Index fund or ETFs? Compare total cost



TRUTH BE TOLD

The financial landscape in India is witnessing a notable shift with passive investing emerging as a favoured choice. At present, approximately ₹7.5 lakh crore, almost 25 per ent of the total equity and hybrid-equity

cent of the total equity and hybrid-equity asset under management (totalling about \$31 lakh crore), is invested in these funds. At its core, passive investing its a method where investors buy a bundle of stocks in the same proportion as in the chosen index. Take the example of the NitiySo index, comprising India's 50 leading companies represented in proportion to their market weight. Its movement mirrors. that of its constituent stocks, The difference

the difference
between market
price and the NAV
imposes an
additional cost.
Besides, there is
brokerage fee,
which amplifies an
EFF's tracking error Those considering the pas-Those considering the pas-sive investment approach can make use of two popular ave-nues: index funds and exchange-traded funds (ETFs). The differences between them can be explained using the Nifty50 index as an example.

Nifty 50 Index Fund: When an individual opts to buy or sell via an index fund, she approaches a mutual fund (MF) company. The MF then procures the 50 required shares and creates a fresh bundle for the investor. When the investor sells the index fund, the MF offloads these shares and hands over the proceeds to the investor based on the net asset value (NAV) at the end of the day. The MF changes a fee for the bundling and unbundling service called the expense ratio. Generally, index funds have a higher expense ratio than ETPs.

The index fund's return lags behind the underlying index slightly due to the expense ratio. This difference in performance is termed tracking error. A lower tracking error indicates the fund's performance is closely aligned with the index. Nifty 50 Index Fund: When an individual

Decoding the Nifty 50 ETF: At the outset,

the MF acquires the requisite shares, bundles them, and lists them on the stock exchange. Investors buy and sell ETFS directly on the exchange. Beyond the initial phase, MFs are not involved in bundling or unbundling, leading to a lower expense ratio in ETFS. Theoretically, this should translate into a lower tracking error for ETFS compared to index funds.

Llowever, ETFS have additional costs, Errisatone the market pricar which ETF in the market pricar which ETFS.

However, ETFs have additional costs. For instance, the market price at which ETF units are bought might exceed the NAV, while the price at which they are sold could be below it. In practice, an ETF's tracking error, as measured by the Cosing market price, is far higher than if calculated based on its NAV Other costs, such as brokerage, amplify the tracking error.

The the Kircher Led in NIV 50 LETE.

on its NAV. Other costs, such as brokerage, amplify the tracking error.

Take the Nippon India Nifty 50 ETF BeES (popularly called Nifty BeES) as an example. Its tracking error based on NAV over the past year slands at a mere 0.02 per cent, but this surges to 1.77 per cent when calculated against its closing market price. Meanwhile, the UTI Nifty 50 Index Fund (direct growth option) also has a 0.02 per cent tracking error, on a par with the Nifty BeES. A common oversight mong investors is to fixate solely on the expense ratio, he NAV is provided in the price and NAV, brokerage, and so on). Retail investors who buy and sell stocks might gravalated towards ETFs over index funds. Yet, it's evident that index funds offer a lower all-encomposing tracking error. Moreover, all-encomposing tracking error.

dingerror
funds, Yet, it's evident that
index funds offer a lower
all-encompassing tracking error. Moreover,
ETFs don't allow SIP (Systematic
Investment Plan) mode of investment.
Truth be told, one wonders why retail
investors opt for ETFs when index funds,
with lower tracking error, are available. The
trend in passive investing is likely to shift
to self-balancing Fund of index Funds
(FoFs), which include diverse asset
classes such as domestic and international
equity, debt, and gold. It's worth noting
that a hastily introduced tax amendment
targeting debt funds has inadvertently
affected FoFs. It is widely anticipated that
this will be removed and index-based FoFs
will play a pivotal part in passive investing
in the future.

The writer heads Fee-Only Investment Advisors LLP, a Sebi-registered investment advisor Twitter: @harshroongta

Clear high-cost loans first to minimise interest burden

Alternatively, repay the smallest debt first to gain motivation and momentum

hile bad loans in the banking sector have touched a decadal low, nearly 10 per cent of retail borrowers are missing their monthly borrowers are missing their monthly loan repayments, according to the Reserve Bank of India's (RBI) Financial Stability Report. These borrowers manage to prevent their accounts from being classified as non-performing assuments (NPAs) by making some payments before the 90-day deadline. Rising indebtedness (evident from the sharp rise in retail loans) at a time of high inflation is resulting in many households.

rise in retail loans) at a time of high infla-tion is resulting in many households struggling to repay their debts. Borrowers who miss out on the pay-ment deadlines sometimes have to bear the brunt of harsh collection measures employed by recovery agents. The issue assumes significance in the light of Union Finance Minister Nirmala Sitharaman's recent statement in Lok Sabbia instruction on White Lok Sabbia instruction on White.

