Fake invoices can lead to claim repudiation

CONSUMER PROTECTION

JEHANGIR B GHAI

Aristo Texcon (the insured), a private limited company, had its factory in Kolkata's Tangra Industrial Estate. It was engaged in the manufacture and sale of elastic tapes, laces, mattresses, pillows, cushions, and ready-made garments.

The insured had obtained a Standard Fire and Special Perils Policy from United India Insurance for a coverage of ₹7.1 crore, which included ₹1.1 crore for its seven-storeyed building, ₹1 crore for plant, machinery and accessories, and ₹5 crore towards stock. The policy was valid from May 31, 2011 to May 30, 2012.

A massive fire occurred on February 19, 2012 at about 9 PM during the tenure of the policy. Since it was a Sunday night, only the security guard was present. He immediately informed the fire brigade which sent several fire engines to the spot. It took about three hours to douse the fire. The Disaster Management Team sealed the building and then carried out a forensic investigation to find out the root cause of the fire. The report which was issued later concluded that the fire was not caused deliberately or fraudulently, but had occurred due to an accidental electric fault.

The insured intimated the insurer about the loss, and pegged the estimated loss to be around ₹6 crore. The insurer appointed P.S. Ramnathan to conduct the survey. Later, S.N. & Associates was appointed as investigator to visit the establishment of the fabric manufacturer and the tailoring units.

The surveyor sought an item wise list of the loss. When this was prepared, the total loss came to ₹3,25,27,455. After adding the cost of segregation of the damaged materials, removal of debris, and other expenses, the revised claim amounted to ₹3,28,50,037. The insured filed a claim for this amount.

Of the amount claimed, the major component of the loss was stated to be ₹1,81,53,919 for 72,000 ready-made garments prepared for an export order. The insured claimed that this order was prepared by purchasing fabrics from Sanjay Enterprises. These fabrics were tailored by Mangla Traders and Mamoni Industries.

As the claim was not settled despite repeated reminders and even a legal notice, the insured filed a complaint before the National Commission seeking a direction to settle the claim along with interest, compensation and costs.

The insurer contested the case. Based on the report of the surveyor, it pointed out that the challans produced by the insured did not exist or tally with the records of the fabric vendor and the tailoring units. Besides, the tailoring units did not have the capacity to stitch 72,000 garments within a period of two months. The insurer argued that the claim had been repudiated on the basis of the surveyor's findings.

The National Commission noted the major component of the claim was for 72,000 ready-made garments, but no reliable evidence had been produced to substantiate their loss

In its order of August 30, 2022 delivered by Justice Ram Surat Ram Maurya, the National Commission observed that the survey report should be given due consideration. The Commission noted that the major component of the claim was towards loss of ₹1,81,53,919 for 72,000 ready-made garments, regarding which no reliable evidence had been produced to substantiate the loss. Hence, it concluded that the insurer was justified in repudiating the entire claim on the ground that it was exaggerated and based on fabricated documents. Accordingly, it upheld the repudiation and dismissed the claim.

The writer is a consumer activist

Early exit from life policy can cause heavy losses

Consider options like making the policy paid-up or taking a loan against it

SANJAY KUMAR SINGH

According to media reports, over 23 million life insurance policies were surrendered by policyholders in 2021-22, three times the number surrendered in the previous financial year. This happened chiefly due to the financial distress caused by the Covid-19 pandemic. While those were exceptional circumstances, in normal times policyholders should surrender policies after a lot of deliberation.

Lapsed versus surrendered policies

Lapsed policies are those on which you have missed paying a premium or two. It's possible to revive them by paying the premiums, plus some interest and penalty.

Surrendered policies are those where the insured has requested the insurer to terminate the policy and collected the accumulated surrender value. "A surrendered policy can't be revived," says Atri Chakraborty, chief operating officer, IndiaFirst Life Insurance.

When you make a policy paid-up, the benefits reduce proportionately but you don't incur heavy losses as happens on surrendering

However, if you have bought a policy from the Life Insurance Corporation (LIC) of India, check the terms and conditions. "In case of an LIC policy, you may be able to reinstate a surrendered policy within six months. If the surrender value has not been transferred to your bank account, there could be an automatic reinstatement," says Apaar Kasliwal, executive director, PolicyBoss.com.

When is it okay to surrender?

If you are in financial distress, you have no choice. A life insurance policy may also be surrendered if you believe it is not right for you. "You may have wanted a term insurance policy, but were sold a whole-life policy that requires you to continue paying the premium till the age of 90 or 100, which you may not want to," says Arnav Pandya, founder, Moneyeduschool.

You may also exit if you think the surrender value you will get from the policy can be invested in another policy for higher returns. "In today's rising interest rate scenario, non-participating policies are promising higher guaranteed returns than they did a couple of years ago," says Kasliwal.

A term policy may not make sense after a certain age. If you have taken care of all your liabilities, or the wealth you have accumulated is sufficient, you may terminate the policy.

"In a term policy, people also surrender when term premium rates are falling and they can buy another policy at a lower price," says Naval Goel, founder and chief executive officer (CEO), PolicyX.com.

High cost of surrendering

In most situations, however, surrendering is not a good option. "If you decide to exit early, the insurer will apply a discounting factor to the value accumulated in the policy to arrive at the surrender value," says Kasliwal.

A traditional policy usually doesn't acquire any surrender value in the first two years. "If you surrender in the third or fourth year, you may get only 30-40 per cent of the total premium amount paid," says Kasliwal.

Goel explains that the surrender value is very low in the initial years because insurers have to bear high upfront costs, such as agent's commission.

Other benefits also end. "The life cover meant to provide financial security is lost, as is the tax benefit," says Chakraborty.

When you buy a term plan at a young age, you get it at a lower premium, which remains constant. "If you surrender a policy now and go to buy it later, the mortality charge will rise because it is determined by your age slab," says Chakraborty.

Ulips come with a lock in

A policyholder can't exit a unit-linked insurance policy (Ulip) before five years. If the stops paying the premium before five years, the accumulated fund value is not paid out. Instead, it goes into a policy discontinuance fund where it earns a nominal interest of 4 per cent. The fund value is paid out after five years. Therefore, your immediate liquidity needs won't be addressed by surrendering a Ulip before five years.

