

● RAUL REBELLO, MD-DESIGNATE, MAHINDRA FINANCE

'We need to reduce NPAs in housing finance arm'

Mahindra Finance is focused on reducing non-performing assets of its housing finance subsidiary, which would enable it to garner funds at a subsidised cost from the National Housing Bank, says MD and CEO-designate Raul Rebello. He tells Ajay Ramanathan that the company may launch co-branded credit cards this financial year.



You plan to diversify the portfolio, what are your plans for credit cards? We are seriously evaluating co-branded credit cards and we are looking at the current fiscal or the early next financial year to launch them.

How is the mortgage business doing?
Mortgage is an attractive business for someone like us who has a deep distribution and brand value. Having said that, our housing finance company today is in a place where we need to correct a lot of the book. Our non-performing assets are quite high and unless we bring them down, we can't dip into the NHB subsidies. We were deep into rural home improvement loans of a small ticket size but those have not played out well. Once we correct the book, we will start ramping up growth.

Are there plans to unlock value in Mahindra Rural Housing Finance?

Mortgages as an asset category is three times the size of the wheels category. It is too big for us to sit out. When that business fundamentally starts to create value, we will decide to unlock that value through an IPO or some other route. But, it is too early to give a timeline for the IPO.

Are there too many players in the NBFC space?

The household credit-to-GDP product in India is still the lowest among developing countries. There is

place for folks to come in and play wherever there are missing gaps. However, we have seen cost of funds becoming a big challenge for many of the smaller NBFCs and with the latest guidelines on risk weights, the cost of funds will go up.

How does one differentiate oneself?

Some NBFCs will need to recalibrate how much they can earn by way of fees versus interest income. We have seen cost of funds becoming a big

MORTGAGES AS AN ASSET CATEGORY IS THREE TIMES THE SIZE OF THE WHEELS CATEGORY. IT IS TOO BIG FOR US TO SIT OUT

challenge for many smaller NBFCs. Competing with banks and well-capitalised and well-rated NBFCs, where the cost of funds arbitrage is quite high, will be difficult unless you are participating in a field where the internal rate of return is above 15-16%. Otherwise, it is going to be very difficult to get a net interest margin

and a return on assets, which will you give a return on equity.

Given your strong rural focus, when do you see the prospects of the rural economy improving?

It is always good to live in challenging times and optimise in challenging times. We are in a business where we need to wear the risk hat. We are calibrated about returns and risks. In any environment, you need to keep weighing your balances because if you go rogue on one, it can seriously compromise the overall organisation's delivery. I do agree that cost of funds is still elevated. The good thing is that the India growth story is still intact.



IN THE NEWS

WARBUG PINCUS MAY SELL 1.3% IN IDFC FIRST BANK

WARBURG PINCUS AFFILIATE Cloverdell Investment is likely to sell a 1.3% stake in IDFC First Bank via block deals for \$100 million at ₹85.7 a share, reported Moneycontrol. Cloverdell sold about a 4.2% stake in the bank on September 1 this year. As of the September quarter, Cloverdell held about 2.74% stake in IDFC First Bank. Shares of the private lender closed 1% higher at ₹90 on the BSE on Wednesday.

MPC MEET BEGINS AMID STATUS QUO EXPECTATIONS

THE RBI'S HIGH-POWERED rate setting panel on Wednesday began its three-day brainstorming on the next set of bi-monthly monetary policy amid expectation of continued pause on the short-term key lending rate as GDP growth is gaining momentum, and inflation manageable.

DEEPAK CHEMTEX, AMIC FORGING GET LISTED

The BSE's SME platform for small and medium enterprises on Wednesday announced the listing of Deepak Chemtex and AMIC Forging. Deepak Chemtex Ltd and AMIC Forging became the 466th and 467th company to get listed on the platform on December 6. AGENCIES

Paytm to give out fewer low-value personal loans

PIYUSH SHUKLA
Mumbai, December 6



DIGITAL PAYMENTS FIRM Paytm said on Wednesday it will cut down on disbursing loans under ₹50,000, weeks after the central bank tightened rules on consumer lending after a surge in demand. Shares of Paytm parent One 97 Communications ended down 3% at ₹813 on the BSE. "On the back of recent macro development and regulatory guidance, in consultation with lending partners... the company has recalibrated the portfolio origination of less than ₹50,000, which is prominently the postpaid loan product and will now be a smaller part of its loan distribution business going forward..." it said.

The bounce rate in the post-paid loan segment was between 9.5% and 10.75% during Q2FY24, whereas the same for the personal loan segment was between 10.25% and 11.25%, the company said. The move will lead to a near 40-50% drop in the volume of loans given out through the platform's post-paid product, Bhavesh Gupta, president and chief operating officer of Paytm, said on a call with analysts. The impact on Paytm's revenue growth will be minimal, he said.

