



GG ENGINEERING LTD.

An ISO 9001: 2015 Certified Company
CIN: L28900MH2006PLC159174
cs.engg@gmail.com

21st April, 2023

Listing Compliance Department
BSE Limited
Phirozee Jeejeebhoy Towers
Dalal Street Fort,
Mumbai-400001

Scrip Code: 540614

Sub: Newspaper Advertisement of Audited Financial Results of the Company for the Quarter and Year ended on 31st March, 2023

Dear Sir/Madam,

We are enclosing herewith the copies of the newspaper advertisement relating to the publication of Audited Financial Results of the Company for the quarter and year ended 31st March, 2023, as published in Financial Express (English newspaper) and Mumbai Lakshdeep (Regional newspaper) both dated 21st April, 2023 in compliance with the provisions of Regulation 47 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

We request you to kindly take the above information on record and oblige.

Thanking you,

Yours Faithfully,
for G G Engineering Limited

.....
Atul Sharma
Director
DIN: 08290588

SALE TENDER

Sealed Tenders are invited from Prospective buyers within 30.04.2023 (between 11 AM to 5 PM) for disposal of 233.655 M.T. Salvaged / Reconditioned Raw Jute (Fire and water affected), Lying in the premises of Prabartak Jute Mills Ltd., B.T. Road Kamarhati, Kolkata - 700058. Interested buyers are to pay Earnest money @ 10% of offer value by DD/PO Payable in favour of Prabartak Jute Mills Ltd, payable at Kolkata, should be attached with the Tender and to be deposited at 33A J. L. Nehru Road, 17th Floor, Suit no. 9A Kolkata 700071. For inspection of Material in the Mill please contact Sri Swarup Chowdhury (M) 7003667244 (between 10 AM to 5 PM)

PUBLIC NOTICE

Notice is hereby given that the Certificate (S) for 2000 Equity Shares, Folio No. N06291 Certificate No(673026-673065) bearing Distinctive No 41593081-41595080 & 2000 Equity Shares, Folio No. N06291 Certificate No(1715630-1715669) bearing Distinctive No 96923701-96925700 of (NOCIL) National Organic Chemical Industries Ltd standing in the name(S) of Mr Narayan Ramchandra Paranjpe has/have been lost or mislaid and the undersigned has/have applied to the company to issue duplicate certificate (S) for the aforesaid shares. Any person who has a claim to respect of the said shares should lodge such claim with the company at its Registered office Mafatal House Bombay Reclamation H T Parekh Marg Churgate Mumbai 400020 within one month from this date else the company will proceed to issue duplicate Certificate (S). Date: 21/04/2023 Place: Mumbai Name(S) of shareholder(S) Mr Narayan Ramchandra Paranjpe

EAST COAST RAILWAY

Notice No. eT-East-WAT-12-2023 Dt.: 17.04.2023
NAME OF THE WORK: PROVISION OF 12M WIDE FOOT OVER BRIDGE EACH AT VIZIANAGARAM, CHIPURUPALLI, SRIKAKULAM ROAD, NAUPADA, PARALAKHEMUNDI & DAMANJODI STATIONS OF WALTAIR DIVISION.
Approx. Cost of the Work :- ₹ 46,30,78,563.20, EMD : ₹ 24,65,400/-
Completion Period of the Work :- 12 (Twelve) Months.
Tender Closing Date and Time: At 1500 Hrs. on 09.05.2023.
 No manual offers sent by Post / Courier/ Fax or in person shall be accepted against such e-tenders even if these are submitted on firm's letter head and received in time. All such manual offers shall be considered invalid and shall be rejected summarily without any consideration. Complete information including e-tender documents of the above e-Tender is available in website - <https://www.reps.gov.in>
Note : The prospective tenderers are advised to revisit the website 15 (Fifteen) days before the date of closing of tender to note any changes / Corrigendum issued for this tender.
Divisional Railway Manager (Engg) / Waltair PR-73/O/23-24

PUBLIC ANNOUNCEMENT

(Pursuant to Regulation 31(2) read with Regulation 12(3) of Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016)
IN THE MATTER OF PACIFIC MULTI-COMMODITY LIMITED - In Liquidation
 All concerned are hereby informed that the undersigned acting as Liquidator in the matter of Pacific Multi-Commodity Limited (under Liquidation), has filed the list of stakeholders with the Hon'ble Adjudicating Authority, NCLT, Mumbai Bench on 04.04.2023 pursuant to the provisions of Regulation 31(2) read with regulation 12(3) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations 2016. The stakeholders are further notified that any modification of entry in the list of stakeholders as filed with Hon'ble NCLT, Mumbai Bench can be made only by the Liquidator subject to the approval of Hon'ble NCLT Mumbai. Sd/- Nishi Jain, Liquidator In the matter of Pacific Multi-Commodity Limited Regn No: IBBIPA-001IP-P016622019-2012664 Address: A-102, Krishna Tower, Ashok Nagar, Kandivali (East), Mumbai 400101 E-Mail: liquidatorpacific@gmail.com Place: Mumbai Date: 20/04/2023

