ICICI Home Finance

ICICI Home Finance Company Limited

Registered Office: ICICI Bank Towers, Bandra-Kurla Complex, Bandra East, Mumbai – 400 051
Corporate Office: ICICI HFC Tower, Andheri-Kurla Road, JB Nagar, Andheri East, Mumbai – 400 059
CIN: U65922MH1999PLC120106, Website: www.icicihfc.com, E-mail: hfcsecretarial@icicihfc.com

AAA/Stable by CRISIL Highest Degree of Safety
AAA/Stable by ICRA Highest Degree of Safety
AAA/Stable by CARE Highest Degree of Safety

Base Rates for Fixed Deposits < ₹20.0 mn (Public Deposits and other than Public Deposits) (% per annum)

Effective November 11, 2023					
Tenure (In Months)	Cumulative		Non-Cumulative		
	Cumulative Plan	Indicative Yield (Cumulative option)[1]	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
>=12 to <24	7.25%	7.25%	7.00%	7.05%	7.25%
>=24 to <36	7.55%	7.84%	7.30%	7.35%	7.55%
>=36 to <60	7.65%	8.25%	7.40%	7.45%	7.65%
>=60 to <72	7.60%	8.85%	7.35%	7.40%	7.60%
>=72 to <120	7.50%	9.06%	7.25%	7.30%	7.50%
Minimum Deposit	10,000/-		40,000/-	20,000/-	10,000/-
0.25% additional interest for senior citizen and ICICI Group employees on Public Deposits					

Special Scheme Rates for Fixed Deposits < ₹20.0 mn (Public Deposits and other than Public Deposits) (% per annum)

Effective November 11, 2023					
Tenure (In Months)	Cumulative		Non-Cumulative		
	Cumulative Plan	Indicative Yield (Cumulative option)[1]	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
23	7.50%	7.77%	7.25%	7.30%	7.50%
39	7.70%	8.41%	7.45%	7.50%	7.70%
45	7.70%	8.57%	7.45%	7.50%	7.70%
Minimum Deposit	10,000/-		40,000/-	20,000/-	10,000/-
0.25% additional interest for senior citizen and ICICI Group employees on Public Deposits					

1. In case of cumulative deposit, interest is compounded before deduction of Tax.
2. Yield to maturity is applicable only in case of cumulative deposit.

1. The yield mentioned is calculated using the first month of each tenure grid & in case of cumulative deposit, interest is compounded before deduction of tax.
2. Yield to maturity is applicable only in case of cumulative deposit.
3. Deposits can be placed for any number of months between 12 to 120 months.

Note: •Interest compounded annually. •For deposits >= ₹ 20.0 million, rate would be offered on case to case basis. •Interest rates are subject to change at the sole discretion of the Company and as prescribed under the laws & the rate applicable will be the rate prevalent on the date of deposit.
•The Company will not invite or accept or renew public deposit exceeding 12.5% of rate of interest per annum as prescribed by RBI

Credit Rating: ICICI Home Finance Fixed Deposit has been assigned highest credit rating of "AAA/Stable" by CRISIL, ICRA and CARE.

Important Terms & Conditions -
The Company shall, at its discretion, accept Fixed Deposits, under the ICICI Home Finance Fixed Deposit Scheme (the 'Scheme') subject to the below mentioned terms and conditions.
These deposits solicited by the Company are not insured.

1) MODE OF ACCEPTANCE:

a. RTGS/NEFT/FT:

Particulars	Remittance from any Bank Account
Beneficiary Name	ICICI Home Finance Co. Ltd - FD Collection Account
Account No.	000405070754
IFSC	ICIC0000004
Bank & Branch	ICICI Bank, Nariman Point

Effective Deposit Date: Date of realization of Cheque/DD/Credit of Funds in the Company's account

b. Cheque/Demand Draft (DD): Cheque/DD should be drawn in favor of 'ICICI Home Fin - FD A/c' and marked 'Account Payee only'. The name of the applicant ('Applicant') should be mentioned on the reverse of the Cheque/DD. Single and separate Cheque/DD should accompany each application.
c. Payment Gateway: In case applying for Online Fixed Deposit through our website (www.icicihfc.com), the payment will be required to be done through net banking. A payment gateway for the same is available on the website.
d. Alternatively, payment can also be through (i) NEFT/RTGS/Fund Transfer, (ii) Debit Card, (iii) Unified Payments Interface(BHIM-UPI), (iv) Unified Payments Interface Quick Response Code (UPI QR Code) (BHIM-UPI QR Code)

2) SUBMISSION OF APPLICATION FORMS: Duly completed Fixed Deposit application form, KYC form, documents as per policy of the Company and Cheque/DD, if any, need to be delivered to the local/nearest branch/corporate office of the Company.

3) INTEREST PAYMENTS: Interest will be payable on the deposit from the effective deposit date, subject to realization of Cheque/DD/Credit of Funds in the Company's account. Interest on deposits placed under Monthly Income Plan, Quarterly Income Plan and Annual Income Plan shall be paid on fixed dates as given above:

Under the Cumulative Income Plan, interest will be compounded annually and accrued every year on March 31 after deducting tax, wherever applicable. The accumulated interest will be paid on maturity amount & shall not exceed the total maturity amount as calculated on a year on year basis of compounding.

Please note that all payments for part periods shall be made on pro-rata basis. If a deposit is made within a period of 20 days prior to a standard interest payment date, the interest for the part period will be paid on the next standard interest payment date.
Payment of interest will be made to applicants/depositors primarily through ECS/NEFT/RTGS where ECS/NEFT/RTGS facility is available. Where ECS/NEFT/RTGS facility is not available, payments will be in the form of Cheque/DD/any other mode as the Company may deem fit and would be in favor of the Sole/First applicant/ depositor marked "A/c Payee only". Direct Credit option may be used if the first/sole holder has an account with ICICI Bank Limited. In case the first applicant/depositor is a minor, all payments will be in the name of minor along with the natural/legal guardian. In all cases where interest has to be paid to any person other than the Sole/First Applicant/Depositor (refer Terms & Conditions applicable on joint deposits and succession on application form), all post-dated unencashed interest instruments(s) in the name of the Sole/First Applicant/Depositor, if any, would have to be surrendered to the Company.

3) TABLE FOR INTEREST PAYMENTS:

Scheme	Interest Payment Date
Monthly Income Plan(MIP)	Last day of each month
Non-Cumulative – Quarterly Option	June 30, September 30, December 31 and March 31
Annual Income Plan	March 31

4) **RENEWAL/REPAYMENT OF DEPOSIT:** **a)** For renewal or repayment of deposit, the discharged deposit receipt must be surrendered to ICICI Home Finance Co. Ltd. In case of renewal, the deposit may be renewed on maturity on such terms and conditions of the scheme as applicable on the maturity date of the old deposit. **b)** The deposit can be renewed either by selecting auto renewal of principal/renew principal & interest by giving an explicit consent in this regard at the time of application. **c)** The depositor can instruct to pay principal & interest, in entirety, to his/her designated bank account by giving an explicit consent in this regard at the time of application. **d)** In the case of renewal of deposit in joint names, application form should be signed as per the mode of operation as mentioned in the application form. **e)** Deposits will automatically expire on maturity unless specified otherwise and the maturity proceed will be remitted to the designated bank account. No interest will accrue thereafter on such deposits unless the deposits are renewed as per terms noted under Renewal of Deposit. **f)** The Company will send intimation letters with regard to the details of the maturity of the deposit at least 14 days before the date of maturity of the deposit. You may modify maturity instructions by giving a request letter at least 7 working days prior to the maturity date or any other mode as approved by the Company. **g)** All redemption payments will be in the form of ECS/NEFT/RTGS/Cheque/DD/ any other mode as the Company may deem fit and would be in favor of the Sole/First depositor marked "A/c Payee only". In case the first applicant/depositor is a minor, all payments will be in the name of minoralong with the natural/legal guardian. **h)** "In case of Non-Profit Organization/ Public Charitable or Religious Trust/Charitable or Religious Society/ Company registered under Section 8 of the Company's Act, 2013" If an existing customer for FD fall under the above mentioned category, then they are required to comply with RBI Master Direction - Know Your Customer (KYC) Regulations. The Company will provide renewal intimation letters at least 15 days prior to maturity where-in for such customers DARPAN Registration number will be sought. If any customer fails to do so, their FD shall be treated as matured on maturity in case of auto-renewal cases and it will not be auto-renewed since this is a regulatory requirement.

