



**NATIONAL AGRICULTURAL  
CO OPERATIVE MARKETING  
FEDERATION OF INDIA LTD.**  
Commercial Hall No.5 & 6, 2nd Floor,  
Dwarka Parisar, Arvind Vihar,  
Baghmughliya, Bhopal (MP) - 462043  
Ph. 0755-4030503, 2928018, 9920401550  
Email: natbpl@nafed-india.com; nafedind@gmail.com

**TENDER NOTICE**  
Sealed quotations are invited for  
appointment of reputed transport  
contractors for transportation of packed  
Onion from GADRAKHEDI (ASHTA), DIST:  
SEHORE, MADAWADA (KHACHROAD),  
DIST: UJJAIN, JAMLI (MHOW) &  
DAKACHAYA, DIST: INDORE to various  
destination all over India. Interested Parties  
can obtain tender documents from the  
address mentioned above or download  
from our website [www.nafed-india.com](http://www.nafed-india.com).  
Last date for submission of sealed tenders  
is **06/08/2021** up to 1.00PM  
**Branch Manager**

**DEMAND NOTICE**  
Under Section 13(2) of the Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act), read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002 (the said Rules), in exercise of powers conferred under Section 13(2) of the said Act read with Rule 3 of the said Rules, the Authorised Officer of IIFL Home Finance Ltd. (IIFL HFL) (Formerly known as India Infoline Housing Finance Ltd.) has issued Demand Notices under section 13(2) of the said Act, calling upon the Borrower(s), to repay the amount mentioned in the respective Demand Notice(s) issued to them. In connection with above, notice is hereby given, once again, to the Borrower(s) to pay within 60 days from the publication of this notice, the amounts indicated herein below, together with further interest from the date(s) of Demand Notice till the date of payment. The details of the Borrower(s), amount due as on date of Demand Notice i.e. **22-July-2021** and security offered towards repayment of loan amount are as under:-

Name of the Borrower(s) / Guarantor(s)	Demand Notice Date and Amount	Description of secured asset (immovable property)
Mr. Narayan Lal Gurjar, Mrs. Mamta (Prospect No 859904, 925243)	<b>Prospect No 859904</b> Rs. 3,39,803/- (Rupees Eight Lakh Thirty Nine Thousand Eight Hundred Three Only) <b>Prospect No 925243</b> Rs. 97,783/- (Rupees Ninety Seven Thousand Seven Hundred Eighty Three Only)	All that piece and parcel of the property being : Plot No.22 Shree Ranjeet Anand Dham Colony, Village Chhotabangarda Indore, 452001, Madhya Pradesh, India measuring 525 sq. feet.

If the said Borrowers fail to make payment to IIFL HFL as aforesaid, IIFL HFL may proceed against the above secured assets under Section 13(4) of the said Act and the applicable Rules, entirely at the risks, costs and consequences of the Borrowers. For further details please contact to Authorised Officer at **Branch Office** : 102/103, Dargah Nall 15/2 Race Course Road, Indore-452001, Madhya Pradesh and /or **Corporate Office** : IIFL Tower, Plot No. 98, Phase-IV, Udyog Vihar, Gurgaon, Haryana.

**Date:** 27-July-2021 **Place:** Indore **Sd/-** Authorised Officer For IIFL Home Finance Limited

**STOVEC INDUSTRIES LIMITED**  
Regd. Office: N.I.D.C., Nr. Lambha Village, Post: Narol, Ahmedabad - 382405, Gujarat  
Tel: +91 (0) 79 6157 2300, Fax: +91 (0) 79 2571 0406, CIN : L45200GJ1973PLC050790  
E-mail: [secretarial@stovec.com](mailto:secretarial@stovec.com), Website: [www.stovec.com](http://www.stovec.com)

**NOTICE**  
Notice is hereby given that the meeting of Board of Directors of the Company is scheduled to be held on Wednesday, August 11, 2021 through Video Conference (VC) from the registered office of the Company, inter alia, to consider and approve the Unaudited Financial Results of the Company for the Quarter and Half year ended on June 30, 2021.  
In accordance with Regulation 46(2) and 47(2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Notice convening the said Board Meeting has been uploaded on the website of the Company at [www.stovec.com](http://www.stovec.com) as well as on the website of the Stock Exchange at [www.bseindia.com](http://www.bseindia.com).  
For, Stovec Industries Limited  
Sd/-  
Sanjeev Singh Sengar  
Company Secretary  
[Membership No. FCS 7835]  
Place : Ahmedabad  
Date : July 26, 2021