Before surrendering a Ulip, understand its costs. "If fund performance is poor and the costs high, exit," says Pandya.

Consider partial withdrawal

In a Ulip, the customer can do partial withdrawal to meet his short-term cash requirement. "This is permitted after five years," says Chakraborty.

Another option is to make the policy paid-up. Traditional policies can usually be made paid-up after the third year. Suppose you have paid three premiums of a policy with a 10-year premium payment term. All the benefits accruing on that policy, such as sum insured, expected returns, etc will reduce proportionately to 30 per cent.

The benefit of making a policy paid-up is you don't incur heavy losses, as you do when you surrender.

A paid-up policy can be revived. "You can do so within three years in a Ulip and five years in a traditional policy," says Chakraborty.

Borrow against the policy

Instead of surrendering, you can take a loan against the policy's surrender value. "By taking a loan, you can address your immediate need for funds. This will also ensure you don't lose out on the policy's future benefits," says Chakraborty.

However, calculate if taking a loan makes more sense than surrendering the policy. "First, find out the surrender value and accrued bonuses. Compare it with the sum assured and also the maturity value. Also compare the surrender value with the premiums paid to understand what you will lose," says Pankaj Bansal, chief business officer, BankBazaar.com. Next, factor in the interest outflow on the loan.

Taking a loan against policy has another cost. "In case of a claim, the principal and interest will be deducted from the policy's pay-out and only the balance will be paid to the nominee," says Bansal.

Motive for buying policy should govern surrender decision

- Did you buy the life policy to protect your family against the risk of early death of the breadwinner? If your liabilities are taken care of, or you have sufficient savings to take care of them, you may terminate the term policy
- Did you buy the policy for legacy planning (to pass on wealth to the next generation)? In that case, continue paying the premium on the whole-life policy
- If you had bought for the purpose of investment, then take into account how much money you will get in hand, and whether it can be invested elsewhere to earn a higher return over the same period

STARLITE GLOBAL ENTERPRISES (INDIA) LIMITED

CIN: : L17110TG1962PLC000915

Reg Off:No.603, Shangri-la Plaza, Plot No:14 Road No:2, Banjara Hills, Hyderabad, 500 034, Telangana, Tel:+91-40-40909988, Fax:+91-40-40909900, Email: info@starliteglobal.in, Website: http://www.starliteglobal.in/investors/

NOTICE TO THE SHAREHOLDERS FOR 59th ANNUAL GENERAL MEETING (AGM) AND E-VOTING INFORMATION

NOTICE is hereby given that the 59thAnnual General Meeting (AGM) of the **STARLITE GLOBAL ENTERPRISES (INDIA) LIMITED ("Company")** will be held on Tuesday, September 27, 2022at 11:30A.M. (IST)at the registered office of the Company at 603, Shangrila Plaza, Plot No:14, Road No:2, Banjara Hills, Hyderabad-500034 to transact the business as set out in the Notice of AGMwhich is being circulated to all the members of the Company. The Company has sent notice of AGM 03-09-2022 on through electronic mode to the Members whose email address are registered with the Company/ Depositories in accordance with the circulars issued by Ministry of Corporate Affairs (MCA). The Annual Report for the Financial Year 2021-22 is available and can be downloaded from the Company's website http://www.starliteglobal.in/investors/ and the website of Metropolitan Stock Exchange of India Limited (MSE) https://www.msei.in/

In compliance with provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 (amended) and Regulation 44 of SEBI (LODR) Regulations, 2015 (as amended) the Members are provided with facility to cast their votes on all resolution set forth in the Notice of AGM using electronic voting System (e-voting) provided by CDSL. The voting rights of members shall be in proportion to the equity shares held by them in the paid up equity share capital of the Company as on **Tuesday, September 20, 2022** ("cut-off date for e-voting").

The remote e-voting period commences on **September 23, 2022 at 9:00 A.M** and **ends on September 26, 2022 at 5:00 P.M.** During this period, Members may cast their votes electronically. The remote e-voting module shall be disabled by CDSL thereafter. Those members who shall be present in the AGM and had not cast their votes on the Resolutions through remote e-voting and otherwise are not debarred from doing so shall be eligible to vote during the AGM.

The members who have cast their votes by remote e-voting prior to the AGM may also attend/ participate in the AGM but shall not be entitled to cast their votes again.

Members who are holding shares in physical form or who have not registered/updated their email address with the Company, are requested to register/update the same by sending signed request letter mentioning your name, email id, folio number, number of shares held, certificate number, distinctive number and complete address along with self-attested copy of PAN card to the Company email address at **info@starliteglobal.in** or Company Registrar i.e. CIL securities at **rta@cilsecurities.com.** The Member whose email addresses are not registered with the Company can also request for receiving the Notice and Annual Report for casting their vote through remote e-voting and also for e-voting details by email to **info@starliteglobal.in.**

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 of the cutoff date may obtain the Login ID and password by sending request to the Company **info@starliteglobal.in** However, if he/she is already registered with NSDL/CDSL for remote e-voting then he/she can use his/her existing USER ID and password for casting their Votes.

In case you have any queries or issues regarding e-voting, you may refer the Frequently Asked Questions ("FAQs") and e-voting manual available at www.evotingindia.com under help section or write an email to helpdesk.evoting@cdslindia.com or may contact Mr.NitishKunder (022-23058738) or Mr.MehboobLakhani (022-23058543) or Mr.Rakesh Dalvi (022-23058542/43).

The results of voting on the resolution set out in the Notice of the AGM shall be declared within 2 working days of conclusion of the AGM. The results declared along with the report of the Scrutinizer shall be placed on the website of the Company **http://www.starliteglobal.in/investors/**and on the website of CDSL immediately after the declaration of result by the Chairman or person authorised by him and the result shall also be communicated to the stock exchanges i.e. MSE

TRANSFER OF DIVIDEND TO THE IEPF ACCOUNT

Pursuant to Section 124 and 125 of the Companies Act, 2013 read with the IEPF (Accounting, Audit, Transfer and Refund) Rules, 2016 ("IEPF Rules"), all unclaimed/ unpaid dividend and redemption amount of preference shares etc. pertaining to the Company remaining unpaid or unclaimed for a period of 7 (seven) years from the date they became due for payment, have to be transferred to the IEPF Authority established by the Central Government.