5) **PREMATURE WITHDRAWAL OF THE DEPOSIT:** As per the Housing Finance Company (Reserve Bank) Directions, 2021, no premature withdrawal is allowed for a period of first 3 months from the date of deposit subject to regulatory conditions. In case of premature withdrawal, the following rates shall apply:

Premature Withdrawal	Rate of interest payable
After 3 months but before or up to 6 months	Maximum interest payable shall be the minimum savings bank interest rate offered by ICICI Bank (not exceeding 4% p.a.) for Individual depositors and "No Interest" in case of any other category of depositors
After 6 months but before the date of maturity	The interest payable shall be 1% lower than the interest rate applicable to a public deposit for the period for which the deposit has run or if no rate has been specified for that period, then 2% lower than the minimum rate at which the public deposits are accepted by the Company

6) **TAX DEDUCTION AT SOURCE (TDS):** In accordance with and as per the provisions of section 194A of the Income Tax Act, 1961 (The Act), tax at source would be deducted if interest credited/paid or likely to be credited/paid to resident depositor(s) during the financial year exceeds ₹5,000/- on consolidated amount in case of multiple fixed deposit are placed by the customer. This exemption is not applicable for non-resident depositors where tax at source is deducted under section 195 of the Act. As per section 206AA of the Income Tax Act, 1961 w.e.f. April 1, 2010 applicable to all residents and non-residents FD depositor(s), a valid PAN (Permanent Account Number) is mandatory where tax is deductible at source. In case of individual depositors, PAN should be linked to Aadhaar as per requirement of section 139AA of the Income Tax Act, 1961. Form 15G/H and Form 60 should not be accepted in case where PAN and Aadhaar is not linked. In case of invalid or inoperative PAN (due to non-linking of PAN-Aadhaar) TDS at the higher rate of 20% shall be deductible and will not be reversed once deducted and paid to the Government. In accordance with section 206AB of the Act effective July 1, 2021, if any depositor for which tax is deductible under section 194A of the Act has not filed its income tax return for the previous year preceding the current financial year in which tax is deductible, and aggregate tax deducted/collected in the depositor's case is ₹50,000/- or more in the said previous year, then tax shall be deductible at higher of the following rates:
- Twice the specified rate as per section 194A i.e. 20%; or
- Twice the rates in force; or
- 5%

If the provision of section 206AA (Where assesse is not having PAN) of the Act is applicable to a specified person, in addition to the provision of this section, the tax shall be deducted at higher of the two rates. Further, details in this regard are provided in the application form.

Additional Terms & Conditions

1) JOINT DEPOSITS:
Deposits can be made in joint names with a maximum of three persons. The names and address of all the depositors will be entered in the ledger and register of depositor(s). The interest on deposits in joint names will be paid to the first depositor for the purpose of deduction of tax at source and any discharge given by him/her will be binding on the joint depositor(s).

2) DEPOSIT IN THE NAME OF A MINOR:
Deposits in the name of a minor will be accepted provided such minor is represented by his/her natural or legal guardian and the Application Form for the deposit is signed by the natural/legal guardian, on behalf of the minor. All communication in relation to the deposit will be addressed to such natural/legal guardian.

3) NOMINATION:
The Applicant(s)/Depositor(s), whether individually or jointly, can make only one nomination for each deposit. Holder of Power of Attorney or a guardian applying on behalf of a minor cannot nominate. Applicant(s)/Depositor(s) are advised to provide the specimen signature of the nominee to expedite the transmission of the Deposit(s) to the nominee in the event of demise of the Applicant(s)/Depositor(s). Name of the nominee shall be given on the deposit receipt, unless mentioned otherwise.

4) LOAN AGAINST DEPOSITS:
Loan against Deposit may be availed from the Company after 3 months from the date of deposit, which would be given solely at the discretion of the Company. The FD will be lien marked and loan may be given up to 75% of the deposit amount, subject to the other terms and conditions as may be specified by the Company from time to time. Interest on such loans will be 2% above the deposit rate. This facility is not available for deposits from minors and Non-Resident Indians (NRIs).

5) NON-RESIDENT INDIANS (NRIs):
Deposits from NRIs and Persons of Indian Origin resident outside India would be accepted in accordance with regulations governing the acceptance of deposits from NRIs. Deposits would be accepted for a maximum period of 3 years. Payment of interest as also the repayment of deposit shall be made only by credit to NRO (Non-Resident Ordinary) Account. Income tax at source will be deducted as applicable to non-residents.

6) SUCCESSION:
Where a nomination has not been made or the nominee predeceases the applicant(s)/depositor(s), the provisions of this paragraph will apply. In the event of the demise of the sole/all holder(s) of the Fixed Deposit, the Company will recognize the executor or administrators of the deceased applicants/depositors, or holder of Succession Certificate or any other legal representative as the holder of the title to the Fixed Deposits. The Company shall not be bound to recognize such executor or administrator unless such executor or administrator obtains Probate or Letter of Administration or Succession Certificate or other legal representation, as the case may be, from an appropriate court in India. The Company at its absolute discretion, may in any case, dispense with the production of Probate or Letter of Administration or Succession Certificate or other legal representation.

7) FIXED DEPOSIT RECEIPT (FDR):
a) The FDRs shall be sent to the first applicant/depositor given in the application form, in the form of soft copy via SMS link and a hard copy shall be subsequently forwarded to the address as mentioned in the application form, by registered post or courier or in any other manner that the Company may deem fit after realization of Cheque/DD/Credit of funds in Company's account.
b) Fixed Deposit Receipts are non-transferable & not negotiable. It cannot be assigned, transferred, pledged or given as security for any loan/ credit facility in favor of any party except ICICI Home Finance.

8) WAIVER:
No failure or delay by the Company in exercising any right, power or privilege hereunder shall operate as a waiver thereof nor shall any single or partial exercise of any other right, power or privilege. The rights and remedies of the Company as stated herein shall be cumulative and not exclusive of any rights or remedies provided by law.

9) INDEMNITY:
a) The Applicant hereby agrees that the Applicant shall, at his/its own expense, indemnify, defend and hold harmless the Company from and against any and all liability any other loss that may occur, arising from or relating to the operation of fixed deposit or breach, nonperformance or inadequate performance by the Applicant of any of these terms or the acts, errors, representations, misrepresentations, misconduct or negligence of the Applicant in performance of its obligations.
b) Under no circumstances shall the Company be liable to the Applicant for any indirect, incidental, consequential, special or exemplary damages in connection with the services.
c) The Applicant shall solely be responsible for ensuring full compliance with all the applicable laws and regulations in the relevant jurisdiction in connection with the fixed deposits with the Company and shall indemnify and keep indemnified ICICI Home Finance from all actions, proceedings, claims, losses, damages, costs and expenses (including legal costs on a solicitor and client basis which may be brought against or suffered or incurred by ICICI Home Finance in connection with any failure to comply with any such applicable laws/regulations.
d) The indemnities as aforesaid shall continue notwithstanding the termination of the fixed deposit.

10) TAX BENEFITS:
There is no specific tax benefit available on this Fixed Deposit under the prevailing provisions of the Income Tax Act, 1961.

11) BROKERAGE:
Empaneled brokers are eligible for brokerage/commission on the amount of Fixed Deposits mobilized by them as prescribed for this scheme.

12) LOSS, DESTRUCTION, ETC. OF DOCUMENT:
a) Fixed Deposit Receipts, interest and refund Cheques/DDs may be sent by registered post or courier or in any other manner that the Company may deem fit, at the address of the sole/first applicant/depositor given in the application form. The Company will not be responsible for any loss or delay in transit due to postal/courier services or any circumstances beyond its control.
b) In the event of loss, destruction or mutilation of the fixed deposit receipt, interest or refund Cheque/DD, the Company may issue a duplicate fixed deposit receipt, interest or refund Cheque/DD, subject to non-encashment of the original instrument, upon receipt from the depositor of an indemnity in the prescribed form to its satisfaction and after compliance with such other formalities/documents as may be required by the Company.

13) PARTICULARS TO BE SPECIFIED UNDER PARAGRAPH 35 OF THE NON-BANKING FINANCIAL COMPANY - HOUSING FINANCE COMPANY (RESERVE BANK) DIRECTIONS, 2021:
a) In Case of any deficiency of the company is servicing its deposits, the depositors may approach NHB, National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Dispute Redressal Forum for relief.
b) In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of the deposit, the applicant/depositor may make an application to the authorized officer of the National Housing Bank.
c) The financial position of the Company as disclosed and the representations made in the application form are true and correct. Further the Company and its Board of Directors are responsible for the correctness and veracity thereof.
d) The Company is within the regulatory framework of the Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India or National Housing Bank does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or opinions expressed by the Company, and for repayment of deposit/ discharge of liabilities by the Company.

14) GENERAL:
a The Company reserves the right to reject any application for deposit or renewal of deposit without assigning any reason thereof
b) Interest Rates are subject to change and the rate applicable will be the rate prevalent as on the date of Deposit.
c) The terms and conditions mentioned herein are to be read in conjunction with and in addition to all other terms and conditions as specified in the relevant application form.
d) The Company has the right to change, amend, add or delete any of the terms and conditions governing the fixed deposit and it shall give notice of the same to the applicant/de positor, in accordance with the applicable guidelines. Disputes, if any, arising in connection with the fixeddeposit scheme, will be subject to the jurisdiction of Courts and Tribunals of Mumbai.

