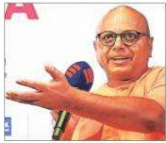


Liberalism today is a dogmatic religion: Gaur Gopal Das

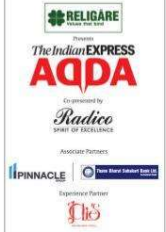
HEENA KHANDELWAL
Mumbai, June 30

FROM THE IMPORTANCE of journalism to refraining from seeking validation on social media to decoding the primary reason behind conflicts — whether it arises inside a home or between countries — life coach, author and motivational strategist Gaur Gopal Das addressed various subjects at Express Adda on Thursday. But one topic that saw him most animated was the importance and relevance of people adding their pronouns at the end of emails on social media.

Das, 49, addressed the question with a personal story of a close friend's brother who had always seen himself as a woman. But his conservative family rejected him when he finally mustered the courage to undergo a gender-reassignment surgery during his time abroad. When the patriarch of the family passed away, the friend's mother even barred her now-daughter from coming to the funeral. It was then that she reached out to Das' mother. "My mother — who hails from a small village in Maharashtra, quit school when she was in Class 11, barely speaks English and is not on social media where we talk about acceptance and tolerance — spoke to this friend's mother about acceptance, empathy, kindness and sensitivity. She asked her mother not to give boy or girl but a child the right to see her father," he shared, adding, "A lot



Gaur Gopal Das was guest at Express Adda on Thursday



of people who think themselves to be progressive call my mother regressive because she can't speak English, dresses up in simple sarees, signs in Devnagri script and can't flaunt herself in a certain manner. But to me, she is the most progressive lady." Das was in conversation with Anant Goenka, Executive Director, The Indian Express Group.

Stating that "liberalism today is a dogmatic religion which is being imposed and shoved down people's throats", Das stressed the importance of

letting one make choices, and how people who call themselves liberal or progressive lack tolerance. "Every human has the right to choose how they want to live, what they want to wear, how they prefer to be addressed," he said, adding that it is important to understand that it takes people a long time before they make such choices. "Conservative minds impose but a truly progressive mind offers kindness, empathy and sensitivity. The latter doesn't impose. A progressive mind has respect for others' choices and gives them space," Das said.

A graduate in electrical engineering from the College of Engineering, Pune, Das worked with the multinational company Hewlett Packard for around eight months before he called it quits and decided to become a monk. He joined an ashram in Mumbai in 1996 and spent 25 years there contemplating ways in which philosophy, religion and psychology can be brought together to make lives more mindful. Das' book, 'Life's Amazing Secrets: How to Find Balance and Purpose in Your Life (2018), which has sold more than half a million copies and has been translated into several international and national languages, his recently-released 'Energize Your Mind, and his videos on social media, that have over 500 million views, work towards this end, helping individuals strike a balance between work, relationships and spirituality — and navigate the spaces in between.

Irdai asks private insurers to frame pay norms for top brass within 3 months

MITHUNA DASGUPTA
Kolkata, June 30

INSURANCE REGULATOR IRDAI on Friday issued revised guidelines for remuneration payable to key managerial persons (KMPs) of private sector insurance companies from the current financial year. It directed the insurers to complete the framing and reviewing of their remuneration policies based on this guidelines within three months.

The regulator said the pri-

mary objectives of the Insurance Regulatory and Development Authority of India (Remuneration of Key Managerial Persons of Insurers) Guidelines, 2023, are to ensure effective governance of compensation, alignment of compensation with prudent risk taking, effective supervisory oversight and stakeholders engagement and safety of interest of policyholders and other stakeholders.

Irdai said insurance companies should formulate and adopt a "comprehensive board

approved" remuneration policy covering all KMPs. And, the policy should not encourage key managerial persons to take inappropriate or excessive risks for their performance-based variable remuneration. "The board shall ensure and conduct that in structuring, implementing and reviewing the remuneration policy, members of the board shall not be placed in a position of actual or perceived conflict of interests with respect of remuneration decisions," the revised guidelines said.