**InfoBeans Technologies Ltd**  
CIN No.: L72200MP2011PLC025622  
Registered Office Address: Crystal IT Park , STP-I  
2nd Floor, Ring Road, Indore MP 452001 IN

**NOTICE OF BOARD MEETING**  
Notice is hereby given pursuant to Regulation 29 read with Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations), that the meeting of the company is scheduled to be held on **Friday, 30<sup>th</sup> July, 2021** at 09:00 a.m. to inter alia consider and approve the Un-audited Standalone and Consolidated financial results with limited review thereon, of the company for the first quarter ended on 30<sup>th</sup> June, 2021.  
The notice may be accessed on the company's website at <https://www.infobeans.com/investors> and may also be accessed on the Stock Exchange websites at <http://www.nseindia.com>  
For InfoBeans Technologies Ltd  
Sd/-  
Surbhi Jain  
Place: Indore  
Date 27/07/2021  
Company Secretary and Compliance Officers

**RELIANCE**  
Asset Reconstruction

11th Floor, North Side, R-Tech Park,  
Western Express Highway, Goregaon (East),  
Mumbai- 400063

**POSSESSION NOTICE  
(for immovable properties) See Rule 8(1)**

Whereas, the Authorized Officer of Reliance Asset Reconstruction Company Limited acting in its capacity as Trustee of RARC 027 Trust vide Agreement dated **24.03.2017** 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 **19.01.2021** calling upon the borrower and guarantors to repay the amount within 60 days from the date of receipt of said notice. The borrower and guarantors having failed to repay the amount, notice is hereby given to the borrower and guarantors 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 section 13(4) of the said Act read with rule 8 of the said Act on **26.07.2021**. The borrowers and guarantors in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of Reliance Asset Reconstruction Company Limited for the amount and interest thereon. The borrower's attention is invited to provisions of Sub-Section 8 of Section-13 of the Act, in respect of time available, to redeem the secured assets.

Borrowers/Guarantors	Description of the properties mortgaged	Amount 0/s
1. Mrs. Chandra Kanta Jain 2. Chanda Enterprises 3. Mr. Abhishek Jain 4. Mr. Yash Kumar Jain 5. Mr. Dhan Rajnar Jain	All that Piece and Parcel of Property as workshop situated at Plot No. 9, Block No. 3, part of sheet No. 16, Sharda Grih Nirman Sahakari Samiti, Opp. New Bus Stand, Chavani, Tehsil Sehore, District Sehore, MP 466001 area admeasuring 4000 square feet owned by Mrs. Chandra Kanta Jain, bounded as <b>East- Plot No. 10, West- Colony Road, North- Indore- Bhopal Rajmarg, South- Other Plot.</b>	<b>Rs. 7,41,50,988.89 p</b> (Rupees Seven Crore Forty One Lakh Fifty Thousand Nine Hundred and Eighty Eight and Paise Eighty Nine Only) as on <b>19.01.2021</b>

SD/-  
Authorised Officer  
Reliance Asset Reconstruction Company Limited

**Date : 27.07.2021**  
**Place : Sehore (MP)**

**ADC India Communications Ltd.**  
CIN: L32209KA1989PLC009313  
Regd. Office: No.10C, 2nd Phase, 1st Main,  
Peenya Industrial Area, Bangalore-560058  
Tel: +91 80 28396102 / 28396291  
E-mail: [support@adckcl.com](mailto:support@adckcl.com)  
Website: [www.adckcl.com](http://www.adckcl.com)

**NOTICE**  
Notice is hereby given pursuant to Regulation 29 read with Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 that a Meeting of the Board of Directors of the Company will be held on Tuesday, August 10, 2021, inter alia, to consider and approve the unaudited financial results of the Company for the quarter ended June 30, 2021.  
This information is also available on the website of BSE Limited at [www.bseindia.com](http://www.bseindia.com) and shall also be available on the website of Company [www.adckcl.com](http://www.adckcl.com).  
For ADC India Communications Ltd  
R. Ganesh  
Company Secretary  
Place : Bangalore  
Date : July 26, 2021