The company said it will expand its portfolio of higher-ticket personal and commercial

loans to lower risk and high credit-worthy customers, expecting "good demand" for loans of more than ₹50,000.

The development comes as the Reserve Bank of India raised risk weightages for banks and non-bank financial companies (NBFCs) by 25 percentage points, as it looks to tighten norms for personal loans and credit cards, in turn raising the risk of slow loan growth.

Paytm, which currently has seven NBFC as partners for lending, said it was in the process of adding one banking partners and two NBFC partners. Loan distributed for the company during the September quarter more than doubled in value to ₹16,211 crore, while its financial services revenue, which includes their loans business, rose 64%.

'Small personal loans pose higher delinquency risk'

FE BUREAU
Mumbai, December 6

THE RISK PERFORMANCE of personal loans with a ticket size below ₹25,000 has deteriorated while loans of the larger ticket size are better placed, InCred Finance said in a report on Wednesday.

The risk performance of small-ticket personal loans has deteriorated to 11.4% as on March 31, from 6.6% as on March 31, 2021. At the same time, volumes in this loan segment has quadrupled in the last two years.

In comparison, traditional personal loans, with bigger ticket sizes and more stringent underwriting standards, have doubled in the past two years. The risk performance of stan-

dard personal loans is improving steadily and is now at below 1% per annum.

The recent growth in retail loans has been propelled by consumption loans. The outstanding loans are growing at over 25% per annum in most product categories such as credit cards, consumer durable loans, two-wheeler loans, personal loans, car loans, and gold loans.

The report notes that retail lending balances have surpassed corporate lending, and is now 46% of the overall credit in the economy. Going ahead, consumer lending is seen rising 15-20% annually in terms of value.

Recently, the Reserve Bank of India (RBI) increased risk weights on unsecured retail

loan exposure of the non-banking financial companies (NBFC) to 125% from 100% earlier.

The RBI's norms came in the backdrop of concern over rising share of unsecured retail loans in the banking industry. Here, InCred Finance believes that the concerns are largely limited to small-ticket personal loans with a ticket size of below ₹25,000.

"While we have a negligible exposure to small ticket size personal loans, we believe these loans address a genuine customer need. We expect this segment to shrink while risk is being corrected, and then to rebound," says Prithvi Chandrasekhar, chief executive officer consumer finance and risk analytics, Cred Finance.

Outlook for global banks in 2024 negative, says Moody's

MOODY'S INVESTORS SERVICE on Wednesday said the outlook for global banks for 2024 is negative as central banks' tighter monetary policies have resulted in lower GDP

growth. Reduced liquidity and strained repayment capacity will squeeze loan quality, leading to greater asset risks," Moody's said in its global banking outlook report. Profitability gains will likely subside on higher funding costs, lower loan growth and reserve buildups. Funding and liquidity will be more difficult. It said the operating environment will deteriorate under tight monetary policies.

Major central banks will start to cut rates, but money

will remain tight, resulting in lower GDP growth in 2024. Inflation is slowing, but geopolitical and climate risks remain. China's economic growth is set to slow on muted private spending, weak exports and an ongoing property market correction. "Asset risks for Chinese banks will increase from the country's economic slowdown as well as the prolonged stress among property developers and local government financing vehicles," Moody's said. —REUTERS

(This is only an advertisement for information purposes and not a prospectus announcement)

PRESTONIC ENGINEERING LIMITED

(Formerly known as Presstonic Engineering Private Limited)

Our Company was originally formed as a Partnership Firm under the name and style of "Presstonic Engineering Corporation" pursuant to a Deed of Partnership dated June 03, 1996. M/s. Presstonic Engineering Corporation was thereafter converted into a Private Limited Company in the name of "Presstonic Engineering Private Limited" on March 23, 2021 under the provisions of the Companies Act, 2013 bearing Corporate Identification Number U28995KA2021PTC145718 issued by Registrar of Companies, Central Registration Centre. Subsequently, our company was converted into Public Limited Company under the Companies Act, 2013 and the name of our Company was changed to "Presstonic Engineering Limited" vide a fresh Certificate of Incorporation consequent upon conversion from Private Company to Public Company dated July 31, 2023 bearing Corporate Identification Number U28995KA2021PLC145718 issued by Registrar of Companies - Bangalore. For further details of change in name and registered office of our company, please refer to section titled "Our History and Certain Corporate Matters" beginning on page no 138 of the Prospectus.

Registered & Corporate Office: Sy. No. 2, Khatha No. 145, Hoysala Main Road, Pillappa Industrial Layout, Srigandhadakavala, Sunkadakkate, Viswaneedam, Bangalore, North Bangalore, Karnataka - 560091, India Contact Person: Mrs. Sudha Gajjana Hegde, Company Secretary & Compliance Officer; Tel No: +91 80 23480001, E-Mail ID: cs@presstonengg.co; Website: www.presstonic.com; CIN: U28995KA2021PLC145718

OUR PROMOTERS: (I) MR. HERGA POORNACHANDRA KEDILAYA; AND (II) MR. YERMAL GIRIDHAR RAO

The issue is being made in accordance with Chapter IX of the SEBI ICDR Regulations (IPO of Small and Medium Enterprises) and the equity shares are proposed to be listed on SME platform of NSE (NSE Emerge).