EXPLAINER

NEW DISCLOSURE NORMS FOR FPIs

The Securities and Exchange Board of India (Sebi) on Wednesday approved additional disclosures norms for foreign portfolio investors (FPIs) with more than 50% holding in a single group or those that hold more than ₹25,000 crore by way of equity assets in India. **Ashley Coutinho** explains what the move means



Beneficial ownership

AT PRESENT, CUSTODIANS identify all beneficial owners (BOs) of FPIs on a look-through basis, in keeping with Rule 9 of the PMLA Rules, and maintain a list of such BOs. The materiality threshold to identify the BOs is first applied at the FPI level. If any entity exceeds such materiality threshold at the FPI level, BOs of such intermediate entities are identified on a look-through basis till all natural person BOs are reached.

The thresholds are 10% for companies and trusts, and 15% for partnerships. BO details based on control or fund ownership are generally made available. But Sebi has observed that often no natural person is identified as the BO of FPIs based on economic interest, since each investor entity in the FPIs found to be below the threshold prescribed under PMLA Rules.

However, there is a possibility that the same natural person holds a significant aggregate economic interest in the FPI via different entities, each of which are below the ID threshold.

Who will get impacted
FPIs HOLDING MORE than 50% of their Indian equity assets under management (AUM) in a single Indian corporate group or holding more than ₹25,000 crore of equity AUM in the Indian market will be impacted.

Some entities, such as government and government-related investors, pension funds, certain listed ETFs, corporate entities and verified pooled investment vehicles meeting certain conditions, will be exempted. "The tightening of FPI rules shows the authorities' commitment to learning from past events and taking proactive measures to mitigate potential risks. Enhancing investor protection is vital for fostering a trustworthy investment ecosystem, which ultimately benefits both individual investors and the overall market stability," said Avi Kalra, founding partner, Clergy & Wisemen.

₹2.6 trillion
OF FPIAUM TO GET IMPACTED BY THE NEW DISCLOSURE NORMS

This is 6%
OF THE TOTAL FPI ASSETS UNDER MANAGEMENT

<1%
OF THE TOTAL EQUITY MARKET CAPITALISATION LIKELY TO BE IMPACTED

Will guard
AGAINST CIRCUMVENTION OF PRESS NOTE 3

Why have the disclosure norms
THE HIGH-RISK FPIs have to make additional disclosures on ownership, economic interest, and control on a full look-through basis. Such disclosures will be unconstrained by any materiality thresholds of 10% or 15% set by the PMLA Rules and FPI regulations. Existing and new FPIs will have three months to bring down their holding below these thresholds; else, they must make additional disclosures. Sebi could even cancel their FPI licence.

This will guard against circumvention of minimum public shareholding norms, disclosures under Substantial Acquisition of Shares and Takeovers Regulations, 2011 and possible misuse of the FPI route to circumvent the requirements of Press Note 3. "The intent is to bring the regime in line with the PMLA amendments earlier this year, and to assuage concerns highlighted in PN 3. There are exemptions for certain entities. However, more clarity is awaited," said Ankshita Tiwary, associate partner, DSK Legal.

Identifying beneficial owners

IN SOME CASES, entities having an economic interest in an FPI are in jurisdictions where the PMLA equivalent requires BO, and the person in control of such entity or the SMO is identified as the BO. So, the actual entity with economic interest may not get identified as BO. This becomes worse if holdings of such investors are spread through multiple FPIs.

the investment manager or trustee through arrangements such as voting or management shares, and the person in control of such entity or the SMO is identified as the BO. So, the actual entity with economic interest may not get identified as BO. This becomes worse if holdings of such investors are spread through multiple FPIs.

What is the extent of the impact

According to Sebi's earlier estimate, FPIAUM of around ₹2.6 trillion, about 6% of total FPI equity AUM, and less than 1% of India's total equity market capitalisation may potentially be identified as high-risk FPIs that meet either of the 50% group concentration or the ₹25,000 crore fund-size thresholds. "Sebi's

actions highlight the importance of maintaining a balance between attracting foreign investments and ensuring market integrity. By fortifying regulations and reinforcing oversight, the board seeks to instill confidence among investors, bolstering their trust in the market's fairness and reliability," said Kalra.

