

# ANNVRIDHHI VENTURES LIMITED

(Formerly known as J. Taparia Projects Limited)

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Date:- 05<sup>th</sup> February, 2025

To,  
Department of Corporate Services,  
BSE Ltd.,  
Ground Floor, P.J Towers,  
Dalal Street, Fort,  
Mumbai – 400 001.

**Ref: Annvridhhi Ventures Limited (Formerly known as J. Taparia Projects Limited)**  
**(Script code: 538539)**

**Sub: Submission of publication of advertisement regarding completion of dispatch of notice of postal ballot and remote e-voting information to members of the company in newspapers under Regulation 30 of The SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time.**

Dear Sir/Madam,

Pursuant to Regulation 30 of The SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended from time to time, please find enclosed copies of newspaper clippings published on Wednesday, 05<sup>th</sup> February, 2025 in the Business Standard (English newspaper – ALL EDITIONS) and Sukhabar (Bengali newspaper – Bengali language) pursuant to Regulation 44(1) & (2) of The SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Sections 108 and 110 of The Companies Act, 2013 read with Rules 20 and 22 of The Companies (Management and Administration) Rules, 2014, as amended from time to time, informing that the Company has completed the electronic dispatch of postal ballot notice and instructions for remote e-voting to the shareholders on Tuesday, 04<sup>th</sup> February, 2025.

The above information is also available on the website of the company i.e. [www.annvridhhi.com](http://www.annvridhhi.com)

Kindly take the above intimation on record.

**For Annvridhhi Ventures Limited**  
**(Formerly known as J. Taparia Projects Limited)**

**Sarvesh Manmohan Agrawal**  
**Managing Director**  
**DIN: 08766623**

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Registered Office: Room No. 202, 41/A, Tara Chand Dutta Street, Kolkata – 700 073, West Bengal, India

Corporate Office: 306, 3<sup>rd</sup> Floor, Urban 2, Bhayli, Vadodara- 390 007 Gujarat.

Contact No: +91 7600094367      CIN: L46101WB1980PLC032979

Website: [www.annvridhhi.com](http://www.annvridhhi.com)

Email: [office@annvridhhi.com](mailto:office@annvridhhi.com)

# Valuations could cap gains for Divi's Labs

Drugmaker's shares soar over 5% as investors cheer robust Q3 earnings

SHAM TAJI  
New Delhi, 4 February

Shares of Divi's Laboratories surged 5.7 per cent on Tuesday after the pharma company delivered robust results in Q3 FY25, surprising the Street on its margins and net profit performance.

The gains were driven by an improved product mix and a lower tax rate due to the company's transition to the new tax regime.

The drugmaker's net profit rose an impressive 65 per cent year-on-year (YoY) to ₹589 crore in the December quarter.

The stock, however, gave up some of the gains to end the session 3.45 per cent higher at ₹6,092 apiece.

While most brokerages remained optimistic about the company's growth trajectory, some raised concerns over valuation and the stock's potential upside.

The Q3 growth was led by its custom synthesis (CS) business that grew for the eighth quarter in a row, up 42 per cent YoY, and contributing 53 per cent to the revenues, followed by generics business which grew 7 per cent YoY.

Nutraceuticals saw a growth of 10 per cent YoY and accounted for 7 per cent of sales.

"The company indicated ongoing efforts to add new products/clients, which we have been highlighting through our monthly data series. GLP-1 (hormone to control blood sugar levels) remains a growth opportunity while it also expects margin benefits in the mid-term due to backward integration at Kakimada. We think its new product additions (including GLP-1 components), can substantially offset the Entresto (heart medication) generic impact," analysts at NuVama Institutional Equities noted in a report.

The GLP-1 remains an opportunity in FY26, the quantum for which cannot be estimated at this



## RESULTS BOOST

Divi's Laboratories (Share price in ₹)



Source: Bloomberg | Compiled by BS Research Bureau

months' forward earnings.

The brokerage, however, is positive on the business prospects and expects sustained growth of CS business and its sub-segments, such as peptides and contrast media, estimating a 25 per cent annual earnings growth over FY 25-27.

Improved capacity utilisation at Kakimada and healthy traction across key segments will be the pillar of this growth, while the company adding newer molecules in the generics space and building capacities for their future needs will also aid the cause, they said.

Analysts at Kotak Institutional Equities, also cited valuations as expensive at 55 times its FY25 earning per share and retained 'sell' with a target of ₹4,550.

International brokerages such as Goldman Sachs maintained a 'neutral' rating with ₹5,925 target, citing an 8 per cent earnings upgrade for FY25-28, market share gains, and benefits from generics going off-patent (2026-2029).