INITIAL PUBLIC OFFER OF 32,36,800 EQUITY SHARES OF FACE VALUE OF ₹10/- EACH ("EQUITY SHARES") OF PRESTONIC ENGINEERING LIMITED (THE "COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF ₹72/- PER EQUITY SHARE, INCLUDING A SHARE PREMIUM OF ₹62/- PER EQUITY SHARE (THE "ISSUE PRICE"), AGGREGATING TO ₹ 2,330.50 LAKHS ("THE ISSUE"), OF WHICH 1,63,200 EQUITY SHARES OF FACE VALUE OF ₹10/- EACH FOR CASH AT A PRICE OF ₹72/- PER EQUITY SHARE, AGGREGATING TO ₹ 117.50 LAKHS WILL BE RESERVED FOR SUBSCRIPTIONS BY THE MARKET MAKER TO THE ISSUE (THE "MARKET MAKER RESERVATION PORTION"). THE ISSUE LESS MARKET MAKER RESERVATION PORTION I.E. ISSUE OF 30,73,600 EQUITY SHARES OF FACE VALUE OF ₹10/- EACH FOR CASH AT A PRICE OF ₹72/- PER EQUITY SHARE, AGGREGATING TO ₹2,212.99 LAKHS IS HERE IN AFTER REFERRED TO AS THE "NET ISSUE". THE ISSUE AND THE NET ISSUE WILL CONSTITUTE 42.00% AND 39.88% RESPECTIVELY OF THE POST ISSUE PAIDUP EQUITY SHARE CAPITAL OF THE COMPANY.

All the investors applying in a public issue shall use only Application Supported by Blocked Amount (ASBA) facility for making payment providing details about the bank account which will be blocked by the Self Certified Syndicate Banks ("SCSBs") as per the SEBI circular CIR/CFD/POLICYCELL/11/2015 dated November 10, 2015. As an alternate payment mechanism, Unified Payments Interface (UPI) has been introduced (vide SEBI Circular Ref: SEBI/HO/CFD/DIL2/CIR/P/2018/138 dated November 1, 2018) and SEBI Circular No. SEBI/HO/CFD/DCR2/CIR/P/2019/133 dated November 08, 2019) as a payment mechanism in a phased manner with ASBA for applications in public issues by retail individual investors. For further details, please refer to section titled "Issue Procedure" beginning on page 242 of the Prospectus. As per SEBI circular no SEBI/HO/CFD/DIL2/CIR/P/2022/75 dated May 30, 2022, all ASBA applications in Public Issues shall be processed only after the application money is blocked in the investor's bank accounts. The provisions of the circular shall be for all issues opening from September 01, 2022 onwards. In case of delay, if any in refund, our Company shall pay interest on the application money at the rate of 15% per annum for the period of delay.

THIS OFFER IS BEING MADE IN TERMS OF CHAPTER IX OF THE SEBI (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018 (THE "SEBI ICDR REGULATIONS") READ WITH RULE 19(2)(b) OF SCRR AS AMENDED. THIS ISSUE IS A FIXED PRICE ISSUE AND ALLOCATION IN THE NET OFFER TO THE PUBLIC WILL BE MADE IN TERMS OF REGULATION 25(2) OF THE SEBI (ICDR) REGULATIONS, 2018. (For further details please see "The Issue" beginning on page no. 49 of the Prospectus). A copy of Prospectus is delivered for filing to the Registrar of Companies as required under sub-section 4 of Section 26 of the Companies Act, 2013.

For further details please refer the section titled "Issue Procedure" beginning on page 242 of the Prospectus

FIXED PRICE ISSUE AT ₹ 72/- PER EQUITY SHARE

THE FACE VALUE OF THE EQUITY SHARES IS ₹ 10/- EACH AND THE ISSUE PRICE IS 7.20 TIMES OF THE FACE VALUE OF THE EQUITY SHARES. THE APPLICATION MUST BE FOR A MINIMUM OF 1,600 EQUITY SHARES AND IN MULTIPLES OF 1,600 EQUITY SHARES THEREAFTER. FOR FURTHER DETAILS PLEASE REFER TO "SECTION XI - ISSUE INFORMATION" BEGINNING ON PAGE 234 OF THE PROSPECTUS.