Amal Ltd

310 B, Veer Savarkar Marg, Dadar (West), Mumbai 400028, Maharashtra, India
 sec@amal.co.in | (+91 22) 62559700 | www.amal.co.in
 CIN: L24100MH1974PLC017594

Extract of standalone and consolidated financial results for the quarter | year ended on March 31, 2023
 (In terms of Regulation 47(1)(b) of the SEBI (Listing Obligation and Disclosure Requirements) Regulation 2015)

| Sr. No. | Particulars | Standalone | | | | | Consolidated | | | | |
|---------|---|------------------|-------------------|----------------|----------------|------------------|-------------------|----------------|----------------|------------|----------|
| | | Quarter ended on | | Year ended on | | Quarter ended on | | Year ended on | | | |
| | | March 31, 2023 | December 31, 2022 | March 31, 2022 | March 31, 2023 | March 31, 2022 | December 31, 2022 | March 31, 2023 | March 31, 2022 | | |
| 1. | Total income from operations | 867.83 | 804.52 | 1,357.36 | 3,916.05 | 4,348.01 | 1,734.85 | 1,816.47 | 1,357.36 | 6,131.58 | 4,348.01 |
| 2. | Net profit / (loss) for the period before tax | 185.78 | 93.51 | 89.68 | 136.55 | 332.37 | (334.00) | (389.34) | 27.50 | (1,568.70) | 161.97 |
| 3. | Net profit / (loss) for the period after tax | 125.18 | 47.31 | 64.45 | 72.91 | 242.78 | (394.63) | (437.55) | 14.46 | (1,610.50) | 110.94 |
| 4. | Total comprehensive income / (expense) for the period (comprising profit for the period (after tax) and other comprehensive income (after tax)) | 129.15 | 46.95 | 63.67 | 75.80 | 241.34 | (390.66) | (437.91) | 13.68 | (1,607.61) | 109.50 |
| 5. | Equity share capital | 1,236.27 | 942.50 | 942.50 | 1,236.27 | 942.50 | 1,236.27 | 942.50 | 942.50 | 1,236.27 | 942.50 |
| 6. | Other equity | - | - | - | 7,454.45 | 2,735.25 | - | - | - | - | - |
| 7. | Basic and diluted earnings ₹ per equity share of ₹10 each (not annualised, excluding year end), at adjusted price | 0.67 | 0.48 | 0.65 | 0.16 | 2.46 | (4.72) | (4.43) | 0.15 | (17.05) | 1.12 |

Notes:
 1 The above is an extract of the detailed format of results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. The details in prescribed format of the results are available on the websites of the Stock Exchange (www.bseindia.com) and the Company (www.amal.co.in).
 For Amal Ltd Sd/- (Rajeev Kumar) Managing Director
 Mumbai April 20, 2023

G G Engineering Limited

CIN - L28900MH2006PLC159174
 Registered office: 203,2nd Floor, Shivam Chambers Coop Soc Ltd. S.V Road, Goregaon West, Near Sahara Apartment, Mumbai - 400104
 Website: www.ggelimited.com, Email: info@ggelimited.com

FIGURES IN LAKHS EXCEPT SHARE DATA

| Sr. No. | Particulars | Statement of Audited Standalone Financial Results for the Quarter and Year ended 31st March, 2023 | | | | | Statement of Consolidated Financial Results for the Quarter and Year ended 31st March, 2023 | | | | |
|---------|---|---|-----------|------------|-----------|---------------|---|------------|-----------|-----------|-----------|
| | | Quarter Ended | | Year Ended | | Quarter Ended | | Year Ended | | | |
| | | 31-Mar-23 | 31-Dec-22 | 31-Mar-22 | 31-Mar-23 | 31-Mar-22 | 31-Mar-23 | 31-Dec-22 | 31-Mar-22 | 31-Mar-23 | 31-Mar-22 |
| 1 | Total Income | 3,028.34 | 3,578.88 | 432.77 | 11,082.83 | 1,547.93 | 3,028.34 | 3,578.88 | 843.13 | 11,526.93 | 2,297.32 |
| 2 | Total Expenses: | 2,502.52 | 3,291.67 | 467.16 | 10,206.73 | 1,578.73 | 2,502.52 | 3,291.69 | 616.69 | 10,701.85 | 2,255.09 |
| 3 | Profit/(loss) before exceptional items and tax | 525.82 | 287.21 | (34.39) | 876.10 | (30.80) | 525.82 | 287.19 | 226.44 | 825.08 | 42.22 |
| 4 | Share in profit / (Loss) of Associate | - | - | - | - | - | 35.48 | 33.00 | - | 68.48 | - |
| 5 | Profit/(loss) before tax | 525.82 | 287.21 | (34.39) | 876.10 | (30.80) | 561.30 | 320.19 | 226.44 | 893.56 | 42.22 |
| 6 | Tax Expense: | - | - | - | - | - | - | - | - | - | - |
| (a) | Current Tax | - | - | - | 94.47 | - | 94.47 | - | 9.05 | 94.47 | 11.39 |
| (b) | Deferred Tax | (11.20) | - | (28.20) | (11.20) | (28.20) | (11.20) | - | (30.64) | (11.20) | (30.64) |
| (c) | (Short)/Excess Provision of Tax | - | - | (17.62) | - | 17.62 | - | - | - | - | - |
| 7 | Profit/(Loss) for the period from continuing operations | 537.01 | 287.21 | (23.81) | 792.83 | (20.22) | 478.04 | 320.19 | 248.03 | 810.30 | 61.47 |
| 8 | Profit/(loss) from discontinued operations | - | - | (3.70) | - | (3.70) | - | - | - | - | - |
| 9 | Profit/(loss) from Discontinued operations (after tax) | - | - | (3.70) | - | (3.70) | - | - | - | - | - |
| 10 | Profit/(loss) for the period | 537.01 | 287.21 | (27.51) | 792.83 | (23.92) | 478.04 | 320.19 | 248.03 | 810.30 | 61.47 |
| 11 | Other comprehensive income | 0.30 | 0.23 | 1.05 | 0.46 | 1.25 | 0.11 | 0.23 | 1.63 | 0.46 | 1.87 |
| 12 | Total comprehensive income (Comprising Profit (Loss) and Other Comprehensive Income for the period) | 537.32 | 287.44 | (26.46) | 793.29 | (22.67) | 478.15 | 320.42 | 249.66 | 810.76 | 63.33 |
| 13 | Paid up equity share capital (Face value of the share shall be indicated) | 3,806.79 | 3,806.79 | 1,031.00 | 3,806.79 | 1,031.00 | - | - | - | - | - |
| 14 | Other Equity excluding Revaluation Reserves | 3,472.40 | 3,056.93 | 585.04 | 3,472.40 | 585.04 | - | - | - | - | - |
| 15 | Earning per Equity Share: | 0.14 | 0.08 | (0.04) | 0.21 | (0.04) | 0.13 | 0.08 | 0.48 | 0.21 | 0.61 |