Sitharaman's recent statement in the Lok Sabba instructing public and private-sector banks to deal with customers with greater sensitivity.

On the eve of Independence Day, here are a few strategies that can help you regain your financial freedom (emerge from a debt rap) and cope with recovery agents.

Prioritise high-cost loan

Most financial planners recommend
this strategy, called debt avalanche.
First, rank all your loans by interest
rate—from the highest to the lowest.
Make minimum payments on all your
loans to avoid a default, then use any
surplus you are left with to pre-pay a
part of the highest-cost loan. Says Jigar
Patel, a member of the Association of
Registered Investment Advisors(ARIA):
"By paying the minimum amount on
all loans, you keep your recrit score
healthy. And by repaying the highestcost loan first, you lower your interest
cost with each repayment."
Raj Khosla, founder and managing
director of MyMoneyMantra.com,
underliness the importance of staying
the course. "Stay disciplined in follow-

the course. "Stay disciplined in follow-ing this order and avoid unnecessary spending," he says.

HANDLING HARASSMENT BY **RECOVERY AGENTS**

■ Document everything: Keep a record of all calls, emails, and text messages from the recovery agent. This will come in handy if you need to file a complaint

■Ask the agent to identify himself: Make sure you know

who you are speaking to and who the person is representing

■Ask the agent to stop contacting you: If the agent is harassing you, politely ask him to stop contacting you

■File a complaint: If the

Pay off smallest loan first

Pay off smallest loan first
Another strategy, called debt snowball,
entails paying off your debt, starting
with the smallest balance and gradually
moving to the largest. Again, make
minimum payments on all loans, then
channel any money that is left into repaying your smallest debt first. Once that is paid off, move on to the next

that is paid off, move on to the next smallest, and so on.

This strategy is more expensive and could require more time to pay off your loans than the avalanche strategy. However, researchers at Harvard Business Review have found it to be more effective. Says Patch: "Paying off the smallest loan feels like an accom-plishment and improves confidence."

Credit card balance: Move

A balance transfer works well for paying off credit card outstanding. Says Col. Sanjeev Govila (retired), chief executive officer (CEO) of Hum Fauji Initiatives, a financial planning firm: "Through a balance transfer, move your existing credit card debt to a new card with lower inter-

complaint with the Reserve Bank of India, the bank, or the police

■Get legal help: Another option is to get legal help. A lawyer can help you understand your rights and file a complaint

est. This will give you the breathing room required to pay off the principal without being weighed down by skyhghi interest costs."

The lower-cost card may change zero to 0.99 per cent interest for the first six months, after which the standard interest change would apply.

You can also try to substitute credit card debt with a personal loan or secured loan against an asset, both of which carry lower interest rates.

Consolidate your debts

Consolidate your debts
Consolidation refers to taking out a fresh loan to clear multiple existing ones. Says Adhil Shetty, chief executive officer of BankBazaar, an online marketplace for financial products: "Such aloan may come with more favourable repayment terms, such as a lower interest rate and an affordable EMI. It also simplifies the repayment process as there are fewer payments to track."
Those who have multiple high-cost, unsecured loans should opt for this strategy. Says Khosla: "Carefully assess the terms and fees to ensure that con-

solidation actually reduces your overall cost."

Many of the above-mentioned strategies can be combined. Patel suggests combining snowball and avalanche strategies. This would entail paying the minimum amount on all other loans first, then using what is left to first pay off the smallest loan and then the largest, thereby striking a balance between reducing interest cost and boosting confidence.

Coping with recovery agents

Recovery agents often resort to mental harassment and intimidation tactics to recover loans. The RBI has framed guidelines setting out the responsibil-ities of lenders employing recovery agents

agents.
Says Apoorva Bhadang, partner at Vesta Legal, a law firm: "If a loan recovery agent does not comply with

Vesta Legal, a law firm: "If a loan recovery agent does not comply with RBI's guidelines, the borrower can lodge a complaint."

Shashank Agarwal, advocate at Delhi High Court, informs that the guidelines require banks and financial institutions to provide a grievance redressal mechanism.

Borrowers should be aware of their rights and ensure these are not infringed. Says Abbinay Sharma, managing partner at ASL. a law firm: "A defaulter's legal rights include receiving notice, fair debt collection practices, grievance redressal, seeking legal assistance, fair credit reporting, the right to optivacy, the right to a fair hearing, and the right to restructure one's loan."

Recovery agents can't make threatening or anonymous calls, or send inappropriate messages to borrowers. They must obtain a borrower's consent before visiting his home or workplace.