TPCODL TP CENTRAL ODISHA DISTRIBUTION LIMITED

(A Tata Power and Odisha Govt. Joint Venture)
2nd Floor, IDCO Tower, Janpath Bhubaneswar, Odisha 751022, Odisha

NOTICE INVITING TENDER

Bids are invited from eligible Bidders for the following tenders of Odisha discoms, namely TPCODL/TPCODL/TPWODL/TPCODL (JV of Tata Power & Odisha Govt.):

Sl. No.	Tender Enquiry No.	Tender description
1	TPCODL/CCG/23-24/005	RC for SITC of OFC Cable required under TPWODL-SCADA Control.
2	TPCODL/CCG/23-24/012	RC for Supply of LT cables (Power & Control) of various sizes for TPCODL/TPWODL/TPCODL/TPSODL.
3	TPCODL/CCG/23-24/015	Rate Contract for Supply of Conductors of various sizes for TPCODL/TPWODL/TPCODL/TPSODL.
4	TPCODL/CCG/23-24/016	Rate Contract for Supply of Current Transformers and Potential Transformers of various ratings for TPCODL/TPWODL/TPCODL/TPSODL.
5	TPCODL/CCG/23-24/019	RC for supply of AB Switches for TPCODL/TPWODL/TPCODL/TPSODL.
6	TPCODL/CCG/23-24/020	RC for supply of Line Voltage Regulator Transformers for TPCODL/TPWODL/TPCODL/TPSODL.
7	TPCODL/CCG/23-24/021	RC for supply of LT Distribution Boxes for TPCODL/TPWODL/TPCODL/TPSODL.
8	TPCODL/CCG/23-24/014	RC for Supply of Power Transformer for TPCODL/TPWODL/TPCODL/TPSODL.
9	TPCODL/P&S/100000394/23-24	RC for Supply of 11kV & 33kV HG Fuse for TPCODL.

For more details like bid due date, EMD, tender fee, bid opening date etc. of the Tenders, please visit "Tender" section TPCODL website <https://www.tpcodl.in>. All tenders will be available on TPCODL website w.e.f. from 01.07.2023. Future communication / correspondence to tender documents, if any, shall be available on TPCODL website.

RELIGARE ENTERPRISES LIMITED

Regd. Office: 1407, 14th Floor, Chiranjiv Tower, 43, Nehru Place, New Delhi-110019
CIN: 14699DL1984PL146935. Phone: +91-11-4472-5676
Website: www.religare.com; email: investorservices@religare.com

RESULT OF POSTAL BALLOT

Pursuant to the Postal Ballot Notice dated May 11, 2023, Sections 108 and 110 of the Companies Act, 2013 read with rules made thereunder & Secretarial Standards (SS-2) issued by the Institute of Company Secretaries of India (ICSI) on General Meetings and in terms of the General Circular No. 14/2023 dated 13th April 2023 read with General Circular No. 17/2020 dated 13th April 2020, General Circular No. 03/2022 dated 5th May 2022 and General Circular No. 11/2022 dated 28th December 2022 issued by the Ministry of Corporate Affairs (the "MCA Circulars") and on basis of report of the scrutinizer, the result of the Postal Ballot (via e-voting only) was announced and submitted to the stock exchanges on Friday, June 30, 2023. Summary of Postal Ballot results is as follows:

Particular(s)	Special Resolution - Appointment of Mr. Malay Kumar Sinha (DIN: 08140223) as a Director and re-appointment as Non-Executive Independent Director of the Company for a second term of 5 consecutive years	Postal Ballot	e-Votes	%age
Assent	NA	15,83,95,132	99.97	
Dissent	NA	4,279	0.003	
Total	NA	15,83,99,411	100	

Accordingly, the Resolution as set out in the Notice of Postal Ballot dated May 11, 2023 was approved by the members with requisite majority and deemed to have been passed on Wednesday, June 28, 2023 being the last date specified for the e-voting in terms of Secretarial SS-2 issued by the ICSI.