Jefferies retained a 'hold' at ₹6,280, noting strong custom synthesis growth and a better product mix but flagged pricing pressure in generics and the need to diversify beyond Sacubitril Valsartan by FY27, according to reports.

## YOUR MONEY

### UPDATED INCOME-TAX RETURN

# Ensure accuracy as revisions are not permitted

SANJAY KUMAR SINGH & KARTHIK JEROME  
Finance Minister

Finance Minister Nirmala Sitharaman has proposed extending the deadline for filing updated income-tax returns (ITRs) from two to four years.

"In the financial year 2024-25, a person can file an updated return for assessment years 2022-23 and 2023-24. The Finance Bill 2025 proposes to extend this deadline to 48 months from the end of the relevant financial year," says Naveen Wadhwa, deputy general manager, Taxmann.

an updated return and paying the additional tax," says Vivek Jalan, partner, Tax Connect Advisory Services LLP. Wadhwa informs that an updated return gives taxpayers more time by allowing them to file a return after the deadlines for belated and revised returns have passed.

**Conditions attached**  
Only those with additional tax owed or reduction in loss claim can file an updated return. "The

### What is an updated return?

An updated return, filed under Section 139(8A), allows taxpayers to make amendments if they failed to file a return despite being above the threshold, omitted income, or overstated losses or refunds. "A taxpayer liable to pay higher taxes for earlier assessment years can rectify the situation by filing

### MIND THE EXTRA TAX BURDEN

Timeframe from end of relevant assessment year	Additional tax payable (% of additional tax payable + interest)
Within 12 months	25
After 12 months and up to 26 months	50
After 26 months and up to 36 months	60
After 36 months and up to 48 months	70

Source: Taxmann

## Investing in MFs? Here's your capital gains tax reckoner

After Budget 2025, the distinction between long-term and short-term capital gains remains crucial, especially for those invested in various mutual funds schemes. Here's a look at how these gains will be taxed for different

investor types.

**Long-term capital gains tax**  
■ Equity-oriented schemes: For equity-oriented mutual funds (at least 65 per cent of funds in listed domestic equity shares) held for

over 12 months, long-term capital gains will be taxed at 12.5 per cent, subject to changes for certain mutual funds.

■ Other than equity-oriented schemes: Any gains from non-equity-oriented schemes held

for more than 24 months will be taxed at the same 12.5 per cent rate.

**Short-term capital gains tax**  
■ Equity-oriented schemes: If you sell or redeem your equity-oriented mutual fund

investment before 12 months, it will be subject to short-term capital gains tax at 20%.

■ Other than equity-oriented schemes: If you sell or redeem before 12 months, applicable slab rates will apply.

COMPILED BY SUVINAMA CHADHA



## Muthoot Homefin

STATEMENT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED DECEMBER 31, 2024

(Amount in lakhs unless otherwise stated)

Sl. No.	Particulars	Quarter Ended		Year Ended
		December 31, 2024 (Reviewed)	December 31, 2023 (Reviewed)	March 31, 2024 (Audited)
1	Total Income from Operations	8,674.20	4,963.53	19,888.32
2	Net Profit for the period (before Tax, Exceptional and Extraordinary items)	1,286.08	601.80	2,559.04
3	Net Profit for the period before Tax (after Exceptional and Extraordinary items)	1,286.08	601.80	2,559.04
4	Net Profit for the period after Tax (after Exceptional and Extraordinary items)	937.16	429.06	1,849.12
5	Total Comprehensive Income for the period (Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax))	937.16	429.06	1,840.71
6	Paid up Equity Share Capital (Face Value of Rs. 10/- Each)	11,915.58	11,915.58	11,915.58
7	Reserves (excluding Revaluation Reserves)	38,346.40	35,169.39	35,671.97
8	Securities Premium Account	21,468.07	21,468.07	21,468.07
9	Net Worth	50,261.98	47,084.97	47,587.54
10	Paid up Debt Capital / Outstanding Debt	1,99,410.80	1,02,220.69	1,31,474.47
11	Outstanding Redeemable Preference Shares	NA	NA	NA
12	Debt Equity Ratio	3.97	2.17	2.76
13	Earnings per equity share (Face Value of Rs. 10/- Each) (for continuing and discontinued operations)			
	Basic (Rs.)*	0.79	0.36	1.55
	Diluted (Rs.)*	0.79	0.36	1.55
14	Capital Redemption Reserve	NA	NA	NA
15	Debture Redemption Reserve	NA	NA	NA
16	Debt Service Coverage Ratio	NA	NA	NA
17	Interest Service Coverage Ratio	NA	NA	NA
	* Not annualised for interim period			