Once a borrower realises she may miss her EMI payments due to financial difficulties, she should contact the lender and explore the possibility of a moratorium or debt restructuring (longer tenure, lower EMI). Finally, if despite your best efforts, you are unable to extricate yourself front.

Finally, if despite your best efforts, you are unable to extricate yourself from a debt trap, enlist the help of a financial advisor or a credit counselling agency.

LARK TRADING AND FINANCE LIMITED

CIN: L34102UP1987PLC009222 egd. off: C-273 Sector-63, Noida, Gautam Buddha Nagar, Uttar P one- 0120-4508517, Email:<u>larktradingfinance@gmail.com</u> websit

36™ ANNUAL GENERAL MEETING

-voting staff into the allowed beyond the afterementioned date and time.

Voting staff into the allowed beyond the afterementioned size and time.

It is also hearly being unsurant to Section 30 of the Compenies Act, 2023 and Regulation 42 of the SCDI (Listing Obligations and Disc despiraments) Regulations, 2015 that that Register of Mambries & the Share Transfer Proxise will remain closed from Saluriday, 60° September 10 branches, 20° September 2020 (both 49% visualise) for the purpose of ACM.

In broadly 7° September 2020 (both 49% visualise) for the purpose of ACM.

In ecompany shall provide for viring by members present at the meeting through Ballot process during AGM. A member way participable energing even after searches in the single staff of the size of the

PUBLIC NOTICE ascard noise is barely informed that our client. Mile Multimod Pinanes I Id (GSTN 374ABCTTM28777), Registered Office: 7nd con; Multimod Chambers, Banerij Road, Kochl-Bazillo, Kerala, India; Citt. L699/ONL1997PC(201300, Pin. ver) 4144-2396476, 1941*17, Fax. ver) 4144-2396506, maisliegimulbiodigroup.com, www.multicoffinance.com is conducting beating of miles of the period up in \$13.03.2022 & SpuriousLow quality accounts for the period up to \$13.03.2022 & SpuriousLow quality entered accounts for the period up to \$13.03.2023, pladged in its word, by the disfaulty Goroness, as deliable hereander All flows interested may participate.

1394712, Fax: +91 484-239550, malls@muthorbgroup.com, www.muthordfmanea.com is conducting Auction of ornaments (PNPA accounts for the period up to 130,32023), pedeged in struct by the defaulting Borrowers, as detailed hereunder. All those interested may participate.

First Auction Date 218,222 (1982), page 228,222 (1982), page 219,223 (1982), page 219,232 (1982),

talbr@s TALBROS AUTOMOTIVE COMPONENTS LIMITED

Tel No. 0129-2051482. Email seems_nearing@illores.com Website: www.lahro.com.
INFORMATION RECARDING 66" ANNUAL CAEREAL MEETING
Incompatine with the applicable provisions of the Companies Art. 2013, Alex made
horseland end SEEI Luding Ohlgebies and Dischbarri Repeniereus in Regulations,
2015 read with Ceneral Crodair No. 142020 dated April 8, 2020, No. 172020
2016 Republic No. 202020 dated May 5, 2020; No. 022020 dated April 30, 2020, No. 202020 dated April 30, 2020, No. 202020 dated April 30, 2020, No. 202020 dated May 5, 2020; No. 022020 dated Seenberg 28, 2022
seared by the Mitesty of Corposale Affairs, (MAC Origins') and Cortair No.
SEBIHOGEO/EMD2/CIRP/2020211 dated January 15, 2021. Circular No.
SEBIHOGEO/EMD2/CIRP/20202141 dated January 15, 2022 and Circular No.
SEBIHOGEO/EMD2/CIRP/20202141 dated January 5, 2023 assued by the Securities and
SEBIHOGEO/EMD2/CIRP/20202141 dated January 5, 2023 assued by the Securities and
Centainge Board of India (SEE] Crodairs'), the 6ff Annual General Meeting (ASIM)
of Taibros Automotive Components Limited (the Company) will be half at
Centaing Centain Company of the Centain Securities
Depositionies Limited (NSDL), without physical presence of members at a common
venue.

or 2013.

accordance with MCA Circulars and SEBI Circulars, the Notice along with the noual Report for the FY 2022-23 will be sent electronically to those Members whose sureal respon for the FY 2022-22 will be sent electronically to those Member where real addresses are registered with the Company Responser a Transfer Agent Register? Upopository Participants (DPs). As per MCA Circulars and SEBI Circulars, systematic participants of the Notice of 65 AOM and Annual Report will be sent ember except to those shareholder(s) who have requested for the physical copy of the munit Report 2022-25.

lembers who have not yet registered their o-mail addresses can register the same as per inflormed procedure. It is a subject to the procedure of the procedure

Depository Participants.

