/s. MCS Share Transfer Agent Ltd., F-65, Okhla Industrial Area, Phase - I, New Delhi - 110020 Tel.: 011-41406149-52, E-mail : helpdeskdelhi@mcsregistrars.com. For any clarification, shareholders are requested to refer individual notice sent to you. A copy of the said notice is also available on the website of the Company at www.dcmsriram.com. Please quote your folio/DP ID number in all correspondence.
Place: New Delhi
Date : 2.7.2020
For DCM Shriram Ltd.
Sameet Gambhir
Company Secretary & Compliance Officer

इण्डियन ओवरसीज बैंक
पंजाबी बाग शाखा (0687)
1/52, नॉर्थ एवेन्यू रोड, पंजाबी बाग, नई दिल्ली-110026
फोन : 011-25223019, 25223958
कच्चा सूचना
(अचल संपत्ति के लिए) (नियम 8(1))
वित्तीय परिसंपत्तियों के प्रतिभूतिकरण एवं पुनर्गठन तथा प्रतिभूति हित प्रवर्तन अधिनियम, 2002 के अंतर्गत और प्रतिभूति हित (प्रवर्तन) नियमावली, 2002 के नियम 3 के साथ पठित धारा 13(12) के अंतर्गत प्रदत्त शक्तियों के अनुपालन में इण्डियन ओवरसीज बैंक के प्राधिकृत अधिकारी मौजूदा अधोहस्ताक्षरी ने उक्त सूचना की प्राप्ति की तिथि से 60 दिनों के भीतर वसूली की तिथि तक अनुबंध दरो पर मांगी ब्याज, शेष, शुल्कों आदि सहित 07.10.2019 तक सूचना में वर्णित रु. 39,07,981/- (रुपए उनतालीस लाख सात हजार नौ सौ इक्यासी केवल) राशि का भुगतान करने के लिए ऋणी/गिरवीकर्ताओं/गारंटर्स श्री आदित्य शंकर और श्रीमती शालिनी (यहां के बाद "ऋणियों" के रूप में संदर्भित) निवासी 168, दूसरी मंजिल, ब्लॉक बी, सेक्टर-8, द्वारका, नई दिल्ली-110075 को बुलाने के लिए मांग सूचना दिनांक 07.10.2019 जारी की थी।
(1) ऋणी राशि का भुगतान करने में असफल रहे, एतद्वारा ऋणियों और सर्वसाधारण को सूचित किया जाता है कि अधोहस्ताक्षरी ने उक्त नियमावली के नियम 8 के साथ पठित उक्त अधिनियम की धारा 13(4) के अंतर्गत उक्त प्रदत्त शक्तियों के अनुपालन में यहां नीचे वर्णित संपत्ति पर 01 जुलाई, 2020 को कब्जा ले लिया है।
(2) विशेष रूप से ऋणी और सर्वसाधारण को एतद्वारा संपत्ति से अनुबंध दरो पर उसपर ब्याज और सहमति अनुसार शेष, शुल्कों आदि के सहित 07.10.2019 तक रु. 39,07,981/- (रुपए उनतालीस लाख सात हजार नौ सौ इक्यासी केवल) की राशि के लिए इण्डियन ओवरसीज बैंक का विषय होगा। कच्चा लिए जाने की तिथि तक देय योग्य ऋण भुगतान की तिथि तक अनुबंध दरो पर मांगी ब्याज, शेष, शुल्कों आदि के साथ रु. 41,91,530/- (रुपए इकतालीस लाख इक्यावन हजार पांच सौ तीस केवल) है।
(3) ऋणियों का ध्यान प्रतिभूत संपत्तियों को छुड़ाने के लिए उनके पर उपलब्ध समय के संबंध में अधिनियम की धारा 13 की उप-धारा (8) के प्रावधानों के लिए आमंत्रित है।
अचल संपत्ति का विवरण
आवासीय संपत्ति नं. 168, दूसरी मंजिल, ब्लॉक बी, सेक्टर-8, द्वारका, नई दिल्ली- 110075 के सहित संपत्ति के सभी भाग व पार्सल, प्लिथ क्षेत्र 60 वर्ग मीटर श्रीमती शालिनी शंकर और श्री आदित्य शंकर सीमाएं (मूल्यांकन रिपोर्ट दिनांक 31.01.2020 के अनुसार उत्तर में : पश्चिम/गली, दक्षिण में : दूसरों की संपत्ति, पूर्व में : संपत्ति नं. -167, पश्चिम में : सड़क
दिनांक : 01.07.2020 प्राधिकृत अधिकारी,
स्थान : नई दिल्ली इण्डियन ओवरसीज बैंक