ISSUE PROGRAMME

ISSUE OPENS ON : December 11, 2023
ISSUE CLOSING ON: December 13, 2023

Bid Opening Date	Monday, December 11, 2023	Initiation of Unblocking of Funds/Refunds (T+2 Day)	On or before Friday, December 15, 2023
Bid Closing Date (T day)	Wednesday, December 13, 2023	Credit of Equity Shares to demat accounts of Allottees (T+2 Day)	On or before Friday, December 15, 2023
Finalization of basis of allotment with the Designated Stock Exchange/ Allotment of Securities (T +1 day)	On or before Thursday, December 14, 2023	Commencement of Trading of Equity Shares on the Stock Exchange (T+ 3 days)	On or before Monday, December 18, 2023

Timelines for Submission of Application (T is issue closing date)

Application Submission by Investors	Bid Modification: From issue opening date up to 5 pm on T day
Electronic Applications (Online ASBA through 3-in-1 accounts) - Upto 5 pm on T day	Validation of bid details with depositories: From issue opening date up to 5 pm on T day
Electronic Applications (Bank ASBA through Online channels like Internet Banking, Mobile Banking and Syndicate UPI ASBA etc.) - Upto 4 pm on T day	UPI Mandate acceptance time: T day - 5 pm
Electronic Applications (Syndicate Non-Retail, Non-Individual Applications) - Upto 3 pm on T day	Issue Closure:
Physical Applications (Bank ASBA) - Upto 1 pm on T day	T day - 4 pm for QIB and NII categories
Physical Applications (Syndicate Non-Retail, Non-Individual Applications of QIBs and NIIs) - Upto 12 pm on T day and Syndicate members shall transfer such applications to banks before 1 pm on T day.	T day - 5 pm for Retail and other reserved categories

ASBA*
Simple, Safe, Smart way of Application!!!
Mandatory in public issue. No cheque will be accepted
now available in ASBA for retail individual investors.

*ASBA is a better way of applying to issues by simply blocking the fund in the bank account. For further details check section on ASBA below.
*ASBA has to be availed by all the Investors. UPI may be availed by Retail Individual Investors. For details on the ASBA and UPI process, please refer to the details given in ASBA form and General Information Documents and also please refer to the section "Issue Procedure" beginning on page 242 of the Prospectus.

CONTENTS OF THE MEMORANDUM OF THE COMPANY AS REGARDS TO ITS OBJECTS: For information on the main objects of the Company, please see "Our History And Certain Other Corporate Matters" on page 138 of the Prospectus and Clause III of the Memorandum of Association of the Company. The Memorandum of Association of the Company is a material document for inspection in relation to the Offer. For further details, please see "Material Contracts and Documents for Inspection" on page 275 of the Prospectus.

AMOUNT OF SHARE CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE: The authorised share capital, issued, subscribed and paid up share capital of the Company as on the date of the Prospectus is as follows: The Authorised Share Capital of the Company is ₹ 800.00 Lakhs divided into 80,00,000 Equity Shares of ₹10/- each. The Issued, Subscribed and Paid-up share capital of the Company before the Issue is ₹ 447.07 Lakhs divided into 44,70,680 Equity Shares of ₹10/- each. Proposed Post Issue capital: ₹ 770.75 Lakhs divided into 77,07,480 Equity Shares of ₹10 each. For details of the Capital Structure, see the section "Capital Structure" on the page 61 of the Prospectus.

NAMES OF THE SIGNATORIES TO THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF EQUITY SHARES SUBSCRIBED BY THEM: Given below are the names of the signatories of the Memorandum of Association of the Company and the number of Equity Shares subscribed for by them at the time of signing of the Memorandum of Association: 11,17,670 Equity Shares of face value 10/- each were allotted to Mr. Herga Poornachandra Kedilaya and Mr. Yermal Giridhar Rao respectively.

RISK IN RELATION TO THE FIRST ISSUE: This being the first issue of the issuer, there has been no formal market for the securities of the issuer. The face value of the equity shares is ₹10/- each and the issue price is 7.20 times of face value of the equity share. The issue price should not be taken to be indicative of the market price of the equity shares after the equity shares are listed on the EMERGE

LEAD MANAGER TO THE ISSUE	REGISTRAR TO THE ISSUE	COMPANY SECRETARY AND COMPLIANCE OFFICER
FINSHORE Creating Enterprise Managing Values FINSHORE MANAGEMENT SERVICES LIMITED Anandlok Building, Block-A, 2nd Floor, Room No. 207, 227 A.J.C Bose Road, Kolkata-700020, West Bengal Telephone: 033 - 2289 5101 / 4603 2561 Email: info@finshoregroup.com Contact Person: Mr. S. Ramakrishna lyengar Website: www.finshoregroup.com Investor Grievance Email: investors@finshoregroup.com SEBI Registration No: INM000012185 CIN No: U74900WB2011PLC169377	CAMEO Subramanian Building, #1, Club House Road, Chennai - 600 002, India Telephone: +91-44-40020700, 28460390 Email: ipo@cameoindia.com Contact Person: Ms. K. Sreepriya Website: www.cameoindia.com Investor Grievance Email: investor@cameoindia.com SEBI Registration Number: INR000003753 CIN No: U67120TN1998PLC041613	Mrs. Sudha Gajjana Hegde, Company Secretary & Compliance Officer PRESTONIC ENGINEERING LIMITED Registered Office: Sy. No. 2, Khatha No. 145, Hoysala Main Road, Pillappa Industrial Layout, Srigandhadakavala, Sunkadakkate, Viswaneedam, Bangalore, North Bangalore, Karnataka - 560091, India Contact No: +91 80 23480001 Email ID: cs@presstonengg.com Website: www.presstonic.com Investors may contact our Company Secretary and Compliance Officer and / or the Registrar to the Issue and / or the Lead Manager, in case of any pre-issue or post-issue related problems, such as non-receipt of letters of allotment, credit of allotted Equity Shares in the respective beneficiary account or refund orders, etc.