The members was are hading shares in physical form or who have not registered it email addresses with the Conseany can cast their vote through mende e-veiling or thro the e-veiling system during the meeting as per the manner powided in the Notice of AGM by accessing the webster OHSD. viz. https://www.ecving.rsdl.com/.

Members are requested to update their complete bank delates with their Depositor (where shares are held in their and mode) and update with Company's RTA (where share held in other allows the devidend directly into their bank account sending the requests to RTA in form ISR-1 along with the supporting documents, Pursu to Finance AC, 2020, divident paid or distributed by a Company on or 4 AP 017, 2620 shall be travalled in the hands of Members. The Company shall therefore required to distribute they are a document of the size of the standard of the presented of the distributed of the presented of the distributed by a the presented of the distributed by a first through the presented of the distributed by a first through the standard of the presented of the standard of the standard of the standard of the presented of the standard of the standard of the presented of the standard o

requested or refer to the Finance Act, 2020 and the amendment's thereot. The ecopy of 68 Annual Report of the Company for the Financial Year 2022-25 along with the Notice of the 68° AGM. Financial Statements and other Statutor Reports with the worklade soon on the versition of the Company at www.faltors.com and on the verbels of NSDL at www.noting.esdl.com and on the relevant section of the website of Stock Exchanges on which securities of the Company are listed to. Netternal Stock Exchange of India Limited (NSE) and SSE Limited (ISSE) at www.noting.esdl.com and www.noting.esdl.com and www.noting.esdl.com and www.noting.esdl.com (NSE) and SSE Limited (ISSE) at w

ASHIKA CREDIT CAPITAL LIMITED
CIN: L67120WB1994PLC062159
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Email: secretarial@ashikagroup.com; Website: www.ashikagroup

Email: secretarial@ashkagroup.com; Wosbiet: www.ashkagroup.com
NOTICE OF 301Th ANNUAL GENERAL MEETING OF ASHKA CREDIT CAPITAL LIMITED TO BE
HELD THROUGH VIDEO CONFERRENCING (VC)/ OTHER AUDIO-VISUAL MEANS (OAVM) AND
INTIMATION OF BOOK CLOSURE

NOTICE is hereby given that the 30th Annual General Meeting ("AGM") of Ashika Credit Capital Limited
(The Company) will be held on Saturday the 16th day of September 2023 at 11:30 a.m. through Viseo
Conferencing (VC)/ Other Audio Visual Means (VoAMY), to transact the businesses as set out in the
Notice convening the 30th AGM of the Company. The Ministry of Corporate Affairs ("MCA") inter-aliq, vide
is General Circular Nos. 14/2020 dated April 8, 2020, fload April 8, 2020, flowed by General
Circular Nos. 20/20/20 dated May 9, 20/20, and subsequent circulars issued in this repart, the Islast being
10/2022 dated December 28, 2022 (collectively referred to as "MCA Circulars") has permitted the holding
of the annual general meeting through Video Conferencing ("VC") or through other audio-visual means
("OAVM"), without the physical prosponce of the Members at a common venue. The VC/OAVM facility is
provided by the National Securities and Depositories Limited ("NSDL")

provided by the National Securities and Depositiones Limited ("NSUL") Members may note that in compliance with the after-ementioned MCA and SEDI Circulars, Notice of 30th ACM and Annual Report for Financial Year 2022-2023 will be sent only through electronic mode to those Members whose a-mail artiferases are registered with the Company/Hoppositionis Members may note that the Notice of the AGM and the Annual Report for the Financial Year 2022-2023 will also be available on the Company's westiges at www.ashikagroup.com, westiges of the Slock Exchanges where the company shares are listed and traded, viz., www.bseindia.com, www.mse.lin and www.cse-india.com, and on the website of NSDL at www.evoting.nsdl.com. The physical copy of the Notice along with Annual Report shall be made available to the Members's) who may request for the same in writing to the Company.

Members can attend and participate in the AGM through VC/OAVM facility ONLY. The detailed instruction for joining the AGM through VC or OAVM and the manner of taking part in the evolting process are provided in the Notice convening the 30th AGM. Members attending the meeting through VC or OAVM shall counted for the purpose of reckoning the quorum under Section 103 of Companies Act 2013.

counted for the purpose of rectioning the quorum under Section 103 of Companies AL 2013. The Company is providing remote evoling facility (remote e-voling) to all its members to cast their votes on all resolutions as set out in the Notice of ASM. Additionally, the Company is providing the facility of voling through e-voling system during the ASM (e-voling) to those members who will be present in ASM through VCIO/XM and have not cost their voling through remote o-voling. Detailed procedure for remote o-voling/s voling for shareholders for holding shares in demanticated mode, physical mode and for those shareholders who have not registered their email address is provided in the Notice of the AGM.