15) DARPAN Registration for Non-Profit Organization/ Public Charitable or Religious Trust/ Charitable or Religious Society/ Company registered under Section 8 of the Company's Act, 2013:
As per latest RBI Master Direction – Know Your Customer (KYC) Regulations, any entity falls under the above mentioned, then it is mandatory for all such entity/ies as mentioned above to provide their DARPAN Registration number of NITI Aayog. If entity/ies are not registered, they will have to ensure registration at https://ngodarpan.gov.in and then provide Their DARPAN Registration number with the Company.
If an existing customer for FD fall under the above mentioned category, then they are required to comply with RBI Master Direction - Know Your Customer (KYC) Regulations. The Company will provide renewal intimation letters at least 15 days prior to maturity where-in for such customers DARPAN Registration number will be sought. If any customer fails to do so, their FD shall be treated as matured on maturity in case of auto-renewal cases and it will not be auto-renewed since this is a regulatory requirement.

16) KYC compliance norms for beneficial owner:
In case of non-individual customers:

Category	KYC compliance norms
Partnership firms	KYC compliance of the partners, beneficial owners more than 10% of profits or capital or profits of the firm, employees and persons as per the resolution along with recent photograph.
Trusts & Institutions	KYC compliance of the trustees, settlers, beneficiaries, beneficial owners greater than or equal to 10% of control over the trust through a chain of control or ownership, authorised signatories as per the resolution along with recent photograph.
Society	KYC compliance of beneficial owners more than 15% of profit or capital or profits of the society, authorised signatories along with recent photographs.
Unincorporated Association or Body of Individuals or other Juridical person	KYC compliance of the beneficiaries, beneficial owners greater than 15% of property or capital or profits of the association and those holding authority to carry out transaction along with recent photograph.

In case of corporate customers:

Category	KYC compliance norms
Companies	KYC compliance of the directors, beneficial owners who has the ownership of/entitlement to more than 10% of share or capital or profits of the company.

For more documentation process regarding beneficial owners, refer application form/s.

PARTICULARS AS REQUIRED UNDER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) RULES, 1977
a) Name of the Company: ICICI Home Finance Company Limited.
b) Date of Incorporation: May 28, 1999
c) (i) Business carried on by the Company: The primary business of the company is to provide a range of home loans and home improvement loans, office premises loans, home equity loans, loan against property to customers and construction finance to developers. It also offers services related to these loans like home and commercial property search in select cities. The Company does not have a subsidiary company.
(ii) Branches

Branch	State	Branch	State	Branch	State	Branch	State	Branch	State	Branch	State
Bhimavaram	Andhra Pradesh	Eluru	Andhra Pradesh	Kollam	Kerala	Kottayam	Kerala	Ajmer	Rajasthan	Alwar	Rajasthan
Guntur	Andhra Pradesh	Kakinada	Andhra Pradesh	Kozhikode (Calicut)	Kerala	Palakkad	Kerala	Bhilwara	Rajasthan	Bikaner	Rajasthan
Kurnool	Andhra Pradesh	Machilipatnam	Andhra Pradesh	Thiruvananthapuram	Kerala	Thrissur	Kerala	Chittorgarh	Rajasthan	Chomu	Rajasthan
Nellore	Andhra Pradesh	Ongole	Andhra Pradesh	Ashta	Madhya Pradesh	Bhopal	Madhya Pradesh	Dausa	Rajasthan	Jagatpura	Rajasthan
Rajahmundry	Andhra Pradesh	Tirupati	Andhra Pradesh	Dewas	Madhya Pradesh	Dhar	Madhya Pradesh	Jaipur	Rajasthan	Jaipur – Main	Rajasthan
Tirupati	Andhra Pradesh	Vijayawada	Andhra Pradesh	Guna	Madhya Pradesh	Gwalior	Madhya Pradesh	Jodhpur	Rajasthan	Kalwar Road	Rajasthan
Visakhapatnam	Andhra Pradesh	Patna	Bihar	Indore - Navlakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh	Kota	Rajasthan	Kotputli	Rajasthan
Tirupati	Andhra Pradesh	Karnal	Haryana	Indore Vijaynagar	Madhya Pradesh	Jabalpur	Madhya Pradesh	Pali	Rajasthan	Sikar	Rajasthan
Chandigarh	Chandigarh	Bilaspur	Chhattisgarh	Mandsaur	Madhya Pradesh	Pithampur	Madhya Pradesh	Sri Ganganagar	Rajasthan	Tonk	Rajasthan
Durg	Chhattisgarh	Raipur	Chhattisgarh	Ratlam	Madhya Pradesh	Sagar	Madhya Pradesh	Udaipur	Rajasthan	Vidyadhar Nagar	Rajasthan
Central Delhi - Karol Bagh	Delhi	East Delhi - Laxmi Nagar	Delhi	Satna	Madhya Pradesh	Ujjain	Madhya Pradesh	Chennai – Annanagar	Tamil Nadu	Chennai - T Nagar	Tamil Nadu
North Delhi - Pitampura	Delhi	West Delhi - Janakpuri	Delhi	Vidisha	Madhya Pradesh	Ahmednagar	Maharashtra	Chennai - Tambaram	Tamil Nadu	Coimbatore	Tamil Nadu
Lajpat Nagar	New Delhi	New Delhi- Dwarka	New Delhi	Akola	Maharashtra	Amravati	Maharashtra	Hosur	Tamil Nadu	Madurai	Tamil Nadu
Ahmedabad - Nikol	Gujarat	Ahmedabad – West	Gujarat	Andheri HFC Tower	Maharashtra	Aurangabad	Maharashtra	Nagercoil	Tamil Nadu	Salem	Tamil Nadu
Anand	Gujarat	Bharuch	Gujarat	Badlapur	Maharashtra	Baramati	Maharashtra	Tenkasi	Tamil Nadu	Tirunelveli	Tamil Nadu
Bhavnagar	Gujarat	Bopal	Gujarat	Boisar	Maharashtra	Buldhana	Maharashtra	Tiruppur	Tamil Nadu	Trichy	Tamil Nadu
Chandkheda	Gujarat	Gandhidham	Gujarat	Chandrapur	Maharashtra	Dhule	Maharashtra	Tuticorin	Tamil Nadu	Vellore	Tamil Nadu
Himmatnagar	Gujarat	Junagadh	Gujarat	Dombivali	Maharashtra	Jalgaon	Maharashtra	Ameerpet	Telangana	Ameerpet NDMA	Telangana
Mehsana	Gujarat	Modasa	Gujarat	Kharadi	Maharashtra	Kolhapur	Maharashtra	ECIL Hyderabad	Telangana	Hyderabad - Dilsukhnagar	Telangana
Morbi	Gujarat	Narol	Gujarat	Latur	Maharashtra	Mira Road	Maharashtra	Hyderabad - Kukatpally	Telangana	Hyderabad – Punjagutta	Telangana
Palanpur	Gujarat	Patan	Gujarat	Borivali	Maharashtra	Nagpur	Maharashtra	Hyderabad - Secunderabad	Telangana	Khammam	Telangana
Rajkot	Gujarat	Surat	Gujarat	Nagpur Wardha Road	Maharashtra	Nanded	Maharashtra	RC Puram	Telangana	Secunderabad OPS	Telangana
Surendranagar	Gujarat	Vadodara	Gujarat	Nashik	Maharashtra	Nashik Road	Maharashtra	Warangal	Telangana	Agra	Uttar Pradesh
Vapi	Gujarat	Ambala	Haryana	Panvel	Maharashtra	Pune Wakad	Maharashtra	Prayagraj	Uttar Pradesh	Barabanki	Uttar Pradesh
Faridabad	Haryana	Gurgaon – Sohna Road	Haryana	Pune Main	Maharashtra	Ratnagiri	Maharashtra	Bareily	Uttar Pradesh	Bijnor	Uttar Pradesh
Gurgaon 1 - Sec 29	Haryana	Hissar	Haryana	Sangli	Maharashtra	Satara	Maharashtra	Ghaziabad (Kaushambi)	Uttar Pradesh	Gorakhpur	Uttar Pradesh
Karnal	Haryana	Panchkula	Haryana	Solapur	Maharashtra	Thane	Maharashtra	Jankipuram	Uttar Pradesh	Jhansi	Uttar Pradesh
Panipat	Haryana	Rohtak	Haryana	Vasai	Maharashtra	Vashi	Maharashtra	Kanpur	Uttar Pradesh	Lucknow	Uttar Pradesh
Sonepat	Haryana	Yamunanagar	Haryana	Bhubaneswar	Orissa	Puducherry	Puducherry	Lucknow-South	Uttar Pradesh	Mathura	Uttar Pradesh
Jamshedpur	Jharkhand	Ranchi	Jharkhand	Amritsar	Punjab	Bhatinda	Punjab	Meerut	Uttar Pradesh	Moradabad	Uttar Pradesh
Kengeri	Karnataka	Marathahalli	Karnataka	Ferozpur	Punjab	Jalandhar	Punjab	Noida	Uttar Pradesh	Pilibhit	Uttar Pradesh
Bangalore - JP Nagar (REL)	Karnataka	Bangalore - Sahakar Nagar	Karnataka	Kharar	Punjab	Ludhiana	Punjab	Raebareli	Uttar Pradesh	Saharanpur	Uttar Pradesh
Bangalore Yeshwantpur -NDMA	Karnataka	Bangalore-JP Nagar	Karnataka	Pathankot	Punjab	Patiala	Punjab	Varanasi	Uttar Pradesh	Central Dehradun	Uttarakhand
Bangalore-Koramangala	Karnataka	Bangalore-Yeshwantpur	Karnataka					Dehradun	Uttarakhand	Haldwani	Uttarakhand
Belgaum	Karnataka	Davangere	Karnataka					Haridwar	Uttarakhand	Kashipur	Uttarakhand
Gulbarga	Karnataka	Hasan	Karnataka					Roorkee	Uttarakhand	Rudrapur	Uttarakhand
Hubballi	Karnataka	Mysore	Karnataka					Vikasnagar	Uttarakhand	Kolkata-AJCBoseRoad	West Bengal
Shimoga	Karnataka	Kochi	Kerala					Kolkata-Suburban Howrah	West Bengal	Siliguri	West Bengal