**Note:**  
a) The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors in their meeting held on February 03, 2025. The Statutory Auditor of the company has carried out limited review of the above results.  
b) The above is an extract of the detailed format of Quarterly Financial Results filed with Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the financial results are available on the website of BSE Limited ([www.bseindia.com](http://www.bseindia.com)) where the Securities of the Company are listed and is available on the website of the Company at [www.muthoothermfin.com](http://www.muthoothermfin.com)  
c) For the other line items referred in Regulation 52(4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, the pertinent disclosures are made to BSE Limited and is accessible on [www.bseindia.com](http://www.bseindia.com)  
d) These financial results have been prepared in accordance with Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, as amended.

Place: Mumbai  
Date: 03.02.2025

For and on behalf of the Board of Directors  
Sd/-  
Eugen Alexander  
Whole Time Director  
Muthoot Homefin (India) Limited  
Registered Office: Muthoot Chambers, Kurian Tower, Banerji Road, Ernakulam North, Kochi - 682 018, Kerala, India  
Corporate Office: Unit No 19-NE, 19th Floor, The Ruby, Sarapali Bapat Marg, Near Ruparel College, Dadar West, Mumbai - 400 028, Maharashtra, India  
Corporate Identity Number: U65922KL2011PLC029231; Tel: +91 484 6690 270, +91 22 3911 0900, +91 22 3911 0999; Fax: +91 22 3911 0931  
E-mail: [ncd@muthoothermfin.com](mailto:ncd@muthoothermfin.com); Website: [www.muthoothermfin.com](http://www.muthoothermfin.com)  
Muthoot Family - 900 years of Business Legacy

### ANNVRIDDHI VENTURES LIMITED (FORMERLY KNOWN AS J. TAPARIA PROJECTS LIMITED)

Registered Office: Room No. 202, 41/A, Tera Crest Dutta Street, Kolkata-700 073, West Bengal, India  
Corporate Office: Office No. 300, 3rd Floor, Vaddara, Gujarat-390 307  
Mobile No: +91 780054467  
Website: [www.annvriddhi.com](http://www.annvriddhi.com); Email: [info@annvriddhi.com](mailto:info@annvriddhi.com)

**NOTICE OF POSTAL BALLOT & REMOTE VOTING**

NOTICE is hereby given pursuant to and in compliance with the provisions of Sections 110 and 118 of the Companies Act, 2013 and Rules 29 and 27 of the Companies (Management and Administration) Rules, 2014, Regulation 44 of The Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") including any statutory modification(s) or amendments thereof for the time being in force, General Circular Nos. 14/2020 dated April 15, 2020 and 17/2023 dated April 15, 2023, issued by other relevant circles, including General Circular No. 69/2023 dated September 26, 2023, issued by the Institute of Corporate Affairs ("ICA Circulars"), Regulation 44 of The Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), Secretarial Standard General Meetings ("SS-G") issued by the Institute of Company Secretaries of India and other applicable Laws, Rules and Regulations including any statutory modification(s) or amendments thereof for the time being in force and as amended from time to time, approval of the Members of the Company is being sought for the following Special Resolutions by way of Postal Ballot through remote e-voting process only (Remote e-voting).

**Sl. No. Description of Special Resolution**

- TO APPOINT MR. JAGDISHPRASAD SHREEGOPAL AGRAWAL (DIN: 1089650) AS NON-EXECUTIVE NON-INDEPENDENT DIRECTOR OF THE COMPANY
- TO APPOINT MR. NAVINCHANDRA DILIPSHIN BOCHARE (DIN: 10832915) AS NON-EXECUTIVE NON-INDEPENDENT DIRECTOR OF THE COMPANY
- APPROVAL FOR MATERIAL RELATED PARTY TRANSACTION (S) UNDER SECTION 188 OF THE COMPANIES ACT, 2013 AND REGULATION 23 OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS), 2015 AND IND AS 24

In compliance with the above-mentioned provisions and ICA Circular, the electronic copy of Postal Ballot Notice ("Notice") along with the Explanatory Statement has been sent on Tuesday, 04th February, 2025 to those Members whose names appeared in the Register of Members of the Company as on the date of the Notice. Members Depositories respectively as at close of business hours on Friday, 31st January, 2025 (the Cut-off date) and whose e-mail IDs are registered with the Company / RTA / Depositories in accordance with the above-mentioned Circulars. Members can vote through remote e-voting process. Further, pursuant to the aforesaid circulars sending the physical copies of the Notice, postal ballot forms and pre-paid business reply envelopes have been dispensed with.