Pursuant to Section 91(1) of Companies Act 2013, the shareholders may note that the Register of th Members and Share Transfer Book will remain closed from Saturday the 9th Day of September, 2023 to Saturday the 16th Day of September, 2023 tokind days inclusives.

mentions are not used or september, 2023 (both days inclusive).

The members who have not registered their email address and holding Equity shares in Demat form are requested to register email id with respective Depository Participant (DP) and members holding shares in physical form may get their email address registered with Register and Share Transfer Agent of the company by providing the information and filling up form as a variable or website of RTA at Intag-Amphain and sending the hard copy of the form with relevant documents to the address of RTA, Maheshwari Datamatics Pvt Ltd as noted below.

If your email address is already registered with Company/DP/RTA, login details for e-voting, Notice and Annual Roport will be cent on your registered omail address.

Process for those shareholders whose email ids are not registered with the depositories/Company/RTA for procuring UBER ID AND PAGSWORD and registration of e-mail ids FOR E-VOTING for the resolutions set out in this notice:

Plysical Holding
In case shares are held in physical mode, please provide Folio Nu. Name of shareholder, scanned copy of the share certificate (front and back), PAN (self attested scanned copy of PAN card), ADAHAR (self attested scanned copy of Adamsar Card) by sending an email to Company's mail of at secretarial@ashikagroup.com

Domat Holding
In case shares are held in domat mode, please provide DPID CLID (16 digit DPID + CLID or 16 digit beneficiary ID), Name, client master or copy of Consolidated Account statement, PAN (self attested scanned copy of PAN card), ADAHAR (self attested scanned copy of Adamsar Card) to secretarial@ashikagroup.com

Members are requested in hytidate hist PAN, KIYI, Signature, Rank account details, Nomination forms and changes therein with Registrar & Share Transfer Agent of the company by following the below mentioned process.

is, s. ons, w.r.t. PAN/ Physical Holding: In supersession of earlier circular dated 3rd November, 2021. Signature/ Bank pursuant to SEBI Circular dated 16th March, 2023, investor service request forms for updations of PAN, KYC, Signature, Bank details and Nomination or changes atton or es therein are available in Forms, v.r. SEA+1, ISR-2, ISR-3, SH-13 and SH-14, Eurblar, the same can be accessed on Company's website www.ashikagroup.com at https://lashikagroup.com/investor_relation.php or website of the RTA at https://lashikagroup.com/investor_relation.php or website of the RTA at

(Anju Mundhra Company Secretary F6688

es shall be issued in this respect. Kohli & Sobti, Advocates, A 59 A, First Floor, Lajpat Nagar II, New Delhi-110024

2183, 2231, 2697, 2537, 2539, 2610, 2710, MUL-10/21, 7341, 7364, 7464, 7469, 7523, 7556, 7747, 7761, 7768, 7781, 7784, 7784, 7847, 7867, 7

over, runtagam, new URINN-110000
ne audition in respect of the loan accounts shown under the branch had will be conducted at the respective branches, covever, please note that in case the auction does not get completed on the given date(s), then in that event the auction expects a conducted continued on Second Auction date if given auction centre, and turner in case the said of in its possessibility addressed to the said to see that the conducted on subsequent dates then such auction shall be continued on subsequent days thereafter, a

























केन्द्र सरकार के समक्ष रीजनल डायरेक्टर, उत्तरी क्षेत्र, नई दिल्ली बी-2 विंग, द्वितीय तल, दीनदयाल अन्त्योदय भवन, दूसरी मंजिल, सी0जी0ओ0 काम्पलेक्स, नई दिल्ली-110003 के माध्यम से

कम्पनीज (एक्ट) 2013 की धारा 13 की उप-धारा (4) औ कम्पनीज (इनकारपोरेशन) रूल, 2014 के नियम 30 के उप-नियम (5) के खण्ड (ए) के मामले में

ओर मार्बल मर्चेन्डाइजिंग कंपनी प्राइवेट लिमिटेड निजी मर्गादित

(CIN: U74899DL1995PTC070396), **जिसका पंजीकृत कार्यालय** 806, मेघदूत 94, नेहरू प्लेस, नई दिल्ली-110019 है।

कम्पनी द्वारा आम जनता को सूचित किया जाता है कि कम्पनी अधिनिय 2013 की धारा 13 के तहत केन्द्र सरकार को आवेदन करने का प्रस्ता व्यवस्था (अपने की धारा 13 के तहत केन्द्र सरकार को आवेदन करने का प्रस्ताव करती है, जिसमें पारित विशेष प्रस्ताव के संदर्भ में कंपनी के मेमोरेण्डम ऑफ एसोसिएशन मे बदलाव की पुण्टि की माँग की गयी है। कंपनी को अपने पंजीकृत कार्यालय को 'राष्ट्रीय राजधानी क्षेत्र दिल्ली'' से ''उत्तर प्रदेश राज्य'' में स्थानान्तरित करने के जुलाई, 2023 को असाधारण आम बैठक आयोजित की गई।