d) BRIEF PARTICULARS OF THE MANAGEMENT OF THE COMPANY: The Board of Directors of the Company has the ultimate responsibility for the management of its business. Mr. Rakesh Jha is the Non-Executive Director Chairman of the Board. Ms. Vineeta Rajadhyaksha, Managing Director & CEO has the overall responsibility for the business of the Company.

e) NAME, ADDRESS AND OCCUPATION OF THE DIRECTORS:

NAME : RAKESH JHA
OCCUPATION : SERVICE
ADDRESS : ICICI BANK TOWERS, BANDRA-KURLA COMPLEX,MUMBAI 400 051

NAME : ATUL ARORA
OCCUPATION : SERVICE
ADDRESS : ICICI BANK TOWERS, BANDRA-KURLA COMPLEX, MUMBAI 400 051

NAME : SANDHYA GADKARI SHARMA
OCCUPATION : SERVICE
ADDRESS : B-206, ASHOK TOWER, DR. AMBEDKAR ROAD, PAREL, MUMBAI 400 012

NAME : S. SANTHANAKRISHNAN
OCCUPATION : SERVICE
ADDRESS : NEW NO. 24, UNNAMALAI AMMAL STREET, T NAGAR, CHENNAI 600 017

NAME : G GOPALAKRISHNA
OCCUPATION : RETIRED EXECUTIVE
ADDRESS : B 301 – 302, LADY RATAN TOWER, DANIK SHIVNER MARG, GANDHINAGAR, WORLI MUMBAI – 400 018

NAME : VINEETA RAJADHYAKSHA
OCCUPATION : SERVICE
ADDRESS : ICICI HFC TOWERS, ANDHERI-KURLA ROAD, MUMBAI 400 059

For any details or queries, you can contact us at 18002674455 or Email us at customer.care@icicihfc.com. If you are not satisfied with the resolution, please write us at nodal.office@icicihfc.com or 022-66493844.

f) PROFITS & DIVIDENDS:

YEARS ENDING	PROFIT BEFORE TAX (₹ IN MILLION)	PROFIT AFTER TAX (₹ IN MILLION)	EQUITY DIVIDEND DECLARED (%)[1]
March 2024	7,384.5	5,723.2	5.0%
March 2023	3,868.2	3,018.2	2.5%
March 2022	2,122.3	1,641.7	1.5%

1. Including final dividend, proposed as at the end of the respective financial year

g) SUMMARIZED FINANCIAL POSITION OF THE COMPANY AS APPEARING IN THE LATEST AUDITED BALANCE SHEETS: (₹ in million)

LIABILITIES #	AT MARCH 31, 2024	AT MARCH 31, 2023
SHARE CAPITAL	12,035.3	12,035.3
RESERVES & SURPLUS	21,847.1	16,034.3
NON CURRENT LIABILITIES	136,090.5	109,626.3
SECURED BORROWINGS	102,449.8	81,640.8
UNSECURED BORROWINGS	33,163.4	27,823.7
OTHERS	477.3	161.8
CURRENT LIABILITIES	67,749.5	51,122.5
SECURED BORROWINGS	37,052.8	19,273.5
UNSECURED BORROWINGS	15,585.3	19,880.2
OTHERS	15,111.4	11,968.8
DEFERRED TAX LIABILITIES (NET)	912.0	565.3
PROVISIONS	252.5	65.0
SHORT TERM	174.3	41.9
LONG TERM	78.2	23.1
TOTAL	**238,886.9**	**189,448.7**

(₹ in million)

ASSETS #	AT MARCH 31, 2024	AT MARCH 31, 2022
FIXED ASSETS[1]	1,729.7	1,387.2
INVESTMENTS	3,298.4	4,991.6
DEFERRED TAX ASSETS	-	-
LOANS	225,217.9	175,436.2
CURRENT ASSETS & OTHER LOANS & ADVANCES	8,640.9	7,633.7
MISC. EXPENSES (TO THE EXTENT NOT WRITTEN OFF)	-	-
TOTAL	**238,886.9**	**189,448.7**

1 FIXED ASSETS INCLUDE INTANGIBLE ASSETS.

#Previous year figures have been regrouped/reclassified, wherever necessary, to correspond with current year classifications/disclosures.

(₹ in million)

CONTINGENT LIABILITIES	AT MARCH 31, 2024	AT MARCH 31, 2023
INCOME TAX MATTERS IN APPEALS	357.5	417.4
SERVICE TAX MATTERS	-	-
CLAIMS FILED AGAINST COMPANY BUT NOT ACKNOWLEDGED AS DEBT.	36.0	34.0

h) Information relating to aggregate dues (including the non-fund base facilities provided to) from companies in the same group or other entities or business ventures in which, the directors and/or the HFC are holding substantial interest and the total amount of exposure to such entities:
(₹ in million)

FACILITY	AT MARCH 31, 2024	AT MARCH 31, 2023
TOTAL EXPOSURE TO GROUP COMPANIES IN WHICH DIRECTORS AND/OR THE COMPANY HAS SUBSTANTIAL INTEREST	-	-
TOTAL EXPOSURE FROM GROUP COMPANIES IN WHICH DIRECTORS AND/OR THE COMPANY HAS SUBSTANTIAL INTEREST	3,076.4	-

i) In terms of RBI Directions, 2021, the Company can borrow up to twelve times of the net owned funds, on or after March 31, 2024, i.e. ₹ 307,050.0 million (NOF at March 31, 2024 stands at ₹ 25,587.5 million), out of which, not more than three times the net owned funds can be by way of public deposits, i.e. ₹76,762.5 million. At March 31, 2024, the aggregate public deposits held by the Company was ₹23,025.0 million. There are no overdue deposits other than unclaimed deposits.

j) The Company has not made any default in repayment of deposit including interest to any depositor including small depositor during FY2024

k) We declare that: (1) the Company has complied with the provisions of the Directions applicable to it, (2) the compliance with the Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India and the National Housing Bank; and (3) the deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities of the Company.The Company is having a valid Certificate of Registration dated 31-07-2001 issued under Section 29A of the National Housing Bank Act, 1987. However, the Reserve Bank of India or the National Housing Bank does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinion expressed by the Company and for repayment of deposits/discharge of liabilities by the Company. The above text has been approved by the Board of Directors at its meeting held on April 20, 2024 and is being issued on authority and in the name of the Board of Directors of the Company. A copy of the text of advertisement signed by majority of Directors of the Company has been filed with the National Housing Bank.

Date: April 20, 2024
Place: Mumbai

By order of the Board of Directors
Priyanka Shetty
Company Secretary

EXCEL REALTY N INFRA LIMITED

(Formerly known as Excel Infoways Limited) CIN-L45400MH2003PLC138568
Registered Office: 31-A, Laxmi Industrial Estate, New Link Road, Andheri (West), Mumbai - 400 053.
Tel: +91-22-26394246 • Fax: +91-22-26394248 • Email: cs@excel-infoways.com • Website: www.excel-infoways.com

EXTRACT OF STANDALONE / CONSOLIDATED FINANCIAL RESULT FOR THE QUARTER AND YEAR ENDED MARCH 31, 2024 (Rs. in Lacs)

Particulars	Standalone	Standalone	Standalone	Standalone	Consolidated	Consolidated	Consolidated	Consolidated
	3 Months ended (31/03/2024)	3 Months ended (31/03/2023)	12 Months ended (31/03/2024)	12 Months ended (31/03/2023)	3 Months ended (31/03/2024)	3 Months ended (31/03/2023)	12 Months ended (31/03/2024)	12 Months ended (31/03/2023)
Total income from Operations (net)	179.18	82.33	618.45	1,010.96	177.87	108.36	599.82	730.63
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	20.83	(250.65)	144.04	23.57	15.37	(228.89)	115.05	(266.70)
Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	20.83	(250.65)	144.04	23.57	15.37	(228.89)	115.05	(266.70)
Net Profit / (Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	22.84	(215.16)	125.76	256.83	17.38	(193.40)	96.77	(33.44)
Total Comprehensive Income for the period (comprising profit/loss) for the period (after tax) and other Comprehensive income (after tax)	21.68	(204.79)	127.57	262.51	21.89	(206.03)	130.42	262.82
Equity Share Capital	14106.95	14106.95	14106.95	14106.