Availability of Prospectus: Investors should note that investment in Equity Shares involves a high degree of risk and investors are advised to refer to the Prospectus and the Risk Factors contained therein, before applying in the Issue. Full copy of the Prospectus will be available at the website of SEBI at www.sebi.gov.in; the website of the Stock Exchange at www.nseindia.com, the website of Lead Manager at www.finshoregroup.com and website of Issuer Company at www.presstonic.com

Availability of Application Form: Application forms can be obtained from the Registered Office of PRESTONIC ENGINEERING LIMITED and the Lead Manager to the Issue - Finshore Management Services Limited. Application Forms can be obtained from the website of Stock Exchange at www.nseindia.com and the Designated Branches of SCSBs, the list of which is available on the website of SEBI.

Applications Supported by Blocked Amount (ASBA): Investors have to compulsorily apply through the ASBA process. ASBA has to be availed by all the investors. The investors are required to fill the application form and submit the same to the relevant SCSB's at the specific locations or registered brokers at the broker centres or RTA or DP's. The SCSB's will block the amount in the account as per the authority contained in and application form. On allotment, amount will be unblocked and account will be debited only to the extent required to be paid for allotment of shares. Hence, there will be no need of refund. The ASBA application forms can also be downloaded from the website of NSE. ASBA application forms can be obtained from the Designated Branches of SCSB's, the list of banks that are available on website of SEBI at www.sebi.gov.in and website of Stock Exchange at www.nseindia.com. For more details on ASBA process, please refer to the details given in application forms and Prospectus and also please refer to the Section "Issue Procedure" beginning on page 242 of the Prospectus.

UNIFIED PAYMENTS INTERFACE (UPI): Investors are advised to carefully refer SEBI circular SEBI/HO/CFD/DIL2/CIR/P/2018/138 dated November 1, 2018, SEBI circular number SEBI/HO/CFD/DCR2/CIR/P/2019/133 dated November 8, 2019, SEBI Circular No. SEBI/HO/CFD/DIL2/P/CIR/2021/570 dated June 2, 2021, SEBI/HO/CFD/DIL2/CIR/P/2022/45 dated April 05, 2022, SEBI/HO/CFD/DIL2/CIR/P/2022/151 dated April 20, 2022 and SEBI circular SEBI/HO/CFD/DIL2/CIR/P/2022/75 dated May 30, 2022 and any subsequent circulars or notifications issued by SEBI in this regard, for details relating to use of Unified Payments Interface (UPI) as a payment mechanism with Application Supported by Blocked Amount (ASBA) for applications in public issues by retail individual investors.

BANKER TO THE ISSUE/SPONSOR BANK: ICICI Bank Limited
Investors should read the Prospectus carefully, including the Risk Factors beginning on page 21 of the Prospectus before making any investment decision.
The Lead Manager associated with the Offer have handled 22 SME public issues and Nil Main Board public issue during the current financial year and three financial years preceding the current Financial Year, out of which 7 SME public issues closed below the issue price on the listing date.

For
On behalf of the Board of Directors
Sd/-
Herga Poornachandra Kedilaya
Managing Director
DIN:091201219

Place : Bangalore
Date : December 06, 2023

PRESTONIC ENGINEERING LIMITED is proposing, subject to market conditions and other considerations, a public issue of its Equity Shares and has filed the Prospectus with the Registrar of Companies, Bangalore. The Prospectus is available on the website of the SEBI at www.sebi.gov.in, the website of the Lead Manager at www.finshoregroup.com, website of the NSE at www.nseindia.com and website of Issuer Company at www.presstonic.com. Investor Should note that investment in Equity Shares involves a high degree of risk. For details, investors should refer to and rely on the Prospectus, including the section titled "Risk Factors" as appearing in the Prospectus. The Equity Shares have not been and will not be registered under the US Securities Act ("the Securities Act") or any state securities laws in United States and will not be issued or sold within the United States or to, or for the account of the Securities Act, 1933 - These words have not been included within the border or benefit of U.S. persons" (as defined in Regulation S under the Securities Act), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act, 1933.