Notes:
 1 The standalone and consolidated financial results of the company have been prepared in accordance with Ind AS prescribed under Section 133 of the Companies Act 2013 (the Act) read with the relevant rules thereunder and in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015.
 2 The above Quarterly & Year ended results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on April 19th, 2023. The Statutory auditors have carried out audit of the results for the quarter and Year ended March 31, 2023.
 By orders of Board For G G Engineering Limited Sd/- Atul Sharma Managing Director (DIN: 08290588)
 Place: New Delhi Date: 19th April, 2023

Canara Bank
 3rd Floor, Canara Bank Building Adl Marzban Street, Ballard Estate Mumbai - 400 001. Tel.: 022-22651128 / 29. Email : cb6289@canarabank.com

SALE NOTICE
E-Auction Sale Notice for Sale of Immovable Properties under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.
 Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor(s) that the below described immovable properties mortgaged/ charged to the Secured Creditor, the Physical Possession of which has been taken by the Authorised Officer of Canara Bank, will be sold on "As is where is", "As is what is" basis on 10.05.2023, for recovery of US Dollar 3,291,009.43 (US Dollar Three Million Two Hundred Ninety One Thousand Nine And Cent Forty Three Only) equivalent to Rs.24,88,66,133.00 (Rupees Twenty Four Crore Eighty Eight Lakh Sixty Six Thousand One Hundred Thirty Three Only exchange rate 1USD INR 75.62) as on 30.06.2020 and further interest & other charges from 01.07.2020 onwards, due to Canara Bank from M/s. YR General Trading HK Limited (Borrower) and M/s. Ayanna Realtors Private Limited (Mortgagor and guarantor), Mr. Chanakya Arvind Dhandha (Guarantor) & Mr. Prafulla Subhashchandra Bhat (Guarantor)

| Sl. No. | Description of the Property | Reserve Price | Earnest Money Deposit |
|---------|--|--------------------|-----------------------|
| 1 | Land & Building of Bungalow No. 4 situated at Survey No. 18, Hissa No. 1 to 5, Survey No. 23, Hissa No. 1 to 5, Survey No. 24, Hissa No. 1 to 5, Plot No. 62, 63 & 64, Sector No. E "Misty Hill" Gold Valley, Near Hotel Greenland Delsol, Village- Tungarli, Tal- Maval, Dist- Pune, Maharashtra admeasuring 7,946.45 sq.ft. | Rs. 3,69,00,000.00 | Rs. 36,90,000.00 |
| 2 | Land & Building of Bungalow No. 7 situated at Survey No. 18, Hissa No. 1 to 5, Survey No. 23, Hissa No. 1 to 5, Survey No. 24, Hissa No. 1 to 5, Plot No. 62, 63 & 64, Sector No. E "Misty Hill" Gold Valley, Near Hotel Greenland Delsol, Village- Tungarli, Tal- Maval, Dist- Pune, Maharashtra admeasuring 10,090.00 sq.ft. | Rs. 4,68,00,000.00 | Rs. 46,80,000.00 |
| 3 | Land & Building of Bungalow No 9 situated at Survey No. 18, Hissa No. 1 to 5, Survey No. 23, Hissa No 1 to 5, Survey No 24, Hissa No. 1 to 5, Plot No. 62, 63 & 64, Sector No. E "Misty Hill" Gold Valley, Near Hotel Greenland Delsol, Village- Tungarli, Tal- Maval, Dist- Pune, Maharashtra admeasuring 9,003.00 sq.ft. | Rs. 4,18,00,000.00 | Rs. 41,80,000.00 |