pnb punjab national bank — Together for the better — Oriental United

ठाणे सखा, सर्कल ठाणे,
पीएनबी प्रगती टॉवर, ३रा मजला,
सी-९, जी ब्लॉक, बांद्रा कुर्ला कॉम्पलेक्स,
बांद्रा (पूर्व), मुंबई-४०००५१,
दूर-०२२-२६५३२७५६, २६५३२७९४
cs8325@pnb.co.in

जोडपत्र-१५ (सुधारित एसएल-१० बी)

कब्जा सूचना

संबंधित प्राधिकृत अधिकाऱ्यांद्वारे एक पेक्षा अधिक कर्जदारांच्या बाबींमध्ये स्थावर मिळकतींकरीता सामान्य कब्जा सूचना. (स्थावर मिळकतीकरीता)

ज्याअर्थी,

पंजाब नॅशनल बँक/पंजाब नॅशनल बँकचे प्राधिकृत अधिकारी यांनी सिक्युरिटायझेशन ॲण्ड रिकन्स्ट्रक्शन ऑफ फायनान्शियल ॲसेटस् ॲण्ड एन्फोर्समेंट ऑफ सिक्युरिटी इंटरेस्ट ॲक्ट, २००२ अन्वये आणि सिक्युरिटी इंटरेस्ट (एन्फोर्समेंट) रूल्स २००२ च्या कलम १३ अन्वये प्रदान केलेल्या अधिकारांचा वापर करून सदरहू सूचनेच्या तारखेपासून/सूचना प्राप्त झाल्याच्या तारखेपासून ६० दिवसांत प्रत्येक खात्यासमोर नमूद रक्कम अदा करण्यासाठी संबंधित कर्जदारांना बोलाविण्यासाठी प्रत्येक खात्यासमोर नमूद तारखेची मागणी सूचना जारी करण्यात आली होती.

सदरहू कर्जदारांनी रक्कम अदा करण्यास कसूर केलेली आहे म्हणून कर्जदार आणि सर्वसामान्य जनतेला सूचना याद्वारे देण्यात येते की, निम्नस्वाक्षरीकारांनी सिक्युरिटी इंटरेस्ट एन्फोर्समेंट) रूल्स २००२ च्या नियम ८ सहवाचता सदरहू अधिनियमाच्या कलम १३ च्या उप-कलम (४) अन्वये त्यांना प्रदान केलेल्या अधिकारांचा वापर करून येथील खालील वर्णिलेल्या मिळकतीचा कब्जा प्रत्येक खात्यासमोरील नमुद तारखेरोजीस घेतलेला आहे.

विशेषतः कर्जदार आणि सर्वसामान्य जनतेस याद्वारे सूचना देण्यात येते की, सदर मिळकत/तींशी कोणताही व्यवहार करू नये आणि सदर मिळकत/तींशी केलेला कोणताही व्यवहार हा पंजाब नॅशनल बँकेच्या रक्कम आणि त्यावरील व्याजाच्या भाराअधीन राहील.

अ. क्र.	कर्जदार/गहाणदार/हमीदार (मिळकतीचे मालक) यांचे नाव	गहाण मिळकतीचे वर्णन	कब्जाची स्थिती सांकेतिक/प्रत्यक्ष	मागणी सूचनेची तारीख	कब्जा सूचना चिटकवल्याची तारीख	मागणी सूचनेच्या तारखेरोजीस थकबाकी रक्कम (रु.)	प्राधिकृत अधिकाऱ्यांचे नाव
१	रामलखन रामावतार शर्मा	फ्लॅट क्र. ए-१, मारी आई कॉम्प्लेक्स, कोप्रोली गाव, पनवेल ४१०२०६.	सांकेतिक	२९.०२.२०२४	०९.०५.२०२४	३२,६३,९६७.७०	श्री. अमृत पाल सिंग
२	सौ. वैशाली सदाशिव थोरात आणि श्री. वैभव सदाशिव थोरात	फ्लॅट क्र. १००३, १०वा मजला, बिल्डिंग क्र. एल-१३, मास हाऊसिंग स्किम (एलआयजी), सेक्टर क्र. २७, तळोजा, नवी मुंबई ४१०२०६.	सांकेतिक	०९.०२.२०२४	०९.०५.२०२४	१८,०१,००३.२३	श्री. अमृत पाल सिंग

तारण मत्तेच्या भरण्याकरिता उपलब्ध वेळेच्या संदर्भात ॲक्टच्या कलम १३ च्या पोट कलम (८) च्या तरतुदींकडे कर्जदार/हमीदार/गहाणदारांचे लक्ष वेधून घेतले जात आहे.

सही/-
दिनांक : ०९.०५.२०२४ — प्राधिकृत अधिकारी,
ठिकाण: नवी मुंबई — पंजाब नॅशनल बँक

ताबा सूचना
(स्थावर मालमत्तेसाठी)

ज्या अर्थी,

निम्नस्वाक्षरीकार **इंडियाबुल्स हाउसिंग फायनान्स लिमिटेडचे (CIN:L65922DL2005PLC136029)** सिक्योरिटाइजेशन ॲण्ड रिकन्स्ट्रक्शन ऑफ फायनान्शियल असेट्स ॲण्ड एन्फोर्समेन्ट ऑफ सिक्योरीटी इंटरेस्ट ॲक्ट, 2002 अन्वये प्राधिकृत अधिकारी आणि सदर सूचना प्राप्त झाल्याच्या दिनांकापासून स्पष्ट 60 दिवसांच्या आत **18.11.2021** रोजी सूचनेत नमूद केलेली आणि अधिक रक्कम **रू. 2,84,034.64 (रूपये दोन लाख चौऱ्याऐंशी हजार चौतीस आणि चौसष्ठ पैसे फक्त)** साठी **कर्ज खाते क्र. HHETHN00436092** या रकमेची परत फेड करण्याची दिनांक **17.11.2021** पासून ते प्रत्यक्ष भरणा करेपर्यंतची मागणी, सूचना कर्जदार **गणेश वासुदेव कर्पे आणि स्वाती गणेश कर्पे** यांना कलम 13(12) सह सिक्योरिटी इंटरेस्ट (एन्फोर्समेन्ट) रूल्स, 2002 चा नियम 3 अन्वये प्राप्त झालेल्या अधिकारात जारी केली.

सदर रकमेची परतफेड करण्यात कर्जदार अपयशी ठरल्यामुळे याद्वारे कर्जदार आणि सर्वसामान्य जनतेला सूचना देण्यात येते की, सदर कायद्याचे कलम 13 ची उप कलम (4) सह सिक्योरिटी इंटरेस्ट (एन्फोर्समेन्ट) रूल्स, **2002** चा नियम **8** अन्वये प्राप्त झालेल्या अधिकारात खाली वर्णन केलेल्या मालमतेचा निम्न स्वाक्षरीकाराने **ताबा 07.05.2024** रोजी घेतलेला आहे.

विशेषतः कर्जदार आणि सर्वसामान्य जनतेला याद्वारे खबरदार करण्यात येते की, या मालमत्तेचे व्यवहार करू नयेत आणि कोणत्याही व्यवहारावर **इंडियाबुल्स हाउसिंग फायनान्स लिमिटेड** ची कर्ज आकारणी **रू. 2,84,034.64 (रूपये दोन लाख चौऱ्याऐंशी हजार चौतीस आणि चौसष्ठ पैसे फक्त)**पुढील व्याज **17.11.2021** पासून प्रत्यक्ष भरणा करेपर्यंत लागेल.

कर्जदारांचे लक्ष्य कलम 13 चे उप-कलम (8) च्या मालमत्ता / मालमत्तेला मुक्त करण्यासाठी उपलब्ध वेळेकडे आकर्षित केले जात आहे.

स्थावर मालमत्तेचे वर्णन

फ्लॅट क्र. 405, चौथा मजला, लब्धी गार्डन्स, इमारत आयव्ही, दहिवली, वारेडी, नेरळ, रायगड, महाराष्ट्र - 410101.