By Order of the Board of Directors
For Religare Enterprises Limited
Sd/-
Reema Jayara
Company Secretary

Date: July 01, 2023
Place: New Delhi

FORM NO. URG-2

Advertisement giving notice about registration under Part I of Chapter XXX of the Act (Pursuant to section 374(b) of the companies Act, 2013 and rule 4(1) of the companies (Authorised to Register) Rules, 2014.

1. Notice is hereby given that in pursuance of sub-section (2) of section 396 of the Companies Act, 2013, an application is proposed to be made after fifteen days hereof but before expiry of thirty days hereof to the Registrar at Central Registration Centre (CRC), India, Institute of Corporate Affairs (ICA), Plot No. 6, 7, 8, Sector 5, IIT Mandi, Mandi, District Gurgaon (Haryana), Pin Code-122050, within twenty-one days from the date of publication of this notice, with a copy to the company at its registered office.

2. The principal objects of the company are as follows:

1) To carry on the business of public carriers, transporters and carriers of goods, passengers, merchandise, livestock and baggage of all kind and descriptions in any part of India and/or abroad, on land, water, rail or road or air or by any means of conveyance whatsoever, with or without motor or any other power.

2) To carry on the business as exhibitors of various goods, services and merchandise and to undertake the necessary activities to promote sales of goods, services and merchandise manufactured or produced by the company.

3. A copy of the draft memorandum and articles of association of the proposed company may be inspected at the office of M/s. Anupam Ind. East, Makwana Road, Marol, Andheri East, Mumbai-400058, Maharashtra, India.

4. Notice is hereby given that any person objecting to this application may communicate their objection in writing to the Registrar at Central Registration Centre (CRC), India, Institute of Corporate Affairs (ICA), Plot No. 6, 7, 8, Sector 5, IIT Mandi, Mandi, District Gurgaon (Haryana), Pin Code-122050, within twenty-one days from the date of publication of this notice, with a copy to the company at its registered office.

Dated this 11th day of July, 2023

(Name(s) of Applicant)

1. Mrs. Kalkana Sanil Kumar Solanky
2. Mr. Jankumar Rajan Ranley

WIPUL ORGANIS LIMITED

(CIN: L24110MH1972PLC01857)

Regd. Off: 102, Anand Industrial Estate, Off. Veera Desai Road, Andheri (West), Mumbai - 400053
Corp. ID: 59024, Kalyanesh, Sahar Road, Off. W.E. Highway, Andheri (East), Mumbai - 400099
Telephone No. 022-46139980, Fax No. 022-46139977
Email: info@wipulorganisltd.com; investor@wipulorganisltd.com

NOTICE TO THE EQUITY SHAREHOLDERS OF THE COMPANY

(For transfer of equity shares of the Company to the Investor Education and Protection Fund (IEPF) Authority)

Notice is hereby given that pursuant to the provisions of Sections 124(5) & (6) of the Companies Act, 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended ("IEPF Rules"), all the equity shares in respect of which the dividends declared has remained undclaimed / unpaid for a period of seven consecutive years or more from the date of transfer to the Unpaid Dividend Account are required to be transferred by the Company in the DEMAT Account of the Investor Education and Protection Fund ("IEPF") Authority.

The Investor Education and Protection Fund, the necessary intimation has been sent to the concerned shareholders individually also, who have not claimed / encashed dividend for the financial year 2015-16 and all subsequent financial years declared by the Company and whose equity shares are liable to be transferred to the IEPF Authority. The Company has uploaded the complete details of such shareholders and equity shares that are due for transfer to the DEMAT Account of the IEPF Authority on its website viz. <http://www.wipulorganisltd.com>. Shareholders are requested to refer the web-link <http://www.wipulorganisltd.com> to verify the details of undclaimed / unpaid dividend and the shares that are liable to be transferred to the IEPF Authority.