**HDB FINANCIAL SERVICES LIMITED**  
Registered Office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad, Gujarat, Pincode-380009  
Branch Office: House No. 102/103, Vesta Panchratna Complex, 2nd Floor, Ward No. 11, Mayapura Road, Near Maharana Pratap Bus Stand, Mandasaur, Madhya Pradesh-458001  
Branch Office: 1st Floor, Lunawati Plaza, 19 College Road, Above United Bank Of India, Ratlam, M.P.-457001

**DEMAND NOTICE UNDER SECTION 13(2) OF THE SARFAESI ACT, 2002**  
You, below mentioned borrowers, co-borrowers and guarantors have availed loan(s) facility(ies) from HDB Financial Services Limited branch Ratlam, Mandasaur & Satna by mortgaging your immovable properties (securities). You have not maintained your financial discipline and defaulted in repayment of the same. Consequent to your defaults your loans were classified as non-performing assets as you to avail the said loan(s) along with the underlying security interest created in respect of the securities for repayment of the same. The HDBFS has right for the recovery of the outstanding dues, now issued demand notice under section 13 (2) of the Securitization and Reconstruction of Financial Asset and Enforcement of Security Interest Act, 2002 (the Act), the contents of which are being published herewith as per section 13 (2) of the act read with rule 3 (1) of the security interest (enforcement) rules, 2002 and as by way of alternate service upon you. Details of the Borrowers, Co-borrowers, Guarantors, Loans, Securities, Outstanding dues, Demand Notice sent under section 13 (2) and Amount claimed there under are given below:-  
(1) Borrower and Co-Borrowers: 1.VISHVAKARMA ENGINEERING WORK, 2.SATYA NARAYAN SHARMA (DECEASED) THROUGH LEGAL HIERS (A) ASHISH SHARMA (B) HARSH SHARMA (C) PUSHPA SHARMA, 3.ASHISH SHARMA, 4.HARSH SHARMA, 5.PUSHPA SHARMA All r/o at (1) Pahlwan Baba Ki Dargah, Jaora Road, Ratlam-457001 (2) 99 Indralok Nagar, Ratlam - 457001, 2) Loan Account Number: 5084278, 3) Loan Amount in INR: Rs. 25,00,000/- (Rs. Twenty Five Lakhs Only), 4) Detail Description of the Security: Mortgage Property : All the piece and parcel of Plot No. 99, Admeasuring 1500 Sq. Ft. At Survey No. 1126, Situated At Indralok Nagar, West Gram Rajgarh, Dist. Ratlam-457001, 5) Demand Notice Date: 30th June 2021, 6) Amount due in INR: Rs. 29,33,091.38 (Rs. Twenty Nine Lakhs Thirty Three Thousand Ninety One and Paise Thirty Eight Only) as of 22th June 2021 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.  
(2) Borrower and Co-Borrowers: 1.JETHANAND PARASRAM (DECEASED) THROUGH LEGAL HEIRS (A) BHARAT KOTHARI, 2.KALAWATI KOTHARI (LEGAL HEIRS), 3.JETHANAND KOTHARI All r/o at (1) Jati Chok, Dhamnadi Baser Chok, Mandasaur-458001 (2) H. No.16, 17 Near Sitamata Mandir, Shahar Kila Road, Ward No.23, Mandasaur-458001 (3) Kandoya Gali, Dhan Mandi, Mandasaur-458001, 2) Loan Account Number: 3316876, 3) Loan Amount in INR: Rs.32,50,000/- (Rs. Thirty Two Lakhs Fifty Thousand Only) 4) Detail Description of the Security: Mortgage Property : All the piece and the parcel of Shop No. 1, 2 & 3 Situated At Ward No.21, Jatti Chowk, Mandasaur (Total Area 63.28 Sq. Mtr. Or 675.08 Sq. Ft.) 5) Demand Notice Date: 30th June 2021, 6) Amount due in INR: Rs.37,12,822.84 (Rs. Thirty Seven Lakhs Twelve Thousand Eight Hundred Twenty Two and Paise Eighty Four Only) as of 22nd June 2021 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.  
(3) Borrower and Co-Borrowers: 1.STYLIST TAILORS, 2.SHADAN MASUDI (DECEASED) THROUGH LEGAL HEIRS (A) NAZRIN MASUDI (B) SAJJAUDDIN MASUDI, 3.MOHD SHAKIL MASUDI, 4.NAJRIN MASUDI All r/o (1) Neem Chouk, Mandasaur-458001 (2) H. No. 36, Porani Tehsil, Kila Road, Ward No. 25, Mandasaur-458001, 2) Loan Account Number: 3031973, 3) Loan Amount in INR: (1) Rs. 20,00,000/- (Rupees Twenty Lakhs Only), 4) Detail description of the Security: Mortgage Property : All The Piece And Parcel Of The Property Situated At Ward No.23, Monika Market, First Floor, Samrat Market, Admeasuring 244.75 Sq. Ft. Mandasaur-458001, 5) Demand Notice Date: 02nd July 2021, 6) Amount due in INR: (1) Rs. 20,22,941.05 (Rupees Twenty Lakhs Twenty Two Thousand Nine Hundred Forty One and Paise Five Only) as of 02nd July 2021 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.  
1. The Borrower and Co-Borrowers/Guarantors are called upon to make payment of the above mentioned demanded amount with further interest as mentioned herein above in full within 60 days of this notice failing which the Undersigned Authorised Officer of HDBFS shall be constrained to take action under the Act to enforce the above mentioned securities. Please note that, as per section 13 (13) of the said Act 2. Mortgagors are restrained from transferring the above-referred securities by way of sale, lease, Leave & License or otherwise without the consent of HDBFS. 3. For any query or Full and Final Settlement, Please Contact: Mr. Ashish Parhar Mobile No. 9753250567 or Mr. Giraj Parashar Mobile No. 0760009388 or Mr. Arvind Kumar Jha Mobile No. 9752003132 HDB Financial Services Limited.  
PLACE : Madhya Pradesh  
DATE : 27.07.2021  
SD/- For HDBFS  
Authorised signatory