सही/-
तारीख : 07.05.2024 — अधिकृत अधिकारी
स्थळ : रायगड — इंडियाबुल्स हाउसिंग फायनान्स लिमिटेड

केअर रेटींग्ज लिमिटेड

CareEdge RATINGS

सीआयएन: एल६७१९०एमएच१९९३पीएलसी०७१६९१
नोंदणीकृत कार्यालय: गोदरेज कोलीसीयम, ४था मजला सोमैया हॉस्पिटल रोड, ऑफ इस्टर्न एक्प्रेस हायवे, सायन (पूर्व), मुंबई-४०००२२.
दूरध्वनी क्र.: ०२२-६७५४३४५६, **ई-मेल:** investor.relations@careedge.in,
वेबसाईट: www.careedge.in

३१ मार्च, २०२४ रोजी संपलेल्या तिमाही आणि वर्ष अखेरसाठी एकत्रित लेखापरिक्षित वित्तीय निष्कर्षांच्या विवरणाचा उतारा

(₹ लाखात प्रति शेअर डाटा वगळून)

अ. क्र.	तपशिल	एकत्रित				
		संपलेली तिमाही			संपलेला वर्ष	
		३१.०३.२०२४	३१.१२.२०२३	३१.०३.२०२३	३१.०३.२०२४	३१.०३.२०२३
		लेखापरिक्षित	अलेखापरिक्षित	लेखापरिक्षित	लेखापरिक्षित	लेखापरिक्षित
१.	प्रवर्तनातून एकूण उत्पन्न	९,०१४.८०	७,८६७.६७	७,७५१.००	३३,१६८.४८	२७,८९९.३०
२.	कालावधीसाठी निव्वळ नफा/(तोटा) (कर, अपवादात्मक आणि/किंवा अनन्य साधारण बाबींपूर्वी)	३,६१९.१६	३,३९६.३९	३,४०८.७३	१४,६६२.९५	१२,५७४.६५
३.	कालावधीसाठी करपूर्व निव्वळ नफा/(तोटा) (अपवादात्मक आणि/किंवा अनन्य साधारण बाबींनंतर)	३,६१९.१६	३,३९६.३९	३,४०८.७३	१४,६६२.९५	१२,५७४.६५
४.	कालावधीसाठी करोत्तर निव्वळ नफा/(तोटा) (अपवादात्मक आणि/किंवा अनन्य साधारण बाबींनंतर)	२,४५५.०३	२,३९२.४०	२,०१५.२८	१०,२५६.३८	८,५४५.८०
५.	कालावधीसाठी एकूण सर्वसमावेशक उत्पन्न (कालावधीसाठी नफा/(तोटा) (करोत्तर) आणि इतर सर्वसमावेशक उत्पन्न (करोत्तर) धरून)	२,४४९.१९	२,३६७.०९	२,०२२.९७	१०,२३२.०८	८,४६०.५०
६.	समभाग भांडवल (दर्शनी मूल्य: ₹ १०/- प्रति शेअर)				२,९८५.२१	२,९७०.०५
७.	राखीव (पूनर्मुल्यांकीत राखीव वगळून) मागील वर्षाच्या लेखापरीक्षित ताळेबंदामध्ये दाखल्यानुसार				६८,७२७.५९	६४,२५०.७४
८.	प्रती समभाग प्राप्ती (₹ १०/- प्रत्येकी) (अखंडीत व खंडीत कामकाजासाठी)					
	मूलभूत	८.०७	७.८८	६.६०	३३.७७	२८.१७
	सौम्यिकृत	८.०३	७.८५	६.६०	३३.६७	२८.१७

३१ मार्च, २०२४ रोजी संपलेल्या तिमाही आणि वर्ष अखेरसाठी केअर रेटींग्ज लिमिटेडच्या अलिप्त लेखापरिक्षित वित्तीय निष्कर्षांच्या विवरणाचा उतारा

(₹ लाखात प्रति शेअर डाटा वगळून)

अ. क्र.	तपशिल	एकत्रित				
		संपलेली तिमाही			संपलेला वर्ष	
		३१.०३.२०२४	३१.१२.२०२३	३१.०३.२०२३	३१.०३.२०२४	३१.०३.२०२३
		लेखापरिक्षित	अलेखापरिक्षित	लेखापरिक्षित	लेखापरिक्षित	लेखापरिक्षित
१.	प्रवर्तनातून एकूण उत्पन्न	७,४७९.६३	६,६६८.२२	६,८०५.३८	२८,३०६.५७	२४,८८३.९१
२.	कर पूर्व नफा	४,६२९.८३	३,१७३.३५	३,५११.१८	१६,१८८.०३	१३,८१३.८५
३.	करोत्तर नफा	३,४८३.४३	२,२२३.४९	२,५८५.५८	११,९४४.१८	१०,३८०.१९

टीपा:

१. वरील माहिती म्हणजे सेबी (लिस्टिंग ऑब्लिगेशन्स अँड डिस्क्लोजर रिक्वायरमेंट्स) रेग्युलेशन्स, २०१५ च्या रेग्युलेशन ३३ अंतर्गत स्टॉक एक्स्चेंजेसकडे सादर केलेल्या तिमाही आणि वर्ष अखेरसाठी लेखापरीक्षित वित्तीय (एकत्रित व अलिप्त) निष्कर्षांच्या तपशिलवार विवरणाचा एक उतारा आहे. तिमाही आणि वर्ष अखेरसाठी लेखापरीक्षित वित्तीय (एकत्रित व अलिप्त) निष्कर्षांचे संपूर्ण विवरण स्टॉक एक्स्चेंजेसच्या वेबसाईट (www.bseindia.com व www.nseindia.com) वर उपलब्ध आहे. ते कंपनीची वेबसाईट म्हणजेच www.careedge.in वर देखील उपलब्ध आहे.

२. कंपनीच्या संचालक मंडळाने प्रति शेअर रु. ११/- अंतिम लाभांश कंपनीने यापूर्वी वर्ष २०२४च्या सहामाही मध्ये रु. ७/- प्रति शेअर अंतरिम लाभांश दिला आहे. त्यानुसार, वर्ष २०२४ साठी एकूण लाभांश रु. १८/- प्रति शेअर असेल.

३. सेबी (लिस्टिंग ऑब्लिगेशन्स अँड डिस्क्लोजर रिक्वायरमेंट्स) रेग्युलेशन्स, २०१५ च्या रेग्युलेशन ३३ नुसार ९ मे २०२४ रोजी झालेल्या त्यांच्या बैठकीत वरील निष्कर्षांना लेखापरीक्षण समितीने पुनर्विलोकित आणि शिफारस केले आणि संचालक मंडळाने मंजुर केले आणि कंपनीच्या वैधानिक लेखापरिक्षकाद्वारे लेखापरीक्षण करण्यात आले आहे.

संचालक मंडळाच्यावतीने आणि साठी
केअर रेटींग्ज लिमिटेड
सही/-
मेहुल पंड्या
दिनांक: ९ मे, २०२४ — मुख्य कार्यकारी अधिकारी आणि समुह व्यवस्थापकीय संचालक
ठिकाण: मुंबई — डीआयएन: ०७६१०२३२

Adfactors 58

जाहीर नोटीस

सर्वांना कळविण्यात येते की, गाव मौजे सांडोर, ता. वसई, जि. पालघर, येथील गावठाण जमीन क्षेत्र २१० चौ.मी. व त्या जमीनीवरील वसई विरार शहर महानगरपालिका मालमत्ता क्र. एसडी ०३/४०, हे घर ज्याचे क्षेत्र १३६० चौ. फूट ही मिळकत थॉमस जेरॉम डिआब्रिओ व मिलिंद डॉमणिक घोन्सालवीस ह्यांच्या नावी आहे. ती जमीन व त्यावरील घर आमच्या अशिलांनी विकत घेण्याचे ठरविले आहे.

तरी सदर मिळकतीमध्ये कोणाचेही कोणत्याही प्रकारे हक्क - हितसंबंध असल्यास ही नोटीस प्रसिध्द झाल्यापासून १४ दिवसांच्या आत आमच्या ''मथुरा'' बंगला, हनुमान मंदीर हॉलजवळ, दिवाणमान गाव, यादव पाटील मार्ग, वसई रोड (प.), जि. पालघर-४०१ २०२, ह्या पत्त्यावर लेखी, पुराव्यासहित कळवावे, अन्यथा कोणाचीही हरकत नाही असे समजून पुढील व्यवहार पूर्ण केले जातील.