The Earnest Money Deposit shall be deposited on or before 09.05.2023 upto 5.00 p.m. Details of EMD and other documents to be submitted to service provider on or before 09.05.2023 upto 5.00 pm. Date up to which documents can be deposited with Bank is 09.05.2023 upto 5.00 pm. Date of inspection of properties is 03.05.2023 with prior appointment with Authorized Officer. For detailed terms and conditions of the sale, please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.com) or may contact Mr. Paritosh Kumar, Chief Manager, Canara Bank, ARM II Branch, Mumbai (Ph. No.022 22651128 / 29 /Mob.No. 8828328297) or Mr. Smit Jaiswal, Manager, (Mob.No.: 7223002272) E-mail id : cb6289@canarabank.com during office hours on any working day or the service provider M/s C1 India Pvt. Ltd., Udyog Vihar, Phase - 2, Gulf Petrochem Building, Building No. 301, Gurgaon, Haryana. Pin-122015, Mr. Hareesh Gowda Mob.no.9594597555 (Contact No.+911244302020/ 21/22/23/24, support@bankelections.com; hareesh.gowda@c1india.com.
 Sd/- Authorised Officer Canara Bank, ARM-II Branch
 Date : 20.04.2023 Place : Mumbai

ADVERTORIAL

Fintalk: Transformation in the Indian banking space

THE future of banking in India hinges on three areas - sustainability, central bank digital currencies (CBDC) and hyper-personalisation. To explore the potential that can be unlocked in these spaces, FinancialExpress.com and IBM, gathered a group of India's top bankers, financiers and insurance leaders for a unique and parallel roundtable discussion. The goal: Outline what the future holds in these areas for Indian banking and financial markets with the advent of new technologies. Here is the outcome:



footprint and staying sustainable, it was important that all stakeholders within an organisation stayed aligned on the priorities and on the current imperatives to ensure fruitful outcomes in this journey. This could be around the approach to planning, or what Nikesh Gupta, COO at Aditya Birla Finance best described as "products, people and processes." The panellists felt sustainability encompassed not just steps that heightened asset and operating efficiencies but were also about staying mindful of the benefits that would result from deploying innovative solutions.

Contextual relevance of hyper-personalisation key to maximise benefit
 The bank now is literally a flick of a finger away. From investment to insurance, trading to transferring funds, financial services are tailor-made to suit your requirement and profile. However, how much is too much when it comes to personalisation?
 This was what leading luminaries of the financial world discussed and debated at the first roundtable on "Responsible Hyper-personalisation of Banking Services". Most of the panellists at the table agreed that hyper-personalisation is important but it has to be need-based.
 As Nitin Chugh, Deputy Managing Director and head of digital banking, State Bank of India highlights the need to see a "gradual shift to hyper-personalisation in things which are relevant, contextual."

FINANCIAL EXPRESS... Presents **FINTalk** Powered by **IBM**



limited, says the ease of how you spend and how you manage your money is where the use case for digital currency will work. "People are excited to see the use cases. A lot of back-end processes can be settled. In India, we are already used to wallets, so the challenge of implementing them will not be there. Adoption will happen fast," Mohapatra says, optimistically.
 Jeetendra Yadav, Head of PMO and Digital Platform at Union Bank of India adds that he sees a good use case for digital currency in foreign remittances and trading purposes. "Digital currency payments will certainly reduce the turnaround time," he says.
 Speaking about the adoption of digital currency in the financial services space, Devang Rawal, Head, Corporate and Institutional, Aditya Birla Finance Limited says the mood is of "cautioned excitement." There is excitement around traceability, and issues of transparency can also be addressed. "From a credit perspective, I am excited about the longevity of the settlement mechanism. If, while lending, I can ensure the end use and track it, it brings about phenomenal transparency. Today, we can't track the rupees we have lent to the last person using it. I can create a controlled risk monitoring system based on a digital currency. It also allows me to look at digital supply chain funding, digital logistic funding, digital agricultural or pharma funding in a far bigger way," points out Rawal.
 At the same time, he says there is some need for caution. Are banks and NBFCs ready with the systems, architecture and infrastructure to reap the benefits of a CBDC? Will there be a different accounting system and will there be multiple ledgers, he asks. "The RBI report is clear that CBDC will not replace an existing system, but it is supposed to aid it," he sums up from a lender's perspective.
 On the consumer side of CBDC, Naresh Jha, Senior Vice President, Digital and Innovation, HDFC Ergo General Insurance says technology has changed the