MUTHOOT FINCORP LTD. | सोने की नीलामी सूचना

Regd. Office: Muthoot Centre, TC No 27/3022, Punnem Road, Thiruvananthapuram, Kerala, India - 695001. CIN : U65929KL1997PLC011518, Ph: +91 471 4911400, 2331427

इंडियन बैंक Indian Bank

प्रधान कार्यालय, चेन्नै

MUTHOOT FINCORP LTD. | सोने की नीलामी सूचना

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सभी संबन्धित व्यक्तियों की सूचना के लिए एतद्वारा सूचना दी जाती है कि 31.12.2022 & MSGL, SPL-16, One plus, Guide Prepaid, Super value, ADGL and all other 6 months tenure Gold loans up to 31.03.2023 and MSGB, SME Suvarna & EMI due up to 30.09.2023 तक की अवधि के लिए कम्पनी की नीचे कथित शाखाओं में गिरी रखे सोने के गहने जिन्हें छुड़ाने का समय बीत चुका है तथा जिन्हें बार-बार सूचना दिए जाने पर भी अतक छुड़ा नहीं गया है उनकी नीलामी 15.12.2023 को 10.00 बजे से शुरू कर दी जाएगी।

REWA DISTRICT - REWA: F717, F754, F789, F795, F796, F802, F842, F866, F874, F878, F885, F902, F924, F928. **SAGAR DISTRICT - BINA-SAGAR:** F1685, F1724, F1737, F1806, F1816, F1852, F1853, F1880, F1894, F1901, F1978, F2337. **SAGAR-MADHYA PRADESH:** F8350, F8406, F8417, F8418, F8436, F8452, F8453, F8470, F8471, F8480, F8489, F8506, F8522, F8523, F8529, F8531, F8541, F8606, F8684, F8735, F8736, F8751, F8752, F8753, F8754, F8755, F8756, F8757, F8758, F8759, F8760, F8761, F8762, F8763, F8764, F8765, F8766, F8767, F8768, F8769, F8770, F8771, F8772, F8773, F8774, F8775, F8776, F8777, F8778, F8779, F8780, F8781, F8782, F8783, F8784, F8785, F8786, F8787, F8788, F8789, F8790, F8791, F8792, F8793, F8794, F8795, F8796, F8797, F8798, F8799, F8800, F8801, F8802, F8803, F8804, F8805, F8806, F8807, F8808, F8809, F8810, F8811, F8812, F8813, F8814, F8815, F8816, F8817, F8818, F8819, F8820, F8821, F8822, F8823, F8824, F8825, F8826, F8827, F8828, F8829, F8830, F8831, F8832, F8833, F8834, F8835, F8836, 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F8980, F8981, F8982, F8983, F8984, F8985, F8986, F8987, F8988, F8989, F8990, F8991, F8992, F8993, F8994, F8995, F8996, F8997, F8998, F8999, F9000, F9001, F9002, F9003, F9004, F9005, F9006, F9007, F9008, F9009, F9010, F9011, F9012, F9013, F9014, F9015, F9016, F9017, F9018, F9019, F9020, F9021, F9022, F9023, F9024, F9025, F9026, F9027, F9028, F9029, F9030, F9031, F9032, F9033, F9034, F9035, F9036, F9037, F9038, F9039, F9040, F9041, F9042, F9043, F9044, F9045, F9046, F9047, F9048, F9049, F9050, F9051, F9052, F9053, F9054, F9055, F9056, F9057, F9058, F9059, F9060, F9061, F9062, F9063, F9064, F9065, F9066, F9067, F9068, F9069, F9070, F9071, F9072, F9073, F9074, F9075, F9076, F9077, F9078, F9079, F9080, F9081, F9082, F9083, F9084, F9085, F9086, F9087, F9088, F9089, F9090, F9091, F9092, F9093, F9094, F9095, F9096, F9097, F9098, F9099, F9100, F9101, F9102, F9103, F9104, F9105, F9106, F9107, F9108, F9109, F9110, F9111, F9112, F9113, F9114, F9115, F9116, F9117, F9118, F9119, F9120, F9121, F9122, F9123, F9124, F9125, F9126, F9127, F9128, F9129, F9130, F9131, F9132, F9133, F9134, F9135, F9136, F9137, F9138, F9139, F9140, F9141, F9142, F9143, F9144, F9145, F9146, F9147, F9148, F9149, F9150, F9151, F9152, F9153, F9154, F9155, F9156, F9157, F9158, F9159, F9160, F9161, F9162, F9163, F9164, F9165, F9166, F9167, F9168, F9169, F9170, F9171, F9172, F9173, F9174, F9175, F9176, F9177, F9178, F9179, F9180, F9181, F9182, F9183, F9184, F9185, F9186, F9187, F9188, F9189, F9190, F9191, F9192, F9193, F9194, F9195, F9196, F9197, F9198, F9199, F9200, F9201, F9202, F9203, F9204, F9205, F9206, F9207, F9208, F9209, F9210, F9211, F9212, F9213, F9214, F9215, F9216, F9217, F9218, F9219, F9220, F9221, F9222, F9223, F9224, F9225, F9226, F9227, F9228, F9229, F9230, F9231, F9232, F9233, F9234, F9235, F9236, F9237, F9238, F9239, F9240, F9241, F9242, F9243, F9244, F9245, F9246, F9247, F9248, F9249, F9250, F9251, F9252, F9253, F9254, F9255, F9256, F9257, F9258, F9259, F9260, F9261, F9262, F9263, F9264, F9265, 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F9838, F9839, F9840, F9841, F9842, F9843, F9844, F9845, F9846, F9847, F9848, F9849, F9850, F9851, F9852, F9853, F9854, F9855, F9856, F9857, F9858, F9859, F9860, F9861, F9862, F9863, F9864, F9865, F9866, F9867, F9868, F9869, F9870, F9871, F9872, F9873, F9874, F9875, F9876, F9877, F9878, F9879, F9880, F9881, F9882, F9883, F9884, F9885, F9886, F9887, F9888, F9889, F9890, F9891, F9892, F9893, F9894, F9895, F9896, F9897, F9898, F9899, F9900, F9901, F9902, F9903, F9904, F9905, F9906, F9907, F9908, F9909, F9910, F9911, F9912, F9913, F9914, F9915, F9916, F9917, F9918, F9919, F9920, F9921, F9922, F9923, F9924, F9925, F9926, F9927, F9928, F9929, F9930, F9931, F9932, F9933, F9934, F9935, F9936, F9937, F9938, F9939, F9940, F9941, F9942, F9943, F9944, F9945, F9946, F9947, F9948, F9949, F9950, F9951, F9952, F9953, F9954, F9955, F9956, F9957, F9958, F9959, F9960, F9961, F9962, F9963, F9964, F9965, F9966, F9967, F9968, F9969, F9970, F9971, F9972, F9973, F9974, F9975, F9976, F9977, F9978, F9979, F9980, F9981, F9982, F9983, F9984, F9985, F9986, F9987, F9988, F9989, F9990, F9991, F9992, F9993, F9994, F9995, F9996, F9997, F9998, F9999, F10000.