कोई भी व्यक्ति जिसका उक्त स्थानान्तरण से उसका हित प्रभावित होने कं सम्भावना हो, को अपनी र्राच की प्रकृति और विरोध का आधार वाती हुए कम्मनी के संभावना हो, को अपनी र्राच की प्रकृति और विरोध का आधार वाती हुए कम्मनी के संजीकृत कार्यालय में या तो एम०सी०ए०-21 पोर्टल (www.nucain) पर निरंशक शिकायत फार्म दाखिल कर सकता है या हलफनामें द्वारा समर्थित अपनी आपत्तियों को पंजीकृत डाक द्वारा रीजनल डाबरेक्टर, उत्तरी क्षेत्र, बी-2 बिंग, द्वितीय तल, पंज पीनत्वाला अन्त्योत्य भयन, स्तरी मीजल, सीजणीज्ञीज काम्मलेक्स, नई दिल्ली-110003 को इस नोटिस के फ्रकाशन की तारीख से पीक्राह हिंदों के भीतर आंबेटक कम्पनी को उसके पंजीकृत कार्यालय में नीचे दिये गये परे पर एक प्रति भेगें।

806, मेघदूत 94, नेहरू प्लेस, नई दिल्ली-110019

आवेटक के लिए और उसकी ओर से मार्चल मर्चेन्डाइजिंग कंपनी प्राइवेट लिमिटेड

एस०डी०/-सुभाष अरोड़ा निवेशक

डी०आई०एन०-03588392 पता- 101ए, आकाश गंगा अपार्टमेन्ट 15/96, सिविल लाइन्स, कानपुर- 208001



पीपीएपी ऑटोमोटिव लिमिटेड

जारी सामान्य परिपत्र मं. 20/2020 के साथ पटित कंपनी अधिनियम, अनुमातन में पीपीएषी ऑटोमोटिव कि की बैठक रखत पर गीविक उपरि (पा.मास) वीडियो कार्केरिश विश्वी की जायेगी। उत्तत बैठक का रख फेज-III, दिल्ली—110020 माना जा

की जारीजों | उसने बंदक का स्थान कंपनी का प्रिकृत कार्यालय हु... केवल हुंग्लिट्स एएंटर. केवल | हुंग्लिटस केवल | हु

दस्यों से यहाँ नीचे बतायी प्रक्रिया का अनुसरण कर अपने ईमेल पते और वैंक खाता विवरण अह रने का भी अनुरोध किया जाता है: रण का गा अनुसाय किया जाता है. भौतिक रोयर धारण वाले रोयरधारकों के लिए ईमेल आईडी और वैंक खाता विवरण का

भीकि नामान में ब्रिक्टी गोण प्रपान जर्ग माने तमें गाँच गो यो परिवाद दिगाँकि ।

ह गार्च, 2023 के अनुरात्म में 1 अव्यूत्य, 2023 को और इसके आगे सोशियों वे हिंदि अपना पर्य केशांकी विकास और नामिक अवस्था करना अधिवादी है।

किसी में पान की अवस्था में में राज्य नामिक अवस्था करना अधिवादी है।

किसी में पान की अवस्था में में राज्य में किसी प्राप्त में तमि अवस्था के में राज्य करना के ता है

अव्य विकास प्रमुप्त के हिए कमानी सरस्य कृपमा निमानिविधा से संपर्क कर सकते हैंगोला हार्यदेश स्थाप कर प्रार्थ है।

किसी अपना प्राप्त प्रमुप्त में स्थाप कर प्रमुप्त में मानिविधा से संपर्क कर सकते हैंगोला हार्यदेश स्थाप वाल प्रार्थ है।

किसी अपना प्रमुप्त (जानपूर्व),

में हिरली-10008

कोपन मंत्र 11-4841000 गौतिक नाध्यम से इवियटी शेयर धारण करने वाले सभी सदस्यों को सेबी परिपत्र दिनानि

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66वीं वार्षिक आम बैठक के संबंध में सूचना

कारवी वाधानिक उत्तीन बहुक स्वार हिमान पूर्व के साथ अपने हिमान के स्वार्थ के साथ कार्य अधिराय का स्वार्थ अधिराय का स्वार्थ के साथ कार्य अधिराय है। इसके सहा वाधाना है एक से साथ कार्य प्रोट माने मंत्रा कर साथ कार्य के साथ कार्य प्रोट माने मंत्रा कर साथ कार्य कार्य कार्य कार कार्य कार्य कार्य कर साथ कार्य कर साथ कार्य कर साथ कार्य कर साथ कार्य कार्य कार्य कार्य कार कार्य कार्य कार्य कार्य कार्य कार्य कार कार्य कार कार्य कार कार्य कार्य कार्य कार्य कार कार्य कार कार्य कार्य कार कार्य कार कार्य क