खबरें जो बढ़ाए आपकी तरक्की की स्पीड

पूना पन्ना क्षेत्रीय और राष्ट्रीय समाचार के नाम देश और आपके प्रदेश की सबसे बड़ी बिज़नेस खबरें

शेयर और जिस भाव के 5.5 पन्ने शेयर, म्यूचुअल फंड और जिस के भाव, पिनको के 'कल के भाव' और 'हाज़िर भाव' भी

कंपनी और जिस समाचार कंपनियों, स्टॉक-अप और जिस मार्केट पर नज़र, सोमवार से शनिवार

विविध समाचार राजनितिक और अन्य समाचार

आयाम मनोरंजन, स्वास्थ्य, ब्रांड, खेल, टेक्नोलॉजी और व्यक्ति की बातें

व्यापार गोष्ठी हर सोमवार एक आर्थिक या सामाजिक मुद्दे पर पाठकों और विशेषज्ञों की राय

अन्य साप्ताहिक पृष्ठ हर सोमवार 'स्मार्ट कनेक्टेड' 'आपका निवेश' और 'कारोबारी कानून'

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Religare Health Insurance Company Limited
Audited Financial Results for the year ended March 31, 2020
IRDAI Registration Number - 148
Date of Registration with IRDAI 26th April, 2012

MISCELLANEOUS BUSINESS REVENUE ACCOUNT FOR THE YEAR ENDED 31st March, 2020

Particulars	For the Year ended 31st March, 2020	For the Year ended 31st March, 2019
	(₹ in '000)	(₹ in '000)
Premiums earned (Net)	15,084,507	10,912,035
Profit/loss on sale/redemption of investments	45,751	42,071
Others		
- Contribution from the Shareholders' Account towards Excess EoM*	2,058,894	1,794,832
Interest, dividend & rent - Gross	921,570	697,718
TOTAL (A)	18,110,722	13,446,657
Claims incurred (Net)	8,919,448	6,026,714
Commission	(221,701)	(314,193)
Operating expenses related to Insurance business	6,606,359	5,320,847
Premium deficiency	244,562	-
TOTAL (B)	15,548,668	11,033,368
Operating profit/(loss) from Miscellaneous business C = (A - B)	2,562,054	2,413,289
APPROPRIATIONS		
Transfer to Shareholders' account	2,562,054	2,413,289
Transfer to catastrophe reserve	-	-
Transfer to other reserves	-	-
TOTAL (C)	2,562,054	2,413,289

* Expense in excess of the limit allowed as per regulation on expenses of management charged to shareholder's account.

BALANCE SHEET AS AT 31st March, 2020

Particulars	As at 31st March, 2020	As at 31st March, 2019
	(₹ in '000)	(₹ in '000)
SOURCES OF FUNDS		
Share Capital	7,279,491	6,885,499
Share Application Money Pending Allotment	2,253	-
Reserves And Surplus	554,856	139,887
Fair Value Change Account - Shareholders	(26,789)	(16,550)
Fair Value Change Account - Policyholders	-	-
Borrowings	-	-
TOTAL	7,809,811	7,008,836
APPLICATION OF FUNDS		
Investments		
- Shareholders	5,416,812	2,784,361
- Policyholders	12,340,465	10,232,217
Loans	-	-
Fixed Assets	545,211	564,068
CURRENT ASSETS		
Cash and Bank Balances	558,574	402,372
Advances and Other Assets	1,141,311	1,734,903
Sub-Total (A)	1,699,885	2,137,275
Current Liabilities	6,811,872	5,440,743
Provisions	7,336,269	5,880,460
Sub-Total (B)	14,148,141	11,321,203
Net Current Assets (C) = (A - B)	(12,448,256)	(9,183,928)
Miscellaneous Expenditure (To The Extent Not Written Off or Adjusted)	-	-
Debit Balance In Profit And Loss Account	1,955,579	2,612,119
TOTAL	7,809,811	7,008,836