The details of the unpaid/unclaimed dividends and redemption amount of preference shares transferred to IEPF during the year is available on the Company website at **http://www.starliteglobal.in/investors** who have not yet encased their unclaimed/unpaid amounts are requested to contact the company by writing us on **info@starliteglobal.in.**

The Members, whose unclaimed dividends that will be transferred to IEPF may claim the same from the IEPF Authority by submitting an online application in the prescribed web-Form IEPF-5 available on the website **https://www.iepf.gov.in** No Claims shall lie against the Company in respect of dividend transferred. The Members/ Claimants can file only on consolidated claim in a financial year as per the IEPF Rules. Members/ Claimants may refer to the Refund Procedure for claiming the amount transferred to the IEPF Authority as detailed on http://www.iepf.gov.in/IEPF/refund.html

For Starlite Global Enterprises (India) Limited

Date:03.09.2022
Place:Hyderabad

Sd/-
Sanjay Patwari
Managing Director
DIN 00253330

Regency Ceramics Limited

CIN : L26914TG1983PLC004249
Registered office : Plot No.89/A, Aishwarya, 1st Floor, Street No.8, Sagar Society, Road No.2, Banjara Hills, Hyderabad - 500 034,
Phone: 040-23319903, E-Mail ID : rclcosec@gmail.com

NOTICE OF THE 38th ANNUAL GENERAL MEETING AND E-VOTING INFORMATION

Notice is hereby given that the 38th Thirty Eighth Annual General Meeting ("AGM") of Regency Ceramics Limited ("Company") will be held through Video Conferencing ("VC")/ Other Audio Visual Means ("OAVM") on **Friday, 30th September, 2022 at 10:30 A.M IST,** in compliance with all the applicable provisions of the Companies Act, 2013 and the Rules made thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, read with all applicable circulars on the matter issued by the Ministry of Corporate Affairs ("MCA") and Securities and Exchange Board of India ("SEBI"), to transact the business set out in the Notice calling the AGM.

The Notice of the AGM and the Audited Financial Statements for the Financial Year 2021-22 along with the Board's Report, Auditor's Report and other documents required to be attached thereto, will be sent to the Members of the Company, electronically, whose e-mail address is registered with the Company/ RTA. The Notice of the AGM and the aforesaid documents will be available on the Company's website i.e. www.regencytiles.com and on the website of the Stock Exchanges, that is BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE") at www.bseindia.com and www.nseindia.com respectively and on the website of the Company's Registrar and Transfer Agent, Venture Capital & Corporate Investments Private Limited ("RTA") at https://www.vccipl.com.

Manner of registering/ updating email address:

(i) Members holding shares in physical mode who have not registered/ updated their email address with the Company are requested to register/ update their e-mail address by writing to the Company/ RTA at rclcosec@gmail.com or info@vccipl.com with the details of folio number, name of shareholder, scanned copy of the Share Certificate (front and back), PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card). Upon successful registration of email address, the members can then vote as per the procedure laid down in the notice.

(ii) Members holding shares in dematerialized mode, who have not registered/ updated their e-mail address are requested to register/ update the same with the Depository Participant (s) where they maintain their demat accounts.

All the members are informed that:

i. The business set forth in the Notice may be transacted through remote e-voting or by e-voting system at the AGM.
ii. The cut-off date for determining the eligibility of members for voting through remote voting and e-voting at the AGM is Wednesday, September 21, 2022.
iii. The remote e-voting period will commence at 09:00 AM (IST) on Monday, September 26, 2022 and will end at 05:00 PM (IST) on Thursday, September 29, 2022. During this period, Members may cast their vote electronically. Remote e-voting shall be disabled by CDSL after 05:00 PM on Thursday, September 29, 2022 and Members will not be allowed to vote through remote e-voting thereafter.
iv. Any person, who becomes member of the Company after dispatch of the Notice of the Meeting and holding shares as on the cut-off date, may obtain the User ID and password for Remote e-voting by sending email to CDSL intimating DP ID and Client ID / Folio No. at www.evotingindia.com.
v. The manner of voting remotely for shareholders holding shares in dematerialised mode, physical mode and for shareholders who have not registered their email address is provided in the Notice.

Members may note that:

a. Once the vote on resolutions is cast by the Members, the Member shall not be allowed to change it subsequently.
b. The facility for voting will also be made available during the AGM, and those members present in the AGM through VC Facility and who have not cast their vote on the resolutions through remote e-voting, shall be eligible to vote through e-voting system during the AGM.
c. The Members who have cast their vote by remote e-voting prior to the AGM may also attend and participate in the AGM through VC/OAVM but shall not be entitled to cast their vote again.
d. Only persons whose names are recorded in the register of members or in the register of beneficial owners maintained by the depositories as on the cut-off date shall be entitled to avail the facility of remote e-voting or e-voting at the AGM.

All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, Sr. Manager, (CDSL) Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futurex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call on 022-23058542/43.

Members may please note that as there were no operations in the Company from the last 10 (ten) years due to a devastating incident occurred on 27.01.2012, hence the Company is not in a position to recommend any dividend for the Financial Year under review.