**SBFC FINANCE PRIVATE LIMITED**  
(ERSTWHILE SMALL BUSINESS FINCREDIT INDIA PVT. LTD.)  
Registered Office: C&B Square, (Sangam Complex) Office No: 103, 1st Floor, Andheri Kurla Road, Chakala, Andheri East, Mumbai - 400059 I  
Telephone: +91 22 67875300 I Fax: +91 22 67875334 I www. sbfc.com  
I Corporate Identity Number: U67190MH2008PTC178270

**Public Notice**  
This is to inform the Public that Auction of pledged Gold Ornaments will be conducted by SBFC Finance Pvt. Ltd. On 30-07-2021 at 10:30 am at T.T. Nagar Branch, address: SBFC Finance Pvt. Ltd, Plot No.36, Bhadhbada road 1st Floor ,Above andhra bank, New Market T T Nagar-Oppsite Gtb complex Bhopal - 462003 (M.P)  
The Gold Ornaments to be auctioned belong to Loan Accounts of our various Customers who have failed to pay their dues. Our notices of auction have been duly issued to these borrowers.  
The Gold Ornaments to be auctioned belong to Overdue Loan Accounts of our various Customers mentioned below with branch name.

T.T. Nagar Branch and MP Nagar Branch Bhopal			
Loan No.	Customer Code	Loan No.	Customer Code
PR00771663	134100079	PR00885937	134101230
PR00787929	134100275	PR00787625	116100311
PR00800715	134100379	PR00802763	116100467
PR00803518	134100417	PR00811766	116100558
PR00805273	134100429	PR00823723	116100723
PR00812784	134100500	PR00824859	116100739
PR00813236	134100508	PR00825019	116100745
PR00815400	134100536	PR00824880	116100740
PR00826158	134100646	PR00826580	116100757
PR00834035	134100747	PR00827342	116100766
PR00835514	134100769	PR00836544	116100875
PR00858400	134100969	PR00837648	116100892
PR00858523	134100970	PR00838747	116100899
PR00860821	134101005	PR00850150	116101050
PR00860831	134101006	PR00862838	116101171
PR00861479	134101013	PR00862828	116101170
PR00861808	134101024	PR00863517	116101186
PR00861823	134101025	PR00877550	116101377
PR00862531	134101037	PR00883315	116101415
PR00862900	134101040	PR00884068	116101419
PR00873301	134101138		

For more details, please contact SBFC FINANCE PRIVATE LIMITED Contact Number(s): 1800-102-80 12 (SBFC FINANCE PRIVATE LIMITED reserves the right to alter the number of accounts to be auctioned &/ postpone/ cancel the auction without any prior notice.)