जिलाईन प्रांतिक शियाँ 2002—23 को प्रीतिक प्रांति के एक जुनेक किया है।

का जुनार हमें प्रितिक प्रकार के अपने के प्रकार प्रोत्ती के प्रकार के अपने के अ

ोर उपने संप्रोतनों को रहें। पिता में तिवार कि प्रित्त के प्रित्त के प्रात्त के प्रार्थ के प्राप्त के प्राप्त

eedl एजीएम की सूचना में उपलब्ध कराइ जाएगी। यह विज्ञापन, इस संबंध में एमसीए परिपजों एवं सेबी परिपजों की अनुपालन में कंपनी के सभी सदस्यों की सूचना एवं लाम के लिए जारी किया गया है। कृती टालब्रीस ऑटोमोटिव कम्पोनेंट्स लिमिटेड

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शमा इंजिन वाल्वस लिमिटेड

: बी–28, महारानी बाग, नई दिल् फोन नं.: 01149727000,

केवल हमारी कम्पनी के योग्य शेयरधारकों के लिए प्राइवेट सर्कुलेशन हेतु

रेकार्द्र तामीग्य अर्थात 11.88.2023 को पात्र बुद्धिमी श्रीम्मायको द्वारा धारित प्रत्येष्ट १० डुबिक्टी श्रेम्परी के लिए 20 डुबिक्टी श्रेमरों के अनुपात में अधिकारिक आधार पर पार विकारी श्रीस्वाराकों को 10.00.000.7 के प्याप्त के मुंत्र में के लिए मैसरी मार्थ बाद्ध लिमिटेड को प्रत्येक 10.7— रुपए नकद के मुल्य पर 10.00.000 डुबिक्टी श्रेमरी क

हमारा कपना क याग्य झाक्वट	। शयरधारका क ।लए सूचना			
इष्यू समय—सारणी				
इश्यू खुलने की तिथिः शुक्रवार, 18 अगस्त, 2023	इश्यू बंद होने की तिथिः शुक्रवार, 1 सितम्बर, 2023			

्योग्य इविवटी शेयरधारकमण कृपया नोट करें कि लैटर ऑफ ऑफर एवं आवेदन पत्र १४.U8.ZUZZ को भेज दिये गये हैं। यह भी नोट करें कि इविवटी शेयर केवर डेमेटिरियलाइज्ड प्रारूप में आवंटित किये जा सकते हैं। जयया नीट करें कि सादें कागज पर आवेदन जमा नहीं किये जा सकते हैं यदि निवंशव धिकार पात्रता के लिए सादे का ज पर आवेदन पत्र जमा करता है तो यह आवेदन

स्वीकार करने के लिए उत्तरदायी होगा।

ह./-ग्रीति सरीन निदेशक डीआईएन नं. 017462

प्रपत्र क सार्यजनिक घोषणा [भारतीय दिवाला और ऋग जोधन अक्षमता बोर्ड (संवैष्टिक पॉरसमापन प्रक्रिका) विगित्यमावली, 2017 का वितिषया 14] दिगित्यनय कैपिटल मेनेबमेंट लिमिटेड के हितधारकों के ध्यानार्थ

व्यक्तिः देशा या काम व्यक्तिः विश्वा या काम व्यक्तिः देशा या काम व्यक्तिः देशा या काम व्यक्तिः देशायः विश्वा या किर्मितः विश्वानः विश्वान

PTC India ted Financial Results for the Quarter ended June 30, 2023

(Figures in ₹ Lakhs,

Particulars 4,01,652 14,88,744 9,967 9,967 7,396 7,424 43,144 48,144 36,974 38,905 Profit before tax and exceptional items Profit before tax and after exceptional ite Net Profit after tax Total Comprehensive Income after tax Paid-up equity share capital (Face value of ₹ 10 per share Other equity (excluding Revaluation Reserves) 29,601 29,601 29,601 3.03 2.50 12.49