प्रश्न सं. आईएनसी-26
(कम्पनी (निगम) नियामकी, 2014 के नियम 30 के अनुसूची में)

क्षेत्रीय निदेशक उमरी रोड हैदराबाद के सम्बन्धित कम्पनी अधिकारी, 2013 की धारा 13 की उप-धारा (4) तथा कम्पनी (निगम) नियामकी, 2014 के नियम 30 के उप-नियम (5) के खण्ड (ए) के माते में तथा

युवि सर्वसे प्रॉब्लिम लिमिटेड जिसका (CIN): U55100HR2022PTC105374

जिसका पंजीकृत कार्यालय पुरनं. 581, सेक्टर 43, गुलामग, हरियाणा-122003

एतद्वारा आज जनता को सूचित किया जाता है कि "हरियाणा राज्य" "रा.क्षेत्र दिल्ली" में उसके पंजीकृत कार्यालय को परिवर्तित करने के लिए कम्पनी को समय बचाने के लिए 30 नवम्बर 2023 को आयोजित साधारण आमसभा में पारित विशेष प्रस्ताव के अनुसार कम्पनी के मेम्बरों एवं एसोसिएटों के परिवर्तन को पुष्टि के लिए कम्पनी अधिकारी, 2013 की धारा 13 के अंतर्गत यह कम्पनी क्षेत्रीय निदेशक, उमरी रोड, के पास आवेदन करने का प्रस्ताव किया है।

कम्पनी के पंजीकृत कार्यालय के इस प्रस्तावित परिवर्तन से यह किसी व्यक्ति का हित प्रभावित होता हो, वे एसएम-21 पोर्टल (www.mca.gov.in) पर निवेदन/सिक्वारा प्राप्त दखिल कर अथवा उसके नीचे कथित पंजीकृत कार्यालय में आवेदन कम्पनी को उसकी ओर सूचित के साथ इस सूचना के प्रकाशन की तिथि से (14) दिन दिनों के भीतर अपने हित को प्रकृत याथा आपत्ति के कारणों का उल्लेख करते हुए एक साथ पर धारा सम्बंधित अपनी आपत्ति क्षेत्रीय निदेशक के पते: बी-2 थिंग, 27 तल, अन्वेषण भवन, सीजीओ कॉम्प्लेक्स, नई दिल्ली-110003, में जमा करे या जमा करवा या पंजीकृत धार से नुबं. 581, सेक्टर 43, गुलामग, हरियाणा-122003