way money is seen - from plastic money to various other form factors.
 "Earlier, money never had a face," he says. "What is going to happen with digital currency is that it will have a face. The moment that happens, the uncertainty goes away. Earlier money never had a specific purpose. Now with digital currency, money can have a purpose."
 He goes on to explain how money can be programmed. "If you combine technology and purpose, it opens a huge space in insurance and financial services. Money can be used for a particular contract only, for example. Spending discretion can be brought in, where tokens can be used only for specific things."
 But what about the anonymity of money? Well, there is a trade-off. At the same time, the total cost of implementing a CBDC is still a work in progress. Jadeja sums up that once India starts scaling the use of CBDC, technology costs will start coming down. Interoperability of CBDC and blockchain is an area in which a lot more work needs to be done.
Digital Innovation and Sustainable Finance: The next Frontier
 The third topic, "Digital innovation and sustainable finance: The Next Frontier," also had some incredible panellists with deep subject expertise. They included:
 Nikesh Gupta, the Chief Operating Officer at Aditya Birla Finance; Suhail Ghai, Chief Digital & Information Officer at Max Life Insurance; Naveen Chaluva, chief digital officer, Yes Bank; KV Dipu, Senior President and Head of Operations & Customer Service; and Roopa Satish, who heads portfolio management, CSR and leads the ESG practice at IndusInd Bank; Rishi Aurora, Senior Partner & Financial Services Sector Leader, India /SA, IBM Consulting, IBM apart from Shailja Singh, Director Technology Sales, Enterprise, India/SA, IBM.

Most seemed clear that while the nub of the discussion had to be around the reduction of carbon footprint and staying sustainable, it was important that all stakeholders within an organisation stayed aligned on the priorities and on the current imperatives to ensure fruitful outcomes in this journey. This could be around the approach to planning, or what Nikesh Gupta, COO at Aditya Birla Finance best described as "products, people and processes." The panellists felt sustainability encompassed not just steps that heightened asset and operating efficiencies but were also about staying mindful of the benefits that would result from deploying innovative solutions.
 Rishi Aurora, Senior Partner & Financial Services Sector Leader, India /SA, IBM Consulting, IBM underlined the importance of reporting that needs to come with it and the need for a comprehensive software that can be in sync with all the frameworks and templates for compliance. It is also imperative, she felt, that efforts are made to bring in that transition from fossil fuels to more sustainable options, a gradual process perhaps, but then inevitable.
 While this did resonate with all, the panellists also agreed with Suhail Ghai, Chief Digital & Information Officer at Max Life Insurance about the point that "it could not remain a boardroom discussion and needed to percolate right across the organisation" and stay core especially at operating managers' level. However, as it was pointed out during the discussion that since one could better anything only if one was able to measure it and therefore the mindset and approaches also had to be tuned towards ensuring a measurable impact.
 For business transformative outcomes with sustainability at its core, organisations had to have certain preconditions and enablers. This, as Roopa Satish, who heads the ESG practice at IndusInd Bank, explained, would ideally entail building awareness and a focus on capacity building (for upskilling was critical for both nurturing and deployment of innovative solutions).
 While most would seek positive impact on revenue if not reduction of risks, the panellists also felt the management horizon in this had to be long term.
 Everyone also felt that there was enough data available and it was quite possible to do advanced modelling and prepare industry-specific credit underwriting tools, or perhaps derive the benefits from deploying IoT (in say insurance). All in all, sustainability cannot be sustained as a boardroom discussion and if an organisational goal is to achieve better results then hands at the operational level will have to get involved and shift the focus to measurement.

Bringing in a tech perspective to the observation, Namrata Singh, Partner-Private Banks, IBM Consulting, India & South Asia, added that though "The role that AI is playing is to understand and give the customer a choice of a technology solution, but it needs to be used intelligently and the relevance of the tech usage is key." She explained her point by citing an example that supposing she knows the client would like to choose between options then it becomes easier to create options. As a result, she highlighted how organisations are making a fair amount of investment in AI to just know the person and enable bringing forth relevant choices.
 Technology, they say is a great leveller. However, the concept of personalisation has been core to financial operations for a long time. The importance of technology is the "ability to add scale to the degree and reach of personalisation," according to Charu Mathur, Chief Digital Officer and Head-Business Strategy & New Initiatives, IndusInd Bank.
 It is no doubt an evolving system and use-case-based data mining is crucial in bringing about a meaningful impact. Kalpesh Doshi, Group Chief Information Security Officer, HDFC Life Insurance pointed out that "hyper-personalisation is a journey, going full ballistic is not an option. It is important to identify pockets with maximum impact" with regards to a company's business profile.
 Anurag Ashish, Head of Retail Business, Federal Bank corroborated the point and explained that ultimately most financial products are part of the

"service industry... the degree and how much value hyper-personalisation initiatives offer is important." Essentially leaving choice on the table for the customers is important too. Goutam Datta, Chief Information & Digital Officer, Bajaj Allianz Life Insurance reiterated that clarity of concepts is important, "simplification and contextualisation of offerings are extremely crucial, technology comes much later."
 For the industry, according to the speakers, it is important to allow the customers to decide what they need for maximum benefit of hyper-personalisation to come through. They were unanimous in agreeing that it is an evolving process and the rough edges need to be sharpened. There is no dearth of data available to financial institutions, and the tech is available to record it, but a business hypothesis and use-case is important to maximise the impact after a thorough analysis.
Adoption of CBDCs: India's approach to the future of currency
 While hyper-personalisation was being discussed, simultaneously at the second table, there was much excitement brewing around India's adoption of a central bank digital currency (CBDC) and the many use cases it has. A few months back, the Reserve Bank of India introduced a pilot of the e-rupee or the central bank's digital currency for India. It was therefore with good reason that the adoption of