सही/-
ॲड. श्री. दयानंद कमळाकर मानकर

जाहीर सूचना

याद्वारे जाहीर सूचना देण्यात येत आहे की आम्ही खालील परिशिष्टात विशेष विवरणित मालमत्ता (सदर मालमत्ता) संदर्भात खालील नमूद व्यक्ती अर्थात **(१) (ए) कलीता सी. किन्नी, (बी) सोफी सी. किन्नी, (सी) पैट्सी सी. किन्नी ऊर्फ पॅट्रिक ए. मॅस्करन्हास, (डी) रूफीना सी. किन्नी ऊर्फ रत्ना दिलीप जोशी, (ई) ग्लॅडीस सी. किन्नी उर्फ ग्लॅडीस बर्टेड डीसूजा आणि (एफ) बासिल किन्नी, मालमत्तेमध्ये एकत्रितपणे १/७** (१४.२८%) भागाचे अविभाज्य शेअर, हक्क, नामाधिकार आणि हितसंबंध धारक, **(२) (ए) ट्रीझा मोरास मरे आणि (बी) लिडिया ग्रेशियस,** मालमत्तेमध्ये एकत्रितपणे १/७ (१४.२८%) भागाचे अविभाज्य शेअर, हक्क, नामाधिकार आणि हितसंबंध धारक, (३) जॉर्ज किन्नी, मालमत्तेमध्ये एकत्रितपणे १/७ (१४.२८%) भागाचे अविभाज्य शेअर, हक्क, नामाधिकार आणि हितसंबंध धारक, **(४) (ए) ओफेलिया परेरा, (बी) कोरीना क्रिन्नी, (सी) विल्बर क्रिन्नी, (डी) ब्रायन क्रिन्नी आणि (ई) लोविना क्रिन्नी,** मालमत्तेमध्ये एकत्रितपणे १/१४ (७.१४%) भागाचे अविभाज्य शेअर, हक्क, नामाधिकार आणि हितसंबंध धारक, **(५) (ए) हुबर्ट एन. क्रिन्नी, (बी) ग्लेडविन क्रिन्नी, (सी) पामेला फर्नांडीस आणि (डी) इल्युईस क्रिन्नी,** मालमत्तेमध्ये एकत्रितपणे १/१४ (७.१४%) भागाचे अविभाज्य शेअर, हक्क, नामाधिकार आणि हितसंबंध धारक, आणि (६) एडना डिसिल्वा, मालमत्तेमध्ये एकत्रितपणे १/७ (१४.२८%) भागाचे अविभाज्य शेअर, हक्क, नामाधिकार आणि हितसंबंध धारक, आणि जे आमचे अशीलांना सदर मालमत्ते मध्ये ५/७ (७१.४२%) भागाचे अविभाज्य शेअर, हक्क, नामाधिकार आणि हितसंबंध असे त्यांचे एकूण सर्व शेअर, हक्क, नामाधिकार आणि हितसंबंध विक्री करण्यास तयार आहेत, त्यांचे सदर मालमत्ता संदर्भातील नामाधिकाराची पडताळणी करत आहोत.

सर्व व्यक्ती ज्यांचे सदर मालमत्ता संदर्भात विक्री, विनिमय, बक्षीस, गहाण, प्रभार, ग्रहणाधिकार, भाडेपट्टा, भाडेकरू, विश्वस्त, देखभाल, वारसाहक्क, ताबा, परवाना किंवा अन्यथा कोणत्याही प्रकारे कोणताही दावा असेल तर त्यांना याद्वारे विनंती करण्यात येत आहे की त्यांनी सदरहू सूचनेच्या प्रसिद्धीच्या तारखे पासून १४ दिवसांच्या आत समर्थनीय कागदोपत्री पुराव्यांसह खालील नमूद स्वाक्षरीदारांना त्यांच्या ७०१, फ्लाय एज ७६५, एस. व्ही. रोड, बोरीवली (पश्चिम), मुंबई ४०० ०९२ येथील त्यांच्या कार्यालय पत्त्यावर लेखी स्वरूपात याची माहिती द्यावी अन्यथा अशा कोणत्याही व्यक्तीचे दावे हे सोडून दिले असल्याचे आणि/किंवा माफ केले असल्याचे मानले जाईल.

वरील संदर्भित परिशिष्ट:
(सदर मालमत्तांचे वर्णन)

मुंबई उपनगर जिल्हा नोंदणीकरण अंतर्गत व्हिलेज गोराई, तालुका बोरीवली, मुंबई उपनगर जिल्हा येथील मोजमाप ११३१ चौ.मी. धारक, शहर सर्व्हे क्र. ४६७ संबंधित सर्व्हे क्र. ७३, हिस्सा क्र. १३ धारक जमीनीचे सर्व भाग आणि हिस्से आणि जे खालील प्रमाणे सीमांकित आहेत :

पूर्वेस किंवा त्या दिशेने :
सीटीएस क्र. ४६९ द्वारे
पश्चिमेस किंवा त्या दिशेने :
सीटीएस क्र. ४६६ द्वारे
उत्तरेस किंवा त्या दिशेने :
सीटीएस क्र. ४६८ द्वारे आणि
दक्षिणेस किंवा त्या दिशेने :
सीटीएस क्र ४७६ द्वारे

ठिकाण : मुंबई
दिनांक ११ मे, २०२४

सही/-
अमित एस. मिश्रा
पार्टनर,
एएसडी ॲसोसिएट्स,
ॲडव्होकेट्स ॲण्ड सॉलिसिटर्स

TATA MUTUAL FUND

NOTICE CUM ADDENDUM

MERGER OF TATA BANKING & PSU DEBT FUND WITH TATA CORPORATE BOND FUND

Notice cum Addendum is hereby given that the Trustees of Tata Mutual Fund have approved the merger of Tata Banking & PSU Debt Fund (hereinafter referred to as 'Transferor Scheme') with Tata Corporate Bond Fund, An open-ended debt scheme predominantly investing in AA+ & above rated corporate bonds, with flexibility of any Macaulay Duration & relatively high interest rate risk & moderate credit risk (hereinafter referred to as 'Surviving Scheme'). The record date for the merger is 15 June, 2024.

In accordance with Regulation 18(15A) of the SEBI (Mutual Funds) Regulations, 1996, the exit option of 30 days, at prevailing NAV, without exit load will be given to the unitholders of merging scheme i.e. Tata Banking & PSU Debt Fund and to the unitholders of Tata Corporate Bond Fund (i.e. surviving scheme).

The sale of units of Tata Banking & PSU Debt Fund (Transferor Scheme) (including switch-in & registration of systematic investment options) will stand suspended with effect from 11 May, 2024.

A written communication shall be sent to all Unitholders of all the concerned scheme informing the details about the merger including, basis of allocation of units in Tata Corporate Bond Fund - tax implication and financial information of the scheme.

Consequently, from the record date, Tata Banking & PSU Debt Fund will cease to exist and the unitholders of the above scheme will become unitholders of Tata Corporate Bond Fund.

Investors in Income Distribution cum Capital Withdrawal Option (IDCW-Payout & Reinvestment) of Tata Banking & PSU Debt Fund - (Regular Plan & Direct Plan) would be allotted units in the Income Distribution cum Capital Withdrawal Option (IDCW-Periodic - Payout & Periodic Reinvestment) Option of Tata Corporate Bond Fund - (Regular Plan & Direct Plan), investors in Growth Option of Tata Banking & PSU Debt Fund - (Regular & Direct Plan) would be allotted units in the Growth option of Tata Corporate Bond Fund (Regular Plan & Direct Plan) in lieu of their holding at closing Net Asset Value (NAV) of record date.

In terms of prevailing regulatory requirements, unitholders in Tata Banking & PSU Debt Fund and Tata Corporate Bond Fund are given an option to exit at the prevailing Net Asset Value without any exit load, in case they are not in favour of the merger. The period of this exit offer is from 15 May, 2024 to 14 June, 2024. If no request for Redemption/Switch is received by Tata Asset Management Pvt. Ltd. on or before 14 June, 2024 (upto 3.00pm) the units in Tata Banking & PSU Debt Fund will automatically be merged to Tata Corporate Bond Fund and a fresh Account Statement will be issued to the unitholders to that effect.

Unitholders who do not exercise the exit option during the exit period would be deemed to have consented to the proposed merger and will be allotted units without any entry load in the respective plan as mentioned above of Tata Corporate Bond Fund. Unitholders who opt to continue in the surviving scheme (i.e. Tata Corporate Bond Fund) shall be subject to load structure of surviving scheme prevailing on the record date of merger.

The Effective date for the merger/consolidation of schemes will be 15 June, 2024.

The existing Systematic Investment Plan (SIP)/Systematic Transfer Plan (STP)*/ Systematic Withdrawal Plan (SWP) in the merged scheme i.e. Tata Banking & PSU Debt Fund shall stand cancelled/discontinued in the surviving scheme i.e. in Tata Corporate Bond Fund. The investors who hold units in Tata Corporate Bond Fund post the merger, have the option to register for a fresh SIP / STP / SWP from the surviving scheme, i.e. Tata Corporate Bond Fund.

*Investors who have opted for Systematic Transfer Plan (STP) from Tata Banking & PSU Debt Fund to Tata Corporate Bond Fund or vice versa the same will stand cancelled from the date of merger of the scheme.

The unitholders who have pledged or encumbered their units will not have the option to exit unless they procure an effective release of their pledges/encumbrances prior to the redemption/switch-out requests.

In case a lien is marked on the units held in Tata Banking & PSU Debt Fund, the fresh units allotted in Tata Corporate Bond Fund will also be automatically subject to lien. In case of lien of units in demat mode, investors are requested to ensure revocation of lien before the record date to enable credit of proportionate units of the surviving scheme.

Unitholders who are holding the units in the demat mode shall note that the units of the respective options of the merged scheme (i.e. Tata Banking & PSU Debt Fund) will be extinguished from their demat account and proportionate units in respective option of the surviving scheme (i.e. Tata Corporate Bond Fund) will be credited to their demat account after the record date.

Load free exit period is available only for investors holding units as on 14 May, 2024 as per Registrars records.

Cut off timing for NAV applicability for redemption & switch out: In respect of valid redemption/switch out application accepted at a designated collection centre upto 3 p.m. on a business day by the Mutual Fund, the closing NAV of such day will be applicable.