By order of the Board of Directors of
For **Regency Ceramics Limited**
Sd/-
Dr. Naraiah Naidu Gudanu
Chairman and Managing Director- (DIN:00105597)

Place : Hyderabad
Date : 05.09.2022

STATE BANK OF INDIA
Stressed Assets Recovery Branch-2 (20945)
H.No:-14-5-931, 1st Floor, Opp: Sandhya Theatre, RTC 'X' Roads, Chikkadapally, Hyderabad-500020, Tel: 040-23461610, E-mail: sbi.20945@sbi.co.in

POSSESSION NOTICE (Symbolic)
Under Rule 8(1) and (2), (for immovable property)

WHEREAS the undersigned, being the Authorized Officer of the **State Bank of India, SARB-2, Chikkadapally, Hyderabad** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under Section 13(12) of the Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a **Demand Notice dated 02.06.2022** calling upon the **Borrower: B. Raja Sekhar & Bros, Prop: Sri B. Raja Shekar S/o Sri Shankar Rao,** H.No.- 4-7-111, Station Road, Vikarabad Town & District - 501106. **Guarantors: 1) Sri B. Jagadeeshwar, S/o Shanker Rao, 2) Sri B. Raghavender S/o Shanker Rao, 3) Sri B.Chandra Shekhar S/o Shanker Rao, 4) Sri B. Santhosh Kumar, S/o Shanker Rao, All are Rlo. 1)** H.No.: 4-1-516/13/4, Venkateshwara Colony, Alampalli, Vikarabad District - 501 106. **2)** H.No.: 4-7-111, Station Road, Vikarabad District - 501 106. **A/c. No.:82030991471** to repay the amount mentioned in the Notice being **Rs.28,32,518.00 (Rupees Twenty eight lakhs thirty two thousands five hundred eighteen only) as on 02-06-2022,** with further interest and expenses within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) the said Act read with Rule 8 of the said Rules on **02.09.2022.**

The borrower/guarantors 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 the **State Bank of India, Chikkadapally, Hyderabad** for an amount of **Rs.28,32,518.00 (Rupees Twenty eight lakhs thirty two thousands five hundred eighteen only)** as on **02.06.2022,** with further interest and expenses thereon.

The borrowers attention is invited to provisions of sub section (8) of section 13 of the Act, in respect of time available, to redeem the secured asset.

DESCRIPTION OF IMMOVABLE PROPERTY

All that the Property bearing H.No. 7-56/81 (Old), No. 7-56/17(Old), 4-7-111, in Block No.:7, Ward No.: 12, **area constructed with RCC Roof on admeasuring 100 Sq.Yds (or) 83.61 Sq.Mts.** Situated at Railway Station Road, Vikarabad Municipality and Mandal, Range Reddy Dist., belonging to **Sri B. Shankar Rao, S/o Sri Shankaraiah,** vide Regd. Sale Deed No.: 6258/2006, Dt. 22.11.2006, Registered at office of the Sub Registrar Vikarabad and bounded by **North:** 50 feet Road, **South:** 10 Feet Passage, **East:** House of S.Basappa, **West:** Open Place.

Date: 02.09.2022, Place: Vikarabad **Sd/- Authorised Officer, SBI, SARB-2, Hyd.**

Karnataka Bank Ltd.
Your Family Bank. Across India

Regd. & Head Office, P. B. No.599, Mahaveera Circle, Kankanady, Mangaluru-575 002. Dakshina Kannada District, Karnataka.
Phone: 0824-2228103
E-Mail: legal.recovery@ktkbank.com
Website: www.karnatakabank.com
CIN: L85110KA1924PLC001128

LEGAL AND RECOVERY DEPARTMENT

1) M/s Syam Cotton Trading Corporation, D.No. 6- 35, B C Colony, Kakumanu, Guntur - 522112.
2) Mr. Syam Prasad Pedapudi, Proprietor of M/s Syam Cotton Trading Corporation, S/o Mr. Pedapudi Akkaiah D.No. 6-149, Kakumanu, Guntur- 522112.
3) Mrs. Nava Jyothi Padapudi W/o Mr. Syam Prasad Pedapudi D.No. 6 -149, Kakumanu, Guntur 522112.
4) Mr. Syam Raju Neelam S/o Mr. Benjamin, No. 26-20-25, Teachers Enclave, A Block, Sarthi Nagar, 4th Lane, Nagarampalem, Guntur-522004

The **PSOD A/c 255700600047460 1 for Rs. 80.00 lakhs & PSTL A/c 255700180115060 1 dated 08.07.2020 for Rs. 16.00 lakhs** available with **(1) M/s Syam Cotton Trading Corporation** represented by its proprietor **(2) You No. (2) Mr. Syam Prasad Pedapudi** are the borrowers, **You No. (3) Mrs. Nava Jyothi Pedapudi & You No.(4) Mr. Syam Raju Neelam** are the co-obligants/ guarantors **at our Guntur Branch has been classified as Non Performing Assets on 31.03.2021 w.e.f 30.10.2020** and that action under SARFAESI Act has been initiated by issuing a detailed **Demand Notice** under Section 13(2)&(3) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 by the Authorised officer of the Bank on **23.09.2021** to the parties concerned. The said Demand Notice sent by speed post with acknowledgments to above mentioned address, has been returned undelivered. Hence, we have published the contents of the Demand Notice by way of this Notice by observing the procedures laid down in the SARFAESI Act 2002. The aggregate balance as on **22.09.2021** are as follows

Nature & Account No	Balance Outstanding	Rate of Interest Interest (Compounded Monthly)	Interest to be added from
PSOD/A/c 255700600047460 1	Rs.91,72,696.20	9.90%	01.09.2021
PSTL/A/c 255700180115060 1	Rs.16,97,643.76	8.88%	01.09.2021
TOTAL	**Rs. 1,08,70,339.96**		

You are called upon to pay the same within 60 days from the date of this paper publication.

BRIEF DESCRIPTION OF MORTGAGED PROPERTY (SECURED ASSET)

Item No. 1: All that part and parcel of residential Vacant Site admeasuring 629.20 sq.yds bearing Nearest Door No. 18–221, D.No.s 427/B1, 427/B–1B situated at Namburu Village, Near Ambedkar Center, ZP School Road, Pedakakani Mandal, Guntur District standing in the name of Mr. Syam Prasad Pedapudi.

Item No. 2: All that part and parcel of residential Flat bearing No. FF1, at First Floor, Teachers Enclave Apartment situated at Door No. 26–20-65 at Agraharam, Nagarampalem, 4th Line, Santhi Nagar Extension, Guntur admeasuring 32 Sq.yds along with undivided and unspecified share in 400 Sq. yds land standing in the name of Mr. Syam Raju Neelam.

Please note that I, the Authorised Officer of the secured creditor Bank intend to enforce the aforesaid security in the event of failure to discharge your liabilities in full on or before the expiry of 60 days from the date of this publication.