CBDC and India's approach to the future of its currency was the topic of discussion at the table.
 Setting the context, Satyen Kumar Jadeja, Principal, Account Technology Leader, India & South Asia, IBM, said the interest created by Bitcoin and its underlying technology Blockchain has led many central banks globally to trial digital currencies. "Around 107 central banks globally are experimenting with CBDCs and the number keeps increasing, but only a few nations are going to implement it," says Jadeja. "It would be great to get multiple perspectives on this."
 Deepak Sharma, President and CDO, Kotak Mahindra Bank, points out the difference between a digital currency and a cryptocurrency given the buzz the latter had created. "Digital currency as we know it is a fiat currency in token form issued by the regulator, while cryptocurrency is not traceable and goes beyond borders, hence many countries had an issue with it. The moment there is a cryptocurrency, it breeds a parallel economy, which creates systemic risk," he says.
 This is why countries that were initially open to crypto are now moving away from it. On the other hand, central bank issued digital currencies like the e-rupee are managed and regulated by the central bank. "While blockchain or distributed ledger technology is used, the way it is managed is different. Here, there is no mining, it is the issuance of tokens," says Sharma.
 Touching upon the primary use case of a digital currency, Ayashant Mohapatra, Chief Information Officer, Bank of Baroda Financial Solutions

PUBLIC NOTICE

Mrs. Bindal Jameen Shah one of the Legal Heirs of Mrs. Nita Sushikumar Mehta holding 33.33% undivided right, title & interest in Tenement No. 14/109, Ground Floor, Unnat Nagar, Div-3 CHS Limited, M G Road, Carpet area of 26.94 square meters or thereabout situated at Village Bahadri, Goregaon (West) Taluka Borivali bearing CTS No. 79/10, who died on 18/04/2017. Mrs. Bindal Jameen Shah intends to renounce and release her share in favour of her brother, Mr. Abhay Sushikumar Mehta.

Mrs. Bindal Jameen Shah is the daughter of Mr. Sushikumar Ananta Mehta and Mrs. Nita Sushikumar Mehta and is married to Mr. Jaymeen Shah and is residing at B-24/25, Surajdev Society, Vishwamitri Road, Lalbaug, Manjalpur, Vadodra, Gujarat 390011. It is hereby recorded that Mrs. Nita Sushikumar Mehta and Mrs. Nita Sushikumar Mehta is same and one person. J. Adv. Nagendra S. Dube, Prop. Lexi Conveniens, अडवाहोकरस एज्ड कानूनी सेवा केंद्र 11 & 11A, Hasam Building, 4th Floor, Opp. Akbarallys, V N Road, Mumbai 400 001. nagendra@lexi.com

जाहीर नोटीस

याद्वारे नोटीस दिली जाते की 2000 इंडिटी शेअर्ससाठी प्रमाणपत्र (S), फॉलिओ क्रमांक N06291 प्रमाणपत्र क्रमांक (673026-673065) विशिष्ट क्रमांक 41593081-41595080 आणि 2000 इंडिटी शेअर्स, फॉलिओ क्रमांक N06291 प्रमाणपत्र क्रमांक (1715630-1715669) ज्याचे विशिष्ट क्रमांक 96923701-96925700 (NOCI) नमूद अंतिमिक केंद्रित इंडिटी लिचे वे नाव आहे किंवा श्री राजेंद्रनाथ नातू जमी अस्तित्वात अंतिमिक केंद्रित इंडिटी लिचे वे नाव आहे आणि उल्लेखित समभागासाठी युक्तिकृत प्रमाणपत्र (एस) जारी करण्यासाठी अर्जासोबत कंपनीकडे अर्ज केला आहे/केला आहे.

या समभागाचा आदर करण्याचा दावा असलेल्या कोणत्याही व्यक्तीने या तरखासुद्धा एका महिन्याच्या आत कंपनीच्या नोंदीकृत कार्यालय मफलाल हाऊस बोम्बे रिकॉमेशन एचटी पारख मार्ग चर्चिटे मुंबई 400020 येथे असा दावा दाखल करावा अन्यथा कंपनी युक्तिकृत प्रमाणपत्र जारी करण्यास पुढे जाईल.

तारीख: 21/04/2023
भागाधारक (S) श्री नारायण रामचंद्र परांजपे यांचे नाव
ठिकाण: मुंबई

PUBLIC NOTICE

Notice is hereby given that the share certificate nos. 226512 to 226517 for 600 shares, folio no. 0024682 bearing distinctive nos. 14964101, 14964700 standing in the name of Zenith Exports Limited in the books of m/s Bajaj Auto Finance Limited (now Bajaj Finance Limited), have been lost/misplaced/destroyed and the advertiser have applied to the company for issue of duplicate share certificates in lieu thereof. Any person who has claim on the said shares should lodge such claim with the company's registrars and transfer agents viz Kfn Technologies Limited, Selenium Tower B, Plot No. 31-32 Gachibowli, Financial District, Nanakramkura, Hyderabad - 500033 within 15 days from the date of this notice failing which the company will proceed to issue duplicate share certificates in respect of the said shares.