The concerned shareholders, holding equity shares in physical form and whose equity shares are liable to be transferred to the IEPF Authority, may note that the Company would be issuing duplicate share certificate(s) in lieu of the original share certificate(s) held by them for the purpose of transfer of shares to the IEPF Authority as per the IEPF Rules and upon such issue, the Company shall inform the depository by way of corporate action to convert the duplicate share certificate into DEMAT form and transfer in the DEMAT Account of the IEPF Authority. The original share certificate(s) which are registered in the name of original shareholders shall be cancelled automatically and be deemed non-negotiable.

The concerned shareholders holding equity shares in the dematerialized form may note that the Company shall inform the depositories by way of corporate action for transfer of such shares in favour of the DEMAT Account of the IEPF Authority.

Shareholders may note that both the undclaimed/unpaid dividend and the shares transferred to the IEPF Authority (including all the benefits accruing on such shares, if any, can be claimed back by them from the IEPF Authority by making an application to the prescribed Form IEPF-5 online and sending the physical copy along with the requisite documents enumerated in Form IEPF-5, to the Nodal Officer of the Company at its Registered Office or to Bighare Services Private Limited, Registrar and Share Transfer Agent of the Company for verification of their claim after following the procedure as prescribed under the IEPF Rules.

In case the Company does not receive any valid claim from the concerned shareholders on or before 1st October, 2023, the Company shall with a view to comply with the requirements of the said IEPF Rules, proceed to transfer the liable dividend amount and Equity Shares in the DEMAT Account of the IEPF Authority as per the procedure stipulated in the said IEPF Rules. Please also note that no claim shall lie against the Company in respect of undclaimed / unpaid dividend amount and equity shares transferred to the IEPF Authority.

In case you need any further information/clarification, please write or contact our Registrar and Share Transfer Agent viz. Bighare Services Private Limited, Unit-1/Unit-2 Organics Limited, Office No. S6-2, 6th Floor Pinnacle Business Park, Next to Ahura Centre, Mansalka Caves Road, Andheri (East) Mumbai - 400093, India, email: investor@bighareservices.com.

For WIPUL ORGANIS LIMITED
Sd/-
Dheerendra Verma
Company Secretary & Compliance Officer

Place: Mumbai Date: 30th June, 2023

Zyudus Wellness ZYUDUS WELLNESS LIMITED
(A Subsidiary of Zydus Lifesciences Limited)
(CIN: L15201GJ1994PLC024490)
Regd. Office: Zydus Corporate Park, Scheme No. 63, Survey No. 536, Khirji (Gandhinagar), Nr. Vaidhoteer Circle, Sakinaka-Gandhinagar Highway, Ahmedabad - 380041
Website: www.zyuduswellness.com Email ID: nandish.joshi@zyuduswellness.com Phone No.: +91 79 49000000 / +91 79 18000000

NOTICE AND INFORMATION REGARDING 29th ANNUAL GENERAL MEETING OF ZYUDUS WELLNESS LIMITED

NOTICE is hereby given that the 29th Annual General Meeting ("AGM") of the Members of Zyudus Wellness Limited ("the Company") will be held on Thursday, August 3, 2023 at 10:00 a.m. (IST) through Video Conferencing ("VC") / Other Audio Video Means ("OAVM"), in compliance with the General Circulars of Ministry of Corporate Affairs, dated April 8, 2020, April 13, 2020, May 5, 2020, December 31, 2020, January 13, 2021, December 8, 2021, May 5, 2022 and December 28, 2022 ("MCA Circulars for General Meetings") and Securities and Exchange Board of India ("SEBI") circulars dated May 12, 2020, January 15, 2021, May 13, 2022 and January 5, 2023 ("SEBI Circulars for General Meetings") and applicable provisions of the Companies Act, 2013 ("the Act") and the rules made thereunder and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("the Listing Regulations").