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st March, 2020

Particulars	For the Year ended 31st March, 2020	For the Year ended 31st March, 2019
	(₹ in '000)	(₹ in '000)
OPERATING PROFIT/(LOSS)		
(a) Fire Insurance	-	-
(b) Marine Insurance	-	-
(c) Miscellaneous Insurance	2,562,054	2,413,289
INCOME FROM INVESTMENTS		
(a) Interest, Dividend & Rent - Gross	219,060	212,840
(b) Profit on sale of investments	3,104	114
Less: Loss on sale of investments	-	-
OTHER INCOME		
(a) Provision no longer required written back	3,501	-
(b) Liability written back	2,255	-
(c) Other	-	9
TOTAL (A)	2,789,974	2,626,252
PROVISIONS (Other than taxation)		
(a) For diminution in the value of investments	-	-
(b) For doubtful debts	-	97,907
(c) Others	-	-
OTHER EXPENSES		
(a) Expenses other than those related to Insurance Business	56,474	168,863
(b) Bad debts written off	6,435	-
(c) Foreign Exchange Loss/(Gain)	5,649	(4,525)
(d) Corporate Social Responsibility (CSR) Expenses	3,369	-
(e) Sandbox related expenses	246	-
(f) Contribution to the Policyholders' Account towards Excess EoM*	2,058,894	1,794,832
TOTAL (B)	2,131,067	2,057,076
Profit/(Loss) Before Tax	658,907	569,176
Provision for Taxation	-	3,422
Less: Mat Credit reversal / (Entitlement)	3,422	(3,422)
Tax relating to earlier years	(1,055)	-
Profit/(Loss) After Tax	656,540	569,176
APPROPRIATIONS		
(a) Interim dividends paid during the year	-	-
(b) Proposed final dividend	-	-
(c) Dividend distribution tax	-	-
(d) Transfer to any Reserves or Other Accounts	-	-
Balance of profit/(loss) brought forward from last year/period	(2,612,119)	(3,181,295)
Balance carried forward to Balance Sheet	(1,955,579)	(2,612,119)

* Expense in excess of the limit allowed as per regulation on expenses of management charged to shareholder's account.

ACCOUNTING RATIOS PRESCRIBED BY THE IRDAI (in times / %)

Performance Ratios	For the Year ended 31st March, 2020	For the Year ended 31st March, 2019
Gross Premium Growth Rate - Health	33%	70%
Gross Premium Growth Rate - PA	9%	39%
Gross Premium Growth Rate - Total	31%	67%
Gross Direct Premium to Net Worth	4.08	4.15
Growth Rate of Net Worth	33%	59%
Net Retention Ratio - Health	66%	68%
Net Retention Ratio - PA	94%	82%
Net Retention Ratio - Total	67%	69%
Net Commission Ratio - Health	-3%	-3%
Net Commission Ratio - PA	14%	5%
Net Commission Ratio - Total	-1%	-2%
Expense of Management to Gross Direct Premium Ratio	38%	41%
Expense of Management to Net/Written Premium Ratio	56%	58%
Net Incurred Claims to Net Earned Premium	59%	55%
Combined Ratio	98%	95%
Technical Reserves to Net Premium Ratio	0.60	0.58
Underwriting Balance Ratio	-3%	-1%
Operating Profit Ratio	3%	6%
Liquid Assets to Liabilities Ratio	0.39	0.35
Net Earning Ratio	4%	4%
Return on Net Worth ratio	11%	13%
Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.55	1.56
NPA Ratio	NA	NA

The audited results for the year ended on March 31st, 2020, was reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on June 18th, 2020, in terms of circular on Public Disclosure by Insurers dated January 28, 2010 issued by Insurance Regulatory and Development Authority of India. Ratios are computed in accordance with and as per definition given in the Master circular of IRDAI on Preparation of Financial Statements dated October 2012 and subsequent clarification thereon dated July 3, 2013.

Religare Health Insurance Company Limited
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E-mail: customerfirst@religarehealthinsurance.com
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Insurance is a subject matter of solicitation. UAN: 20073725
CIN: U66000DL2007PLC161503 IRDAI Regd. No.148

For and on behalf of the Board of Directors
Sd/-
Anuj Gulati
MD & CEO
Place: Gurugram