Further, your attention is drawn to the provisions of Section 13 (8) of the Act, wherein the time for redemption of mortgage is available only up to the date of publication of notice for public auction or inviting tenders.

Place: Mangaluru **Sd/- Chief Manager & Authorised Officer**
Date: 03.09.2022 **Karnataka Bank Ltd.,**

CUPID LIMITED

Manufacturer and Suppliers of Male Condoms, Female Condoms, Lubricant Water Based & In Vitro Diagnostics
A-68, M.I.D.C.(Malegaon), Sinnar, Nashik-422 113, Maharashtra, India.
Tel No.: +91-2551-230280/230772, Fax : +91-2551-230279
CIN No.: - L25193MH1993PLC070846
E-mail: cs@cupidlimited.com Website: www.cupidlimited.com

NOTICE TO SHAREHOLDERS
(For Transfer of Equity Shares to Investor Education and Protection Fund Authority)

Notice is hereby given pursuant to the provisions of Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended (the Rules), interalia provide for transfer of all shares, in respect of which dividend has not been paid or claimed by the shareholders for seven consecutive years or more in favour of the Investor Education and Protection Fund (IEPF) Authority.

With respect to unclaimed 1st interim dividend for the year 2015-16 which has not been claimed for seven consecutive years, the unclaimed interim dividend and shares would be transferred to IEPF within 30 days from due date i.e. 5th December, 2022.

The Company has communicated to the concerned shareholders individually whose shares are liable to be transferred to IEPF and the full details of such shareholders including their folio number or DP ID/Client ID are also made available on company's website at www.cupidlimited.com

In case the Company does not receive any communication at the below mentioned address from the Concerned Shareholders by 5th December, 2022, the Company shall with a view to adhering with the requirements of the Rules, transfer the shares to the IEPF within 30 days from due date i.e. 5th December, 2022 in accordance with the said rules. Consequent thereto, no claim shall lie against the Company in respect of such unclaimed dividend and underlying shares.

Shareholders may note that both the unclaimed dividend and the shares transferred to IEPF Authority including all benefits accruing on such shares, if any, can be claimed back by them from IEPF Authority after following the procedure prescribed by the Rules.

In case the shareholders have any queries on the subject matter and the Rules, they may contact the Company's Registrar and Transfer Agent Bigshare Services Private Limited; Unit: Cupid Limited; Office No. 56-2, 6th Floor, Pinnacle Business Park, Next to Ahura Centre, Mahakali Caves Road, Andheri East, Mumbai - 400093 Maharashtra, India. **Tel: +91 22 – 62638200, 62638221 / 62638222 / 62638223 Fax: +91 22 62638299; E-mail: investor@bigshareonline.com; Website: www.bigshareonline.com**

For Cupid Limited
SD/-
Saurabh V. Karmase
Company Secretary and Compliance Officer
ECSIN: EA041701A000083921

Place: Mumbai
Date: 5th September, 2022

कार्यपालक अभियंता का कार्यालय,
पथ निर्माण विभाग, पथ प्रमंडल, राँची।
अल्पकालीन ई–प्रोक्योरमेंट सूचना
(द्वितीय निविदा)
(प्रथम निविदा का **PR No.–270860Road(22-23):(D)**
टेन्डर रेफरेन्स नं0–प0निविवि/राँची–11/2022–23 दिनांक :– 02.09.2022

1.	कार्य का नाम	नामकोम–डोरंडा पथ (एम.डी. आर–002) (नेपाल हाउस पहुँच पथ सहित) (कुल लम्बाई– 6.40 कि0मी0) का साईडिंग क्वालिटी में सुधार (Improvement of Riding Quality) कार्य वर्ष 2022–23
2.	प्राक्कलित राशि (रू0 लाख में)	रू0 1243.75 लाख (रूपये बारह करोड़ तैतालीस लाख एवं पचहत्तर हजार) मात्र।
3.	अग्रधन की राशि (रू0 लाख में)	रू0 12.44 लाख (रूपये बारह लाख चौवालीस हजार) मात्र।
4.	कार्य पूर्ण करने की अवधि	04 (चार) माह
5.	वेबसाईड पर निविदा प्रकाषन की तिथि	09.09.2022 10.30 बजे पूर्वाह्न
6.	निविदा प्राप्ति की अंतिम तिथि / समय	20.09.2022 12.00 बजे दोपहर तक
7.	निविदा खोलने तिथि / समय	21.09.2022 12.30 बजे
8.	निविदा प्रकाषित करने वाले कार्यालय का नाम एवं पता	कार्यपालक अभियंता पथ निर्माण विभाग, पथ प्रमंडल राँची, मोहराबादी, राँची–834008.
9.	प्रोक्योरमेंट पदाधिकारी का सम्पर्क संख्या	0651–2361018
10	ई–प्रोक्योरमेंट सेल का हेल्पलाईन संख्या	0651–2401010

- प्राक्कलित राशि एवं अग्रधन की राशि घट–बढ़ सकती है, जिसे ***Tender Online Upload*** में देखा जा सकता है, एवं अन्य किसी भी प्रकार का बदलाव ***http://jharkhandtenders.gov.in*** पर देखा जा सकता है।
- पथ निर्माण विभाग, झारखण्ड सरकार में निबंधित संवेदकों के लिए ***UCAN*** निबंधन आवश्यक है।
- नियम एवं शर्तें के लिए वेबसाईट ***http://jharkhandtenders.gov.in*** पर देखें।

PR 276999 Road Construction Dept
Road Division Ranchi(22-23)D

कार्यपालक अभियंता
पथ निर्माण विभाग,पथ प्रमंडल,राँची।

అదివారం హైదరాబాద్ బాన్ రంగంపల్లిలోని సుందరయ్య విజ్ఞాన కేంద్రంలో జరిగిన ఉపాధ్యాయ దినోత్సవ వేడుకలో స్కూల్ కుటుంబ ట్రస్ట్ అధ్యక్షులతో డాక్టర్ జి.ఆర్.లంబయ్య కేపిసి యూనివర్సిటీ కంప్లీటర్ ఆఫ్ ఎగ్జామినేషన్స్ వెంకట రమణకు సన్మానం.