Place: Mumbai
Date: 21/04/2023
Zenith Exports Limited

PUBLIC NOTICE

NOTICE is hereby given that Share Certificate bearing no.01 for 5 (Five) shares of Rs.50/- each bearing distinctive Nos.01 to 05 (both inclusive) issued by the society in the name of Mrs. Indu Sinhal have been reported as lost/misplaced/not traceable and an application has been received by the society for issue of Duplicate Share Certificates.

The Society hereby invites claims and objections, if any from any person against the issuance of the duplicate share certificate within 15 (Fifteen) days from the date of publication of this notice with all supporting documents to the undersigned, failing which the society shall proceed to issue duplicate share certificate.

After issuance of duplicate share certificate, the original share certificate shall stand cancelled and any person dealing with the original share certificate/s shall be doing so at his/her own risk as to costs and consequences and the Society will not be responsible for it in any way.

Date : 21/04/2023
For Vidya Chambers Premises Co-op Society Ltd. Sd/- Hon. Secretary

NOTICE OF LOSS OF SHARES OF HINDUSTAN UNILEVER LIMITED

(Formerly Hindustan Lever Limited)
Regd. Off. Hindustan Unilever Limited, Unilever House, B D Sawant Marg, Chakala, Andheri (East), Mumbai - 400 099.

Notice is hereby given that the following share certificate(s) has/have been reported as lost/misplaced and the company intends to issue duplicate certificate(s) in lieu thereof, in due course. Any person who has a valid claim on the said shares should lodge such claim with the Company at its Registered office within 15 days hereof.

| Name of the holder(s) | Folio No. | No. of shares (Re.1/-F.V.) | Certificate No.(s) | Distinctive No. (S) |
|---|-----------|----------------------------|--------------------|--------------------------|
| Rajendra Ratanshi Mirani - deceased & Successor: Bipinchandra Ratanshi Mirani | HL1835588 | 1200 | 503874 | 0083648171 to 0083649370 |

Place: Mumbai Date: 20/4/2023

RAJNISH WELLNESS LIMITED

Registered Office: Plot No. 2A, ABCD, God. Industrial Area, Chakola, Kandivli (West), Mumbai - 400 087
Telephone No. 022-2606555-48. Email: info@rajnishwellness.com

STATEMENT OF STANDALONE AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2023 (Rs. In Lacs)

| SR. No | Particulars | Quarter Ended | | | Year Ended | | |
|--------|--|---------------|------------|------------|------------|------------|------------|
| | | 31/03/2023 | 31/03/2022 | 31/03/2022 | 31/03/2022 | 31/03/2022 | 31/03/2022 |
| 1 | Total Income from Operations | 570.71 | 787.00 | 305.21 | 2,502.61 | 2,543.70 | |
| 2 | Other Income | 64.62 | 56.87 | 66.84 | 258.21 | 93.60 | |
| 3 | Net Profit/(Loss) for the period (Before Tax, Exceptional and/or Extraordinary Items) | (99.11) | 50.25 | (186.19) | 63.28 | 90.45 | |
| 4 | Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary Items) | (99.11) | 50.25 | (186.19) | 63.28 | 46.56 | |
| 5 | Net Profit/(Loss) for the period after tax and Other Comprehensive Income (after tax) | (116.24) | 37.69 | (193.55) | 46.01 | 39.20 | |
| 6 | Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)) | 7684.74 | 7684.74 | 46,737 | 7684.74 | 106,15 | |
| 7 | Equity Share Capital (face value of 1/- each) | | | | | | |
| 8 | Reserves (excluding Revaluation Reserve) as shown in the Auditor's Balance Sheet of the previous year | 0 | 0 | 0 | 0 | 0 | |
| 9 | Earnings Per Share (EPS) for continuing and discontinued operations - "Basic" | (0.19) | 0.05 | (41.41) | 0.06 | 3.73 | |
| | "Diluted" | (0.19) | 0.05 | (41.41) | 0.06 | 3.73 | |

Notes:
1. The Financial Results of the company for the year ended 31st March 2023 have been reviewed and recommended by the audit committee and approved by the Board of Director of the Company in their respective meetings held on 20th April 2023.
2. The previous period figures have been regrouped wherever necessary.
3. The Statutory auditors of the Company have carried out a Limited Review of the above results as per Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
4. The above results have been prepared in accordance with the Companies (Indian Accounting Standards) Rules, 2015 prescribed under Section 133 of the Companies Act, 2013.