1. Sending of Annual Report:

Members may note that the Annual Report of the Company for the Financial Year 2022-23 along with Notice convening the AGM will be sent only through e-mail to all those Members whose e-mail address are registered with the Company or Registrar and Share Transfer Agent of the Company ("RTA") or with their respective Depository Participant(s) ("DP"), in accordance with the MCA Circulars and SEBI Circulars for General Meetings. The Notice and the Annual Report will also be made available on the website of the Company at www.zyuduswellness.com and on the websites of the Stock Exchanges (i.e. BSE Limited and National Stock Exchange of India Limited) at www.bseindia.com and www.nseindia.com respectively and on the website of Central Depository Services (India) Limited at www.evotingindia.com.

2. Manner of registering / updating email address:

Members holding shares in physical form and who have not yet registered / updated their email address are requested to register / update the same with RTA at 506 to 508, Amarnath Business Centre - I, Besides Gala Business Centre, Off. C. G. Road, Ellisbridge, Ahmedabad-380006, e-mail id: ahmedabad@linkintime.co.in or to the Company at nandish.joshi@zyuduswellness.com by sending duly filled and signed Form ISR-1 (along with necessary supporting documents), which is uploaded on website of the Company at <https://www.zyuduswellness.com/investor/Mandatory-furnishing-of-KYC-and-Nomination-of-Shareholders.pdf>. Members holding shares in dematerialized mode and who have not yet registered / updated their email address are requested to get their email address registered / updated with their respective DP, by following the procedure of the respective DP.

3. Manner of casting vote through e-voting:

The Notice contains detailed instructions for attending the AGM through VC / OAVM and the manner of e-voting (including remote e-voting at the meeting) for those members holding shares in physical mode and in dematerialized mode and who have not registered their email address either with the Company or the respective DP. Members are requested to go through the same and in case of any assistance for e-voting, they may contact the Company or Central Depository Services (India) Limited or National Securities Depository Limited on the numbers mentioned in the Notice.

4. Dividend:

Members are requested to note that a dividend of ₹ 5/- (i.e. 50% per equity share) has been recommended by the Board of Directors for the Financial Year ended on March 31, 2023, subject to the approval of the members at the ensuing AGM. The Dividend, if declared by the members at the ensuing AGM, will be paid to those members whose names stand registered in the Register of Members / List of Beneficial Owners on Friday, July 21, 2023 i.e. the Record Date. Members are also requested to note that pursuant to the provisions of the Finance Act, 2020, the dividend income will be taxable in the hands of members w.e.f. April 1, 2020 and the Company is required to deduct tax at source ("TDS") at the prescribed rates at the time of making dividend payment to the members. Necessary information in this regard is provided in the Notice convening the AGM of the Company.

5. Manner of registering mandate for receiving dividend electronically:

Members holding shares in physical mode and who are yet to register / update their bank account details for electronic receipt of dividend amount directly into their bank accounts, are requested to get the same registered by sending duly filled and signed Form ISR-2, which is uploaded on website of the Company at <https://www.zyuduswellness.com/investor/Mandatory-furnishing-of-KYC-and-Nomination-of-Shareholders.pdf> to the RTA at their address.

Members holding shares in dematerialized mode are requested to get their bank account details registered / updated with their respective DP, with whom they maintain their demat accounts.

In case of any query with regard to registration / updation of email address and bank account details or matters related to TDS on dividend, members may contact the RTA of the Company by sending an email at ahmedabad@linkintime.co.in or to the Company at nandish.joshi@zyuduswellness.com.