**ADITYA BIRLA CAPITAL**

**PROTECTING INVESTING FINANCE ADVISING**  
Aditya Birla Finance Ltd.

Registered Office : Indian Rayon Compound, Veraval, Gujarat - 362266  
Branch Office: 1st Floor, Vijaya Bank Building, Plot No. 17, Barakhamba Road, New Delhi 110001

**DEMAND NOTICE U/s 13(2)**  
You the below mentioned borrower has availed loan by mortgaging the schedule mentioned property and you the below mention has stood as borrower/co- borrower guarantor for the loan agreement. Consequent to the defaults committed by you, your loan account has been classified as **non- performing asset** on **15.04.2021** under the provisions of the Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (in short SARFAESI Act). We Aditya Birla Finance Limited had issued Demand Notice U/s 13(2) read with Security Interest (enforcement) Rules 2002 as amended to the address furnished by you. The contents of the said notices are that you had committed default in payment of the various loans granted to you. Therefore, the present publication carried out to serve the notice as the provision of Section 13(2) of SARFAESI Act and in terms of provision to the rule 3(1) of the Security Interest (Enforcement) Rules, 2002:

Sr No.	Loan Account no./Name and Address of the Account, Borrower(s) & Guarantor(s)	Details of the security to be enforced	Date of Demand Notice	Amount due as per Demand Notice
1.	<b>Product – Loan Against Property</b> <b>Loan Account No: ABFLNDPOP0000039131 &amp; ABFLNDLAP0000103581</b> <b>1. Ms Attraction Point The Men's &amp; Kids Wear.</b> Through Proprietor, Shop No. 1, 109, Sanvid Nagar, Kanadia Main Road, Indore, M.P. - 452018 <b>Also At:</b> Unit No. 119 B, 1st Floor, One Centre, Survey No. 93, Palasiaahana (New Palasia), M.G. Road, Indore, M.P.-452001 <b>2. Mr. Ranjan Dewda,</b> 94, Jhinni Chowk, Bhicholi Hapsi, Bye Pass Road, Indore, M.P.-452016 <b>Also At:</b> Unit No. 119 B, 1st Floor, One Centre, Survey No. 93, Palasiaahana (New Palasia), M.G. Road, Indore, M.P.-452001 <b>3. Mr. Chandan Singh,</b> 94, Sanchar Nagar, Near Ram Mandir, Bhicholi Hapsi, Indore, M.P.-452016 <b>Also At:-</b> Unit No. 119 B, 1st Floor, One Centre, Survey No. 93, Palasiaahana (New Palasia), M.G. Road, Indore, M.P.-452001	All that part and Parcel of Property bearing no. : " Unit No. 119 B, 1st Floor, One Centre, Survey No. 93, Palasiaahana (New Palasia), M.G. Road, Indore, M.P.-452001 "	19.07.2021	Rs. 26.36.365/- (Rupees Twenty Six Lakhs Thirty Six Thousand Three Hundred Sixty Five Only) by way of outstanding principal, arrears (including accrued late charges) and interest till 08.07.2021

You are hereby called upon to pay **Aditya Birla Finance Limited** within the period of 60 days from the date of said demand notice the aforesaid amount with interest and cost falling which **Aditya Birla Finance Limited** will take necessary action under the Provisions of the said Act against all or any one or more of the secured assets including taking possession of secured assets of the borrowers, mortgagors and the guarantors. The power available to the **Aditya Birla Finance Limited** under the said act include (1) Power to take possession of the secured assets of the borrowers/guarantors including the rights to transfer by way of lease, assignment of sale for releasing secured assets (2) Take over management of the secured assets including rights to transfer by ways of lease, assignment or sale and realize the secured assets and any transfer as of secured assets by **Aditya Birla Finance Limited** shall vest in all the rights and relation to the secured assets transferred as it the transfer has been made by you.  
In terms of the Provisions of the Section 13(13) of the said act, you are hereby prohibited from transferring, either by way of sale, lease or otherwise (other than in the normal course of your business), any of the secured assets as referred to above and hypothecated/mortgaged to the **Aditya Birla Finance Limited** without prior consent of the **Aditya Birla Finance Limited**