Date: 20/04/2023
Place: Mumbai
For and behalf of Rajnishi Wellness Limited Sd/- Rajnishi Kumar Singh Managing Director DIN: 07192704

सार्वजनिक सूचना

ज्यांना घिता वाटू शकते, त्यांना हे कळविण्यात येते की, जीएफएससी बायोसाइंसेज लिमिटेड (जुने नाव-सेलुल फायनान्स लिमिटेड) चे नोंदीकृत कार्यालय असलेले खालील शेर प्रमाणपत्र दुकान - 37, कमला घटना न, पहिला मजला, चर्चामा नित्यामंद रोड, अडवाहो येथे आहे. पूर्व, मुंबई, महाराष्ट्र, 400069.

| क्रमांक | भागाधारकाचे नाव | फॉलिओ क्रमांक | प्रमाणपत्र क्रमांक | विशिष्ट क्रमांक | शेअर्सची संख्या |
|---------|-----------------|---------------|--------------------|-----------------|-----------------|
| 1. | रतीन के शाह | Y0007 | 13763 TO 13766 | 385751-389250 | 3500 |

वरील संदर्भित शेर अटॉर्फिकेटच्या कोणत्याही प्रमाणे खरेदी किंवा व्यवहार करण्यापासून जमततेला याद्वारे सावध केले जाते.

या शेर अटॉर्फिकेटच्या संदर्भात कोणताही दावा असलेल्या कोणत्याही व्यक्तीने कंपनी किंवा तिचे रजिस्ट्रार आणि ट्रान्सफर एजंट लिंक वेबस्टे इंडिया प्रायव्हेट लिमिटेड 247 पार्क, सी-101, पहिला मजला, एल.बी.एस. मार्ग, विक्रोली (पुणे) मुंबई यांच्याकडे असा दावा दाखल करावा. 400083 दूरध्वनी: 02249186270 ही सूचना प्रकाशित केल्यापासून 15 दिवसांच्या आत ज्यानंतर कोणताही दावा स्वीकारला जाणार नाही आणि कंपनी युक्तिकृत शेर अटॉर्फिकेट जारी करण्यास पुढे जाईल.

ठिकाण: मुंबई
दिनांक: २१/०४/२०२३

जाहीर सूचना

सर्वसामान्य जनतेस येथे सूचना देण्यात येत आहे की, माझे अशील श्री. दिनेशकुमार कृष्ण मुकुपरामजी व फ्लॅट क्र. १०५, एम. जी. रोड, कांदिवली पश्चिम, मुंबई-६० (यापुढे सदर सोसायटी म्हणून संदर्भ) येथील सोसायटीचे सदस्य असून फ्लॅट क्र. ३०२ चे वॉटहाउटदार आणि सोसायटीमधील मुळ भागधारक प्र. ३१ चे धारक आहेत. माझ्या अशीलाने सोसायटीकडे कळविले आहे की, सोसायटीद्वारे निवृत्त दिनांक १५.०६.२००५ रोजीचे मुळ वाटपत्र हलवले आहे आणि त्यांना दुय्य वाटपत्र वितरणासाठी सोसायटीकडे त्यांनी कले आहे.

येथे सूचना देण्यात येत आहे की, जर कोणा व्यक्तीस माझे अशीलसह दुय्य वाटपत्र वितरण करणाऱ्यास सोसायटीच्या निरोधाने काही अधिकार, दावा, मागणी किंवा आक्षेप असल्यास त्यांनी त्यांचे दावा व आक्षेप लेखी स्वरूपात योग्य दस्तावेजी पुराव्यासह खालील स्वाक्षरीकड्याकडे सदर सूचना प्रसंगाने ताब्यासमू १४ दिवसांत कळवावे. अन्यथा उपरोक्त फ्लॅट/भागाधारक कोणताही दावा नाही असे समजले जाईल आणि पुढील कोणतीही सूचना न देता अर्जदार सदस्यास दुय्य वाटपत्र वितरणासाठी सोसायटी मुक्त असेल.

सही / वकील किंजल शाह वकील उच्च न्यायालय मुंबई कार्यालय क्र. १४, १ला मजला, गोदावरी चॅम्स, एम.जी. रोड, काकुमाई ओटीएसच्या वर, कांदिवली पश्चिम, मुंबई-४०००६०. ईमेल: adv.kinjal@gmail.com
दिनांक: २१.०४.२०२३
ठिकाण: मुंबई

जाहीर सूचना

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येथे सूचना देण्यात येत आहे की, जर कोणा व्यक्तीस माझे अशीलसह दुय्य वाटपत्र वितरण करणाऱ्यास सोसायटीच्या निरोधाने काही अधिकार, दावा, मागणी किंवा आक्षेप असल्यास त्यांनी त्यांचे दावा व आक्षेप लेखी स्वरूपात योग्य दस्तावेजी पुराव्यासह खालील स्वाक्षरीकड्याकडे सदर सूचना प्रसंगाने ताब्यासमू १५ दिवसांत कळवावे. अन्यथा उपरोक्त फ्लॅट/भागाधारक कोणताही दावा नाही असे समजले जाईल आणि पुढील कोणतीही सूचना न देता अर्जदार सदस्यास दुय्य वाटपत्र वितरणासाठी सोसायटी मुक्त असेल.

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