For ZYUDUS WELLNESS LIMITED
Sd/- NANDISH P. JOSHI
COMPANY SECRETARY
MEMBERSHIP NO. A39036

Place : Ahmedabad Date : June 30, 2023

आमच्या लोकांवर दबाव टाकण्याचा प्रयत्न होत आहे, कारण : कृषीमंत्री अब्दुल सत्तारचां मोठे वक्तव्य

मुंबई, दि.३० : राज्यचे कृषीमंत्री आणि शिष्टमंडळ (शिष्टि गट) नेते अब्दुल सत्तार यांनी आमच्या लोकांवर दबाव टाकण्याचा प्रयत्न होत असल्याचा मोठे वक्तव्य केला आहे. यावेळी त्यांनी काँग्रेस आणि उद्योगपती महाशक्तीप्रधान तळवीर अण्णाभाऊ साठे यांच्यासमोर काढ्याई कृष्यार अल्या होत्या. त्यामुळे सर्व



असल्याचाई झुलत दिना. ते शुक्रवारी (३० जुलै) जलजलता प्रजासत्ताकी द्यावेत होते. तेव्हा सत्तार म्हणाले, किंवा एकाच उद्योगपती महाशक्तीप्रधान तळवीर अण्णाभाऊ साठे यांच्यासमोर काढ्याई कृष्यार अल्या होत्या. त्यामुळे सर्व

जेव्या १० वर्षात कृषीही इतके छाप मारले गेले नाहीत. त्यामुळे काही लोक वेळोवेळा भावनेने आम चा लोकांवर दबाव टाकण्याचा प्रयत्न करत आहेत. पंतुं पर किंवा एकाच नेते. त्यामुळे एखाद्याला सहज

वदनाम करता येते. हे चाही किंवा एकाच नेते. त्यामुळे एखाद्याला सहज

रोज वाचा दै. 'मुंबई लक्षदीप'

पुणेवृत्त अर्गॅनिकस लिमिटेड

पुणेवृत्त अर्गॅनिकस लिमिटेड

जहीर नटीस

जहीर नटीस

जहीर नटीस

जहीर नटीस

PUBLIC NOTICE

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जहीर नटीस

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जहीर नटीस

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जहीर नटीस

जहीर नटीस

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जहीर नटीस

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धनुषाकी रक्षकी बँक लि., मुंबई

Reg. Office : The Kumbi Sahakari Bank Ltd., Mumbai, Kumbi Dnyati Griha, St. Xavier Street Parel, Mumbai -400012

Table with columns: Schedules, 31.03.2023, 31.03.2022, ASSETS, Schedules, 31.03.2023, 31.03.2022. Includes sections for SHARE CAPITAL, CASH BALANCE, and TOTAL.

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31ST MARCH 2023

Table with columns: EXPENDITURE, Schedules, 31.03.2023, 31.03.2022, INCOME, Schedules, 31.03.2023, 31.03.2022. Includes sections for Interest paid on Deposits, By Interest on Loan, and TOTAL.

PROFIT & LOSS APPROPRIATION ACCOUNT FOR THE YEAR ENDED 31ST MAR 2023

Table with columns: PARTICULAR, Schedules, 31.03.2023, 31.03.2022, PARTICULAR, Schedules, 31.03.2023, 31.03.2022. Includes sections for Balance b/f from previous year, By Balance b/f from previous year, and TOTAL.

Schedules A to L forming Part of the Balance Sheet as at 31.03.2023 As per our report of Even date attached

FOR THE KUMBI SAHAKARI BANK LTD., MUMBAI. S.D. Karambe, B.D.Thombare, Chief Executive Officer, Director

INDEPENDENT BANK AUDITOR'S REPORT. Kumbi Sahakari Bank Ltd., Mumbai, Kumbi Dnyati Griha, St. Xavier Street Parel, Mumbai - 400012

1. We have audited the financial statements of THE KUMBI SAHAKARI BANK LIMITED ('the Bank'), Mumbai as at 31st March 2023, which comprise the Balance Sheet as at 31st March 2023 and Profit and Loss Account, and the Cash Flow Statement for the year then ended and a summary of significant accounting policies and other explanatory information. The report of the Office and branches audited by us are incorporated in these financial statements. Key operations of the Bank are automated. With the key operations legally integrated to the core banking systems of India we are not required to submit any financial returns. Accordingly, our audit is carried out centrally at the Head Office based on the financial records and data required for the purposes of audit have been made available to us.