11 మంది బీసీ గురుకుల టీచర్లకు ఉపాధ్యాయ అవార్డులు

నవతెలంగాణ బ్యూరో - హైదరాబాద్

జాతీయ ఉపాధ్యాయ దినోత్సవం సందర్భంగా రాష్ట్ర ప్రభుత్వం ఇస్తున్న ఉపాధ్యాయ అవార్డులకు బీసీ గురుకుల విద్యాలయాల్లో పనిచేస్తున్న 11 మంది టీచర్లు ఎంపికయ్యారు. జిన్నారంకు చెందిన ఎం అంజలికుమార్, కె శోభారాణి, ఎం రాములు, డిగ్రీ కళ్యరిలో కె సుధిత, జూనియర్ కాలేజీ కళ్యరిలో కె రాధిక, ఉపాధ్యాయులు కె వృంద, జి అన్నపూర్ణ, హెచ్ సంతోష్, బి గురువయ్య, పి గీత, కె వెంకటరెడ్డి ఉన్నారు. ఈ అవార్డులకు ఎంపికైన వారందరిని బీసీ సంక్షేమ శాఖ మంత్రి గంగుల కమలాకర్, ముఖ్యార్యదర్శి బుర్రా వెంకటేశం, బీసీ గురుకుల విద్యాసంస్థల కార్యదర్శి మల్లయ్య భట్టు అభినందించారు.

మూణ్నెల్లుగా జీతాలు రాకపాయే

- మోడల్ స్కూల్ అవర్లీ బేస్డ్ టీచర్ల ఆందోళన

నవతెలంగాణ బ్యూరో - హైదరాబాద్

రాష్ట్ర వ్యాప్తంగా ఉన్న మోడల్ స్కూళ్లలో గంటల ప్రాతిపదికన (అవర్లీ బేస్డ్) టీచర్లుగా పనిచేస్తున్న 1,241 మందికి మూణ్నెల్లుగా జీతాలు రాలేవు. దీంతో వారు మానసికంగా, ఆర్థికంగా ఆవేదనకు గురవుతున్నారు. ప్రస్తుత విద్యాసంత్సరం జూన్ 13న ప్రారంభమైంది. అప్పటి నుంచి వారు విధులో ఉన్నారు. మూణ్నెల్లు దాటినా జీతాలు రాకపోవడంతో వారి కోసం ఎదురుచూస్తూ ఆందోళన చెందుతున్నారు. కుటుంబ పోషణ, ఇంటి అద్దె, పిల్లల చదువులు, ఆస్పత్రి ఖర్చులు వంటి వాటికి డబ్బులేక అప్పులు చేయాల్సిన పరిస్థితి దాపురించింది. అరకొర జీతాలిస్తున్న అరొర్లుకలు విద్యార్థులకు నాణ్యమైన విద్య అందించేందుకు వారు కృషి చేస్తున్నారు. సకాలంలో వేతనాలు అందక కనీస అవసరాలు తీర్చుకోలేక వారి బతుకులు భారంగా మారాయి. వారికి ఎలాంటి ఉద్యోగ భద్రత లేకపోవడం గమనార్హం.

ప్రతినెలా జీతాలివ్వాలి : ఏసుమోహన వెంకట్

మోడల్ స్కూళ్లలో పనిచేస్తున్న అవర్లీ బేస్డ్ టీచర్లకు ప్రతినెలా జీతాలు చెల్లించాలని అవర్లీ బేస్డ్ టీచర్ల ఎసుమోహన వెంకట్ కోరారు. అప్పుడప్పుడు ఇరుగు పొరుగు వారు పంతులు నొకరి అంటే ప్రేమగా పలకరించే వారనీ, ఇప్పుడు కంటపడినా ఎక్కడ అప్పు అడుగుతారోనని భయపడుతున్నారని ఆందోళన వ్యక్తం చేశారు. అవర్లీ బేస్డ్ టీచర్లపై ఇలాంటి వివక్ష ఎందుకని ప్రశ్నించారు. ఇకనైనా అరకొరగా మేల్కొనాలనీ, ఆలోచించి తమకు జీతాలను వెంటనే విడుదల చేయాలని డిమాండ్ చేశారు. ఉద్యోగ భద్రత కల్పిస్తూ చట్టపరమైన చర్యలు తీసుకోవాలని ప్రభుత్వానికి సూచించారు.

నిరాశ, దిగ్భ్రాంతిలో రోగులు...

- వారి పరిస్థితి దారుణం
- సిమ్స్‌లో రోగులను పరామర్శించిన గవర్నర్

నవతెలంగాణ బ్యూరో - హైదరాబాద్

రంగారెడ్డి జిల్లా ఇబ్రహింపట్నం ప్రభుత్వాస్పత్రిలో నిర్వహించిన కుటుంబ నియంత్రణ శిబిరంలో ఆపరేషన్లు చేయించుకున్న ఇన్నెళ్లన్ బారిన పడిన వారి పరిస్థితి దారుణంగా ఉందని రాష్ట్ర గవర్నర్ డాక్టర్ తమిళి సై సౌందర్ రాజన్ ఆవేదన వ్యక్తం చేశారు. ఆదివారం నిమ్స్ కు వెళ్లిన ఆమె అక్కడ చికిత్స పొందుతున్న 11 మంది రోగులను పరామర్శించారు. వారి పరిస్థితిని అడిగి తెలుసుకున్నారు. ఆపరేషన్ తర్వాత తమ ఆరోగ్య పరిస్థితి దిగజారిపోవడాన్ని మనిళాలు జీర్ణించుకోలేకపోతున్నారని చికిత్సా బృందం వివరించారు. వారికి వైద్యపరంగా అన్నిరకాల సహకారం అందిస్తామని గవర్నర్ స్పష్టం చేశారు. చికిత్స పొందుతున్న ప్రతి ఒక్కరి బాధను ఓపిగా విన్నానని, అన్ని సమయంలో నిమ్స్‌లో వారు పొందుతున్న సౌకర్యాలు, చికిత్సకు సంబంధించిన వివరాలను అడిగి తెలుసుకున్నానని తెలిపారు. ఆ రోగులంతా వెనకబడిన వర్గాలకు చెందిన వారని చెప్పారు. వారి దుస్థితిని చూసిన వెంటనే ఒక్కో రోగికి నిమ్స్ లో చికిత్స పొందేందుకు వీలుగా తన విచక్షణాధికారంతో కూడిన గ్రాంటు నుంచి రూ.10 లేలు చొప్పున మంజూరు చేసినట్లు గవర్నర్ వివరించారు. రాజేస్థన్ నుంచి అనసరమైన పూర్తి సహకారం వారికి అందిస్తామని హామీ ఇచ్చారు.