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Regd. Office: Muthoot Centre, TC No 27/3022, Punnem Road, Thiruvananthapuram, Kerala, India - 695001. CIN : U65929KL1997PLC011518, Ph: +91 471 4911400, 2331427

सभी संबन्धित व्यक्तियों की सूचना के लिए एतद्वारा सूचना दी जाती है कि 31.12.2022 & MSGL, SPL-16, One plus, Guide Prepaid, Super value, ADGL and all other 6 months tenure Gold loans up to 31.03.2023 and MSGB, SME Suvarna & EMI due up to 30.09.2023 तक की अवधि के लिए कम्पनी की नीचे कथित शाखाओं में गिरी रखे सोने के गहने जिन्हें छुड़ाने का समय बीत चुका है तथा जिन्हें बार-बार सूचना दिए जाने पर भी अतक छुड़ा नहीं गया है उनकी नीलामी 16.12.2023 को 10.00 बजे से शुरू कर दी जाएगी।

BHOPAL DISTRICT - ASHOKA GARDEN: F1142, F1457, F1483, F1502, F1521, F1532, F1539, F1557, F1568, F1588, F1604, F1611, F1638, F1639, F1691, F1733, F1752, F1778, F1810, F1813, F1819, F1836, F1849, F1879, F1886, F1900, F1902, F1904, F1920, F1947, F1973, F1974, F2001, F2002, F2018, F2036, F2089, F2105, F2127, F2142, F2148, F2502, F43, F715. **BHOPAL-ARERA COLONY:** F274900030, F4962, F4988, F4994, F5046, F5358, F5359, F6128, F6404, F6413, F6425, F6444, F6477, F6577, F6580, F6581, F6585, F6590, F6609, F6618, F6620, F6634, F6641, F6644, F6653, F6660, F6662, F6665, F6667, F6671, F6674, F6676, F6704, F6726, F6746, F6754, F6759, F6808, F6849, F6894, F6926. **BHOPAL - INDRAPURI:** F10517, F14281, F15053, F15648, F15679, F15703, F15715, F15733, F15767, F15825, F15840, F15855, F15857, F15879, F15886, F15904, F15909, F15995, F16046, F16063, F16088, F16139, F16201, F16214, F16226, F16230, F16238, F16306, F16309, F16312, F16318, F16320, F16322, F16350, F16357, F16366, F16402, F16431, F16453, F16470, F16473, F16489, F16491, F16494, F16526, F16546, F16557, F16587, F16590, F16627, F16629, F16636, F16638, F16641, F16663, F16675, F16722, F16736, F16738, F16748, F16768, F16777, F16786, F16789, F16797, F16808, F16840, F16853, F16870, F16876, F16882, F16885, F16894, F16898, F16910, F16960, F17115, F17178, F17186, F17197, F17331, F17337, F17344, F17390, F17391, F17408, F17412, F17420, F17471, F17476, F17485, F17545, F17618, F17625, F17627, F17628, F17629, F17632, F17633, F17634, F17635, F17636, F17637, F17638, F17639, F17640, F17641, F17642, F17643, F17644, F17645, F17646, F17647, F17648, F17649, F17650, F17651, F17652, F17653, F17654, F17655, F17656, F17657, F17658, F17659, F17660, F17661, F17662, F17663, F17664, F17665, F17666, F17667, F17668, F17669, F17670, F17671, F17672, F17673, F17674, F17675, F17676, F17677, F17678, F17679, F17680, F17681, F17682, F17683, F17684, F17685, F17686, F17687, F17688, F17689, F17690, F17691, F17692, F17693, F17694, F17695, F17696, F17697, F17698, F17699, F17700, F17701, F17702, F17703, F17704, F17705, F17706, F17707, F17708, F17709, F17710, F17711, F17712, F17713, F17714, F17715, F17716, F17717, F17718, F17719, F17720, F17721, F17722, F17723, F17724, F17725, F17726, F17727, F17728, F17729, F17730, F17731, F17732, F17733, F17734, F17735, F17736, F17737, F17738, F17739, F17740, F17741, F17742, F17743, F17744, F17745, F17746, F17747, F17748, F17749, F17750, F17751, F17752, F17753, F17754, F17755, F17756, F17757, F17758, F17759, F17760, F17761, F17762, F17763, F17764, F17765, F17766, F17767, F17768, F17769, F17770, F17771, F17772, F17773, F17774, F17775, F17776, F17777, F17778, F17779, F17780, F17781, F17782, F17783, F17784, F17785, F17786, F17787, F17788, F17789, F17790, F17791, F17792, F17793, F17794, F17795, F17796, F17797, F17798, F17799, F17800, F17801, F17802, F17803, F17804, F17805, F17806, F17807, F17808, F17809, F17810, F17811, F17812, F17813, F17814, F17815, F17816, F17817, F17818, F17819, F17820, F17821, F17822, F17823, F17824, F17825, F17826, F17827, F17828