Place: Indore  
Date: 27/07/2021

Signed by Authorized Officer,  
Aditya Birla Finance Limited

**NIKKI GLOBAL FINANCE LIMITED**  
Regd. Off.: I-9, LGF, Lajpat Nagar -1,  
New Delhi - 110024  
CIN: L65999DL1989PLC024493  
Telefax: +91-11-64000323  
Web: [www.nikkiglobal.com](http://www.nikkiglobal.com)  
Email: [info@nikkiglobal.com](mailto:info@nikkiglobal.com)

**Notice**  
Notice is hereby given pursuant to Regulation 29 readwith Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended from time to time, that a Meeting of the Board of Directors of the Company will be held on Saturday, 7<sup>th</sup> August, 2021 at 3:00 P.M. at the Registered Office of the Company at I-9, LGF, Lajpat Nagar-1, New Delhi - 110024 to, inter-alia, consider and approve the un-audited financial results of the Company for the quarter ended 30<sup>th</sup> June, 2021 & any other business with the permission of chair.  
In compliance of the provisions of SEBI (Prohibition of Insider Trading) Regulations, 2015 and the Company's "Code of Internal Procedures and Conduct for Regulating, Monitoring and Reporting of Trading in Securities by Designated Persons", the Trading Window for dealing in the securities of the Company for all the Designated Persons including Insiders, had already been closed w.e.f. 1<sup>st</sup> July, 2021, and the same shall re-open 48 hours after results are made public on 7<sup>th</sup> August, 2021.  
The information contained in this notice is available on the Company's website [www.nikkiglobal.com](http://www.nikkiglobal.com) and also on the website of BSE Ltd. - [www.bseindia.com](http://www.bseindia.com).  
For Nikki Global Finance Limited  
Sd/-  
Date : 26.07.2021 Managing Director  
Place : New Delhi DIN: 02319026

## — TENDER CARE —

— Advertorial

**DEPARTMENT OF PENSION & PENSIONERS' WELFARE ISSUES ORDERS FOR INCREASING THE DEARNESS RELIEF TO PENSIONERS**

In pursuance of the decision of the Cabinet on 14.07.2021, Department of Pension & Pensioners' Welfare has issued orders on 22.07.2021 for increasing the Dearness Relief to pensioners and family pensioners of the Central Government (including pensioners/ family pensioners of Armed Forces, All India Services and Railways) with effect from 01.07.2021 to 28% of the basic pension/family pension (including additional pension/family pension), representing an increase of 11% over the existing rate of 17%. In view of the unprecedented situation which arose due to COVID-19 pandemic, three additional instalments of Dearness Relief to pensioners, which were due from 01.01.2020, 01.07.2020 and 01.01.2021, had been frozen. Now, the Government has issued orders to increase the Dearness Relief to pensioners/family pensioners with effect from 01.07.2021 to 28% of the basic pension/family pension. The increase subsumes the additional instalments arising on 01.01.2020, 01.07.2020 and 01.01.2021. The rate of Dearness Relief for the period 01.01.2020 to 30.06.2021 shall remain at 17% of basic pension/family pension.

**12th ANNIVERSARY CELEBRATION OF MAHARASHTRA GRAMIN BANK**

On 20th July 2009 Maharashtra Gramin Bank came into existence by amalgamation of two Regional Rural Banks. And, 12th anniversary of the Bank was celebrated at own premises of the Bank. Maharashtra Gramin Bank is a schedule Commercial Bank, a Government of India enterprise. Shri. Parate nominee Director from NABARD graced the occasion as Chief Guest. During his address he specially mentioned the work of our Bank in the area of upliftment of farmers, use of new technology and all modern/new facilities being made available to customers. He also promised all co-operation/ guidance from NABARD whenever it is required and expected for the Bank to reach new heights. Shri. Milind Gharad Chairman of our Bank took overall review of the work of 413 branches in 17 Districts with respect to new business avenues available & challenges before the Bank. He told that with the mixture of new technosavy young human resource along with experienced staff, we will successfully take the Bank to the topmost which is presently in first ten RRB'S in India. Anchoring for the programme was done by Shri. Pandagale. Chief General Manager Shri. Sanjay Wagh gave assurance to Chairman from all the staff and gave vote of thanks to the guests.