12 మంచి ప్రజాసంగ్రామ యాత్ర

- కుత్బుల్లాపూర్ నియోజకవర్గంలో ప్రారంభం
- 22న ఇబ్రహింపట్నం నియోజకవర్గంలో ముగింపు

నవతెలంగాణ బ్యూరో-హైదరాబాద్

బీజేపీ రాష్ట్ర అధ్యక్షులు, ఎంపీ బండి సంజయ్‌కుమార్ నిర్వహిస్తున్న ప్రజా సంగ్రామ యాత్ర నాలుగో విడత నేల 12వ తేదీ కుత్బుల్లాపూర్ నియోజకవర్గంలో ప్రారంభమవుతుంది. ఆ యాత్ర ప్రముఖ్ గొంగిడి మనోహర్‌రెడ్డి తెలిపారు. హైదరాబాద్‌లోని బీజేపీ రాష్ట్ర కార్యాలయంలో నాలుగో విడత పాదయాత్ర షెడ్యూల్ ఖరారుపై సమావేశం జరిగింది. అందులో అంధి సంజయ్‌కుమార్, బీజేపీ రాష్ట్ర ఇన్‌చార్జి తరుణ్‌చుగ్, రాష్ట్ర ప్రధాన కార్యదర్శులు దుగ్గాల ప్రదీప్‌కుమార్, బంగారు శ్రుతి, సహప్రముఖ్ తాళ్ల వీరందర్‌గౌడ్, తదితరులు పాల్గొన్నారు. యాత్ర షెడ్యూల్‌ను మనోహర్‌రెడ్డి మీడియాకు విడుదల చేశారు. నాలుగో విడత పాదయాత్ర 9 నియోజకవర్గాల్లో 10 రోజుల పాటు కొనసాగుతుందని తెలిపారు. కుత్బుల్లాపూర్, శేరిలింగంపల్లి, కూకట్‌పల్లి, సికింద్రాబాద్ కంటోన్మెంట్, మల్కాజిగిరి, మేడ్చల్, ఉప్పల్, ఎల్బీనగర్, ఇబ్రహీంపట్నం నియోజకవర్గాల మీదుగ 115.3 కిలోమీటర్లు పాదయాత్ర జరుగుతుందని పేర్కొన్నారు. 22న ఇబ్రహీంపట్నం నియోజకవర్గంలోని పెద్ద అంబర్‌పేట్ సమీపంలోని బొర్రా గింగోర్పు వద్ద పాదయాత్ర ముగిస్తుందని తెలిపారు. 17న సికింద్రాబాద్ పరేడ్ గ్రౌండ్‌లో నిర్వహించే తెలంగాణ విమోచన దినోత్సవాలకు కేంద్ర మంత్రి అమిత్‌షా హాజరుకానున్న నేపథ్యంలో ఆ రోజు పాదయాత్రకు విరామం ప్రకటించారు.

SANGHI SPINNERS INDIA LIMITED
CIN NO.U18100TG1992PLC013686
Regd. Office : Sanghi Nagar, Koheda Village, Abdullapurmet Mandal, Ranga Reddy District, Pin – 501 511, Telangana

NOTICE OF AGM E-VOTING AND BOOK CLOSURE FOR 29th ANNUAL GENERAL MEETING

NOTICE is hereby given that 29th Annual General Meeting of the company will be held on Friday 30th September 2022 at 10 a.m. at Sanghi Nagar, Koheda Village, Abdullapurmet Mandal, Ranga Reddy District, Pin – 501 511, Telangana to transact the business as mentioned in the Notice of AGM. The Register of Members and Share Transfer Books of the Company shall remain closed from 24th September, 2022 to 30th September, 2022 (both days inclusive) for the purpose of AGM.

The Notice of Annual General Meeting and Annual Report of the company for the year ended 31st March 2022 has been sent to the Members at their Postal Addresses registered with the company on 03th September, 2022.

Pursuant to provisions of section 108 of the Companies Act, 2013 read with the rules made there under, the Company is pleased to provide to its members the facility to exercise their right to vote by electronic means on all the resolutions through e-voting services provided by KFIN TECHNOLOGY PRIVATE LIMITED. The members holding shares, on cut-off date i.e. 23th September 2022 may cast their vote electronically to transact the business set out in the Notice of AGM.

The details pursuant to the provisions of the Companies Act, 2013 and rules made there under are given here under:

1. Date of Completion of sending Notice of AGM: 03rd September, 2022
2. The date and time of commencement of voting through electronic means: 26th September, 2022 at 9.00 a.m.
3. The date and time of end of voting through electronic means: 29th September 2022 at 5.00 p.m.
4. Voting by electronic means shall not be allowed beyond 5.00 p.m. IST 29th September 2022
5. The Notice of AGM is available on KFin Technology Private Limited website: vizhttps://kfintech.com/.
6. Members who opt for e-voting can't participate in physical voting process and vice versa those who participate in physical voting shall not cast their vote through E-voting. However, members can attend and participate in AGM proceedings.
7. The facility for voting through polling paper will also be made available at the AGM.