In respect of valid redemption/switch out application accepted at a designated collection centre after 3 pm on a business day, the NAV of next business day will be applicable.

Unitholders are requested to read the detailed features of Tata Corporate Bond Fund in the Scheme Information Document (SID) which is available on the website www.tatamutualfund.com and at the Investor Service Centre in order to take a well-informed decision.

Tata Banking & PSU Debt Fund: (An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A Relatively High Interest Rate Risk and Moderate Credit Risk).

Tata Corporate Bond Fund: (An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds, with flexibility of any Macaulay Duration and relatively high interest rate risk and moderate credit risk).

Risk-O-Meter

Tata Banking & PSU Debt Fund is suitable for investors who are seeking*: • Regular Income Over Short Term to Medium Term. • Predominant investment in Debt & Money Market instruments issued by Banks, Public Sector Undertakings & Financial Institutions. ***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**	**Scheme Risk O Meter** Investors understand that their principal will be at Moderate Risk	**Benchmark Risk O Meter**
Tata Corporate Bond Fund is suitable for investors who are seeking*: • Regular income for medium term. • Predominant investment in corporate debt securities. ***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**	**Scheme Risk O Meter** Investors understand that their principal will be at Moderate Risk	**Benchmark Risk O Meter**

Potential Risk Class Matrix

Tata Banking & PSU Debt Fund	Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)		B-III	

Potential Risk Class Matrix

Tata Corporate Bond Fund	Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)		B-III	

Mutual Fund Investments are subject to market risks, read all scheme related documents carefully

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जाहीर सुचना

सर्व जनतेस कळविण्यात येते कि, गाव **मौजे गास, तालुका व जिल्हा पालघर येथील सर्वे नं ३२१, हिस्सा नं. ४, क्षेत्र ०.०५.१०, आकार १.५० पै., आणि सर्वे नं. ३६, हिस्सा नं. १०, क्षेत्र ०.०३.३०, आकार ०.७५ पै.,** हि जमिन मिळकत **श्रीमती.जेमा पॅट्रीक डिसा आणि पिटर पेद्रू फोस (मयत)** हयांच्या मालकी हक्काची व कब्जे वहिवाटीची आहे.

सदर जमिन मिळकत त्यांनी आमचे अशिल हयांस कायमस्वरूपी विकत देण्याचे मान्य व कबुल केले आहे. तरी सदर मिळकत संबधाने कोणाहीकडे खरेदी /गहाण/दान /बक्षिस /विकास /अदलाबदल /विहिवाट/कुळवारस/मृत्युपत्र वैगरे रित्या वा अन्य कोणत्याही प्रकारचा हक्क, हितसंबंध, अधिकार असल्यास त्यांना ही नोटीस प्रसिध्द झाल्याचे तारखेपासुन १४ दिवसांच्या आत आमचे कार्यालय नं.इ/११ व १२, तळमजला, सुखआंगन बिल्डींग एस.टी डेपोसमोर. नालासोपारा (प), ता. वसई, जि.पालघर- ४०१२०३, येथे लेखी हरकत कायदेशीर पुराव्या सकट देणे आवश्यक आहे. उशीरा अथवा कागदपत्राविना येणाऱ्या हरकतीचा अजिबात विचार केला जाणार नाही. यात कसूर केल्यास तसा हक्क नाही व असल्यास तो सोडून दिला आहे, असे समजून आमचे अशिल पुढील व्यवहार पूर्ण करतील.

सही/-
एनटी लिगल असोसिएटस तर्फे
ॲड. नेपोलीयन तुरुकानो

सॅट इंडस्ट्रीज लिमिटेड

नोंदणी कार्यालय : १२१, बी- विंग, मित्तल टॉवर, नरिमन पॉईंट, मुंबई-४०० ०२१.
फोन : ०२२-६६१०७०२५; ईमेल: corporate@stagroup.in; वेबसाईट : www.satgroup.in, सीआयएन : एल२५१९९एमएच१९८४पीएलसी०३४६३२,

३१ मार्च, २०२४ रोजी संपलेली तिमाही आणि वर्षाकरिता लेखापरिक्षित अलिप्त आणि एकत्रित वित्तीय निष्कर्षाचा उतारा

(रु. लाखात)

अ. क्र.	तपशील	अलिप्त					एकत्रित				
		संपलेली तिमाही			संपलेले वर्ष		संपलेली तिमाही			संपलेले वर्ष	
		३१.०३.२०२४	३१.१२.२०२३	३१.०३.२०२४	३१.०३.२०२४	३१.०३.२०२३	३१.०३.२०२४	३१.१२.२०२३	३१.०३.२०२४	३१.०३.२०२४	३१.०३.२०२४
		अलेखापरिक्षित	अलेखापरिक्षित	अलेखापरिक्षित	लेखापरिक्षित	लेखापरिक्षित	अलेखापरिक्षित	अलेखापरिक्षित	अलेखापरिक्षित	लेखापरिक्षित	लेखापरिक्षित
१	प्रवर्तनातून एकूण उत्पन्न	६७५.८८	२,३७५.६६	३,१७३.५८	३३,६९२.७२	११,३६२.६	१२,२८१.९४	१२,८२९.६६	११,४०९.४१	७७,८४२.१६	४८,१७८.१५
२	कालावधीकरिता निव्वळ नफा (कर, अपवादात्मक आणि/किंवा अनन्यसाधारण बाबीपूर्व)	४५७.९८	६१९.२	८९.२५	२७,१३४.४३	८८४.४२	१,९५०.७५	२,१२४.१६	१,४८६.१८	३३,१७५.१७	५,६३०.१२
३	करपूर्व कालावधीकरिता निव्वळ नफा (अपवादात्मक आणि/किंवा अनन्यसाधारण बाबीपश्चात)	४५७.९८	६१९.२	८९.२५	२७,१३४.४३	८८४.४२	१,९५०.७५	२,१२४.१६	१,४८६.१८	३३,१७५.१७	५,८२९.५९
४	करपश्चात कालावधीकरिता निव्वळ नफा (अपवादात्मक आणि/किंवा अनन्यसाधारण बाबीपश्चात)	३३४.६५	४३२.७४	८१.२४	२३,००६.९७	७४३.३६	१,४३६.८९	१,४७०.८८	१,१११.०८	२७,४२२.४६	४,५०५.८८
५	कालावधीकरिता एकूण व्यापक उत्पन्न (कालावधीकरिता नफा (करपश्चात) आणि इतर व्यापक उत्पन्न (करपश्चात) समाविष्ट)	३३२.८५	४४३.३५	७०.४७	२३,०१९.१६	७५०.२२	१,४४८.९५	१,४७१.३३	१,०८२.१३	२७,४८५.२३	४,७४६.३६
६	समभाग भांडवल	२२६१.७०	२२६१.७०	२२६१.७०	२२६१.७०	२२६१.७०	२२६१.७०	२२६१.७०	२२६१.७०	२२६१.७०	२२६१.७०
७	राखीव (पुनर्मुल्यांकीत राखीव वगळून) मागील वर्षाच्या लेखापरिक्षित ताळेबंदात दर्शविल्यानुसार				३२,४९४.८४	९,७५८.३९				६९,८०४.९९	२८,४९०.१८
८	प्रति भाग प्राप्ती (प्रत्येकी २/- च्या) (अखंडित आणि खंडित परिचालनाकरिता)										
	मूलभूत	०.३०	०.३८	०.०७	२०.३४	०.६६	१.२७	१.३०	०.९८	२४.२५	३.९८
	सौम्यिकृत	०.३०	०.३८	०.०७	२०.३४	०.६६	१.२७	१.३०	०.९८	२४.२५	३.९८

टिप :

१. वरील माहिती सेबी (लिस्टिंग ॲण्ड अदर डिस्क्लोजर रिक्वायरमेंट्स) रेग्युलेशन्स, २०१५ च्या रेग्युलेशन ३३ अंतर्गत स्टॉक एक्स्चेंजकडे दाखल केलेल्या ३०.०३.२०२४ रोजी संपलेली तिमाही आणि करिता वित्तीय निष्कर्षांच्या तपशीलवार विवरणाचा उतारा आहे. वित्तीय निष्कर्षांचे संपूर्ण विवरण स्टॉक एक्स्चेंजचे संकेतस्थळ म्हणजेच www.bseindia.com आणि www.nseindia.com आणि आणि कंपनीचे संकेतस्थळ (www.satgroup.in) वर उपलब्ध आहे.

२. वरील निष्कर्ष हे कंपनी अधिनियम, २०१३ च्या कलम १३३ अंतर्गत विहित कंपनीज् (इंडियन अकाऊंटिंग स्टॅण्डर्डस्) रुल्स, २०१५ सहवाचता त्या अंतर्गत जारी नियम आणि भारता सर्वसाधारणपणे स्वीकारलेली इतर लेखा तत्त्वांनुसार आहेत.

३. मागील कालावधीची आकडेवारी ही चालु कालावधीच्या वर्गीकरणाशी सुसंगत होण्यासाठी आवश्यक तेथे पुर्नगठीत करण्यात आली आहे.

**सॅट