Diluted (amount in ₹)	3.03	5.25	2.50	12.49		
(Figures in ₹ Lakho, unless otherwise indicated)						
	Consolidated					
Particulars	Quarter ended	Quarter ended	Quarter ended	Year ended		
	30.06.2023	31.03.2023	30.06.2022	31.03.2023		
	(Un-audited)	Audited (Refer Note No. 3)	(Un-audited)	(Audited)		
Total revenue from operations	4,04,780	3,62,495	4,30,799	15,97,000		
Profit before tax and exceptional items	19,020	17,107	18,269	68,264		
Profit before tax and after exceptional items	19,020	17,107	18,269	68,264		
Net Profit after tax	14,270	12,934	13,510	50,715		
Total Comprehensive Income after tax	14,203	14,916	13,579	52,693		
Paid-up equity share capital (Face value of ₹ 10 per share)	29,601	29,601	29,601	29,601		
Other equity (excluding Revaluation Reserves)				4,72,273		
Net worth				5,01,874		
Earning Per Share (Not annualized)						
Basic (amount in ₹)	4.30	3.04	3.07	15.05		
Diluted (amount in ₹)	4.39	3.94	3.97	15.05		
Notes:						

June 30, 2023 under Regulation 33 of the SEBI (Listing Obligations and Disolocures Requirements) Regulations, 2015, as a the aforesaid Financial Results is available on the Stock Exchange websites (www.nseindia.com and www.bseindia.com

www.picendia.com.
The above Standalone and Consolidated Financial Results were reviewed by the Audit Committee, with the ma
12-2023 before submission to the Board for approval and the Board has approved the financial results in its meet

Place: New Delhi Date: August 12, 2023

PTC India Limited

((CIN: L40105DL1999PLC099328) stered Office: 2nd Floor, NBCC Tower, 15 Bihkaji Cama Place, New Delhi - 110 066, Tel: 011- 41659500.41595100, 46484200, Fax: 011-41659144, E-mail: info@ptandia.com, Website: www.ptaindia.com

इंडिया शेल्टर फाइनैंस कॉरपोरेशन लिमिटेड

अचल सम्पत्ति के लिए कब्जा सूचना

में लोग पर पूर्ण एन परिचारण निर्मित के जिंदून प्रतिकार के पर में अनेत्राच्या है ने मुश्कित पूर्ण किए परिचारण म 1900, 2000 के भीत परिचारण मित्री किए परिचारण मित्री पर 2000 के प्रतिकार के बता मित्री कर प्रतिकार कर स्वीकार के कार में अपनेत्र किए पर प्रतिकार के प्रतिकारण मित्री के प्रतिकारण मित्री के प्रतिकारण कर स्वीकारण कर स्वी

कर्जदार/गारंटीदाता (सम्पत्ति के	प्रभारित/गिरवी पर रखी गई सम्पत्ति (सम्मिलित	मांग सूचना की तारीख, मांग सूचना की	मीतिक
रचत्वाविकारी) के नाग, ऋण खाता संख्या	सम्पत्ति का सम्पूर्ण एवं सर्वांगीण हिस्सा) का विवरण	तारीख को बकाया रकन	कन्ना की तिथि
कान नं. 357 मेन मार्केट, गैंता इटावा, कोटा, क्ता कोडा 324006 राजस्थान और एक पता संट न. 17, साई धाम, ग्राम देवली अरब, तहसील	खबरा गं. 612-614, साई शाम, गाम-नेतरी अटन, सहसील लादपुरा, जिला कोटा 341513, राजस्थान में समिदित 621 वर्ग कीट परिवार की रियारती लागीत स्ताट न, 17 का सम्पूर्ण एव सर्वांगीण हिस्सा। पूर्व में: सक्क, प्रतिथम में: अरण का प्लॉट, उत्तर में: प्लॉट में, 18, टक्किंग में: स्टब्डा।	10.04.2023 को शकासा रकम रु. 1415243.51/- (रुगये चीवर ताख गंतर हजार दो सो तैतालीस एवं पेस इक्यावन मात्र)	

८ 1000 ।) स सम्पक कर । (अधिकृत अधिकारी कृते इंकिया रोस्टर फाइनैंस कॉरभोरेसन लि.

लार्क ट्रेडिंग एंड फाईनेंस लिमिटेड

त्तीआईएन: L34102UP1987PLC0092 73, सेक्टर—63, नोएडा, गीतम मुद्ध rktradingfinance@gmail.com

36वीं वार्षिक आम समा

ाते चाली एलीए में जुल का निरंता रूपांत का पाएन का नाज्य स्थान प्रतिकृत अस्तर न प्रतिकृत स्थान प्रतिकृत स्थान में प्रतिकृत अस्तर के उपित स्थान के उत्तरी अनुतंत्र के स्थान स्थान ने एन्स्सरीयां के स्थान ने एन्स्सरीयां के स्थान प्रतिकृत का में स्थान रहाने अनुतंत्र के स्थान प्रतिकृत का में स्थान रहाने स्थान प्रतिकृत का में स्थान प्रतिकृत स्थान स्य

हिते लार्क टेबिंग एंड फाईनेंस लिमिटेर

सार्वजनिक सूचना

MUL-3335, 5584, 5781, 5837, 5808, 5977, 5888, 5989, 2016, 6008, 6