By order of the Board
Sanghi Spinners India Limited
Sd/-
Place : Hyderabad — **Anjana Sanghi**
Date : 05.09.2022 — Director

NCL HOLDINGS (A&S) LIMITED
CIN. U65920TG2018PLC121664
Registered & Corporate Office: 10-3-162, 4th Floor, NCL Pearl, Sarojini Devi Road, East Maredpally, Secunderabad, Telangana- 500026.
Phone Number: 040-69041901
Website: www.nclholdings.in Email: csnclholdings@gmail.com

బహిర (పిస్) వార్షిక సర్వసాధ్య సమావేశం, ఇ-ఓటింగ్ మరియు పుస్తక మూగింపుకు సమాచారం

ఇందుమూలంగా ప్రకటన ఇవ్వబడినదేమనగా రంపెని యొక్క సభ్యులారా యొక్క 5వ వార్షిక సర్వసాధ్య సమావేశం (ఎజిమ) **బుధవారం, 28 సెప్టెంబర్, 2022న ఉ.10.00గం.లకు మధ్యికి** వీడియో కాన్ఫరెన్సింగ్ (వికె) లేక్క ద్వారా మధ్యదూర ద్వారా (ఎజిమ) ఎజిమలో పేర్కొన్న నిమయాలకు అనుగుణంగా వాటిపై సర్వసాధ్యలో భాగంగా నిర్వహించబడును.

కోవిడ్-19 వ్యాధిని పరిగణిలు స్తూన్నా, కార్పొరేట్ వ్యవహారాల మంత్రిత్వశాఖ (ఎంసిఎ) జారీ చేసిన సర్క్యులర్స్ తేదీన, జనవరి, 2021లో పాటు దయచేసిన సర్క్యులర్స్ తేదీ 05, మే, 2020, 13 ఏప్రిల్, 2020 మరియు 8 ఏప్రిల్, 2020 (ఉమ్మడిగా "ఎంసిఎ" సర్క్యులర్లుగా పేర్కొనబడును) ప్రకారం వార్షిక సర్వసాధ్య సమావేశాలను నిర్వహించడం ద్వారా సభ్యుల భౌతిక హాజరు లేకుండా ఉమ్మడి వీడియో కాన్ఫరెన్సింగ్ లేదా అదనపు వీడియో కాన్ఫరెన్సింగ్ మీడియా ద్వారా సభ్యుల భౌతిక హాజరు లేకుండా కంపెనీ యొక్క 45 ఏజిమను నిర్వహించడానికి మరియు నిర్వహించడానికి అనుమతించబడింది. 5వ ఏజిమను సమావేశాలకి వేరొక మరియు రిజిస్టర్డ్ కార్యాలయం, 45 ఆంజనేయ, ఎన్‌సిఎల్ పార్క్, నరేశ్‌కా టేమ్ రోడ్, ఈస్ట్ మారెడ్‌పల్లి, సికింద్రాబాద్, తెలంగాణ-500026

పైన పేర్కొన్న సర్క్యులర్లకు అనుగుణంగా ఎజిమ నోటీసులతో పాటుగా ఆర్థిక సంవత్సరం 2021-22 వార్షిక నివేదిక మరియు ఇ-ఓటింగ్ విధానానికి సంబంధించిన సూచనలను పేర్కొనబడ్డాయి, కంపెనీ యొక్క రిజిస్ట్రార్ మరియు షేర్ ట్రాన్స్‌ఫర్ ఏజెంట్స్ వద్ద ఇలాంటివారలో ఇప్పటికే నమోదయిన యొక్క రిజిస్ట్రార్ ఇ-మెయిల్ ఐడీలకు పంపడం జరిగింది. 2022-23 ఆర్థిక సంవత్సరం యొక్క సర్క్యులర్ నివేదికతో పాటుగా ఏజిమ నోటీసు కంపెనీ యొక్క వెబ్‌సైట్ www.nclholdings.in వద్ద మరియు సెంట్రల్ మెయిల్ డిపాజిటరీస్ లిమిటెడ్(సిడిఎస్‌ఎల్) యొక్క వెబ్‌సైట్‌లో అందుబాటులో ఉంచాయి.

చట్టంలోని సెక్షన్ 108తో పాటుగా దయచేసిన కంపెనీలు (మేనేజ్‌మెంట్ అండ్ అడ్మినిస్ట్రేషన్) రూల్స్, 2014లోని నిబంధనల ప్రకారం, సిడిఎస్‌ఎల్ విధానం ద్వారా కంపెనీ ఇ-ఓటింగ్ విధానాన్ని http://www.evotingindia.com వెబ్‌సైట్ ద్వారా అందిస్తున్నది. లబ్ధదారుల రిజిస్టర్లలో పేర్కొన్న సభ్యులు సర్క్యులర్ తేదీ నాటికి ఈక్విటీ షేర్లను **ఉంగా మరియూరు, 20 సెప్టెంబర్, 2022** నాటికి అర్హత కల్గివున్న సభ్యులు రిమోట్ ఇ-ఓటింగ్/ ఇ-ఓటింగ్ విధానం ద్వారా ఎజిమలో ఓటింగ్ నమోదు చేయవచ్చును. **ఓటింగ్ జరిగే సమయం 23 సెప్టెంబర్, 2022 (ఆదివారం) నుండి 26 సెప్టెంబర్ 2022 (బుధవారం) వరకు** ఆఫీస్ వేళలలో మాత్రమే ఇ-ఓటింగ్ ద్వారా ఓటింగ్ అనుమతించబడును.

సభ్యులు తమ ఓటు హక్కును వినియోగించుకునే విధానం మరియు ఇ-ఓటింగ్ కు సంబంధించిన సూచనలు కంపెనీ వెబ్‌సైట్ www.evotingindia.com వద్ద లభించి ఉన్నవి. ఇ-ఓటింగ్ కు సంబంధించి ఏవైనా సందేహాలు/ఫిర్యాదులు కలిగి ఉన్నట్లయితే సభ్యులు కంపెనీ యొక్క వెబ్‌సైట్ www.evotingindia.com వద్ద మరియు సెంట్రల్ మెయిల్ డిపాజిటరీస్ లిమిటెడ్ (సిడిఎస్‌ఎల్) యొక్క వెబ్‌సైట్ www.nclholdings.in వద్ద మరియు సెంట్రల్ మెయిల్ డిపాజిటరీస్ లిమిటెడ్ (సిడిఎస్‌ఎల్) యొక్క వెబ్‌సైట్ www.evotingindia.com