**INAUGURATION OF 'AAYAM SPORTS DECK' BASKETBALL COURT**

The renovated basketball court named 'Aayam Sports Deck' at MDL Residential Colony was inaugurated by Vice-Admiral Narayan Prasad, AVSM, NM, IN (Retd) Chairman and Managing Director, Mazagon Dock Shipbuilders Limited on Sunday, 25 July 2021. The total cost of the renovation stood Rs 53 lakhs approximately. The inauguration was followed by an exhibition match by players of the Maharashtra Wheelchair Women Basketball Team. The match exhibited an opportunity to motivate girl children to take up the game. The ceremony was attended by Directors, CVO and MDL Executives staying in the colony.

**FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE 2021**

Profitability

- Net Profit up by 106% to Rs208 crore in Q1FY22 on Y-o-Y basis against ₹ 101 crore for Q1FY21. The same is up by 26% on a Q-o-Q sequential basis.
- Operating Profit has shown a growth of 56 % on Y-o-Y basis to ₹ 1110 crore for Q1FY22 as against ₹ 710 crore for Q1FY21.
- Net Interest Income (NII) grew by 29 % on Y-o-Y basis to ₹ 1406 crore in Q1FY22 as against ₹ 1088 crore for Q1FY21. The same is up by 2 % on a Q-o-Q sequential basis.
- Net Revenues (Net Interest income plus other income) for Q1FY22 improved by 44 % from ₹ 1457 crore for Q1FY21 to ₹ 2097 crore for Q1FY22. It was ₹ 2618 crore for the quarter ended 31.03.2021.
- Fee based income increased by 68 % on Y-o-Y basis to ₹ 245 crore for Q1FY22.
- Non-Interest Income up by 87% on Y-o-Y basis to ₹ 691 crore in Q1FY22.
- Cost to Income Ratio improved to 47.05 % for Q1FY22 as against 51.25 % for Q1FY21. The same was 41.20% for the quarter ended 31.03.2021.
- Return on Assets (ROA) improved to 0.41% for Q1FY22 against 0.22% for Q1FY21 and 0.35% for Q4FY21.
- Return on Equity (ROE) also improved to 9.91% for Q1FY22 against 5.70% for Q1FY21 and 8.24% for Q4FY21.

**Assets & Liabilities**

- Total Business grew by 14% on Y-o-Y basis to ₹284970 crore in Q1FY22. The same is up by 1% on Q-o-Q sequential basis.
- Total Deposits up by 14% on Y-o-Y basis to ₹ 174378 crore in Q1FY22.
- Gross Advances grew by 14 % on Y-o-Y basis to ₹ 110592 crore in Q1FY22 against ₹ 96621 crore. Net Advances grew by 18 % on Y-o-Y basis to ₹. 105909 crore in Q1FY22.
- RAM (Retail, Agri & MSME) Business grew by 16% on Y-o-Y basis. Retail advances grew by 19% to ₹ 28871 crore on Y-o-Y basis. MSME advances grew by 18% on Y-o-Y basis to ₹ 21707 crore for Q1FY22.

**Capital Adequacy:**

- Total Basel III Capital adequacy ratio at 14.46% with Common Equity Tier 1 ratio of 11.00% for Q1FY22.
- Liquidity Coverage Ratio at 175 %, well above the regulatory requirement of 100%.
- Bank has issued equity shares of ₹ 403.70 crore on 17th July 2021 which has not been factored in CRAR as on 30.06.2021 Asset quality:
- Gross NPA declined to 6.35% as on 30.06.2021 against 10.93 % as on 30.06.2020. The same was 7.23 % as on 31.03.2021.
- Net NPA reduced to 2.22% as on 30.06.2021 against 4.10% as on 30.06.2020. The same was 2.48 % as on 31.03.2021.
- Provision Coverage ratio improved to 90.70% as on 30.06.2021 as against 85.62% as on 30.06.2020. The same was 89.86 % as on 31.03.2021.
- During the quarter Bank made Covid-19 provision of ₹ 285 crore. Bank holds cumulative Covid-19 provision including interest of ₹ 973 crore.

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