This Notice is available on the Company's website at [www.annvriddhi.com](http://www.annvriddhi.com), website of the Stock Exchange of India ([www.bseindia.com](http://www.bseindia.com)) and on the website of the National Securities Depository Limited ("NSDL") at [www.evotingindia.com](http://www.evotingindia.com).

**Instructions for remote e-voting:**  
In compliance with the provisions of Section 108, 110 of the Act read with the Rules and Regulations of the Listing Regulations, the Company has provided the facility to the Members to exercise their vote electronically through remote e-voting only on the e-voting platform provided by NSDL. The detailed procedure for casting of votes through remote e-voting has been provided in the Notice.

Members whose names appeared in the Register of Members / List of Beneficiary Owner as on the cut-off date on Friday, 31st January, 2025 are eligible to vote in the resolution set out in the Notice through remote e-voting only. The voting rights shall be reckoned on the paid-up/Equity Shares held in the name of the Members as on the cut-off date. Members are requested to provide their assent/ dissent through remote e-voting only. A person who is not a Member as on the cut-off date should treat the Notice for information purpose only.

The remote e-voting process shall be open from **Thursday, 06th February, 2025 (09:00 a.m.)** and end on **Saturday, 08th March, 2025 (5:00 p.m.)**. Members may cast their vote electronically during the aforesaid period. The remote e-voting mode shall be disabled at 5:00 p.m. on **Saturday, 08th March, 2025** and remote e-voting shall either be allowed during the same. During this period, Members of the Company holding Shares either in physical form or dematerialized form, may cast their vote through remote e-voting.

Once the vote is cast on the resolution, the Members will not be allowed to change it subsequently or cast the vote again.

Members who have not registered their email ID are requested to register the same in the following manner:  
a) Members holding Shares in physical mode and who have not registered / updated their email ID with the Company are requested to temporarily update their email addresses through its RTA at [support@parvishares.com](mailto:support@parvishares.com) or to the Company at [office@annvriddhi.com](mailto:office@annvriddhi.com)  
b) Members holding Shares in dematerialized mode are requested to Register / Update their email ID with the relevant Depositories participants with whom they maintain their dematerialized accounts.

M/s. Kirti Sharma, proprietor of M/s. Kirti Sharma & Associates, Practising Company Secretaries (Membership No.: ACS A1845 COP - 26705), has been appointed as Scrutinizer for conducting the Postal Ballot, through remote e-voting process, in a fair and transparent manner.

The result of remote e-voting will be announced within two (2) working days from close of voting period. These results will also be displayed along with Scrutinizer's report/notice on the website of the Company ([www.annvriddhi.com](http://www.annvriddhi.com)) and on the website of Stock Exchanges ([www.bseindia.com](http://www.bseindia.com)) and website of the NSDL ([www.evotingindia.com](http://www.evotingindia.com)).

In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-Voting user manual for Shareholders available at the download section of [www.evotingindia.com](http://www.evotingindia.com) or call on +922-4866 7000 and 922-2499 7000 or send email at [evoting@nsdl.com](mailto:evoting@nsdl.com)

Members are requested to carefully read all the notes set out in the Notice and in particular manner of casting vote through remote e-voting.

By Order of the Board  
Annvriddhi Ventures Limited (Formerly known as J. Taparia Projects Limited)  
Saravesh Manmohan Agrawal (Managing Director)  
DIN: 02766223

Place: Vadodra  
Date: 04th February 2025



### ASSAM POWER DISTRIBUTION COMPANY LIMITED (A Govt. of Assam Public Limited Company)

**EXPRESSION OF INTEREST**

The Chief General Manager (P&S), APDCI, invites expression of interest from the interested firms for the work "Renovation of the conference hall of Qta the Chairman, APDCI, at 4th Floor, Bijulite Bhawan, Patna Bazaar, Guwahati."


The interested firms shall have to submit the following items along with the letter of EOI in their firms letter head containing their contact information:

- a) Presentation of their design for the conference hall.
- Financial status of the firm with relevant documentary evidence such as bank solvency certificates, Average Annual Turnover of the firm at the last 5 FYs signed by CA with their CA's registration number, ITR acknowledgement pages of the last five FYs, etc.
- No litigation certificate with APDCI.

The EOIs must reach this office within 31.01.2025.  
The date of presentation shall be 03.03.2025 (tentative) and extension regarding any change shall be communicated to the bidders.  
Any queries related to the submission of the EOI may be addressed to this office at office hours on working days till 16.02.2025

Sd/- Chief General Manager (P&S),  
APDCI, 4th Floor, Bijulite Bhawan, Patna Bazaar, Guwahati-1

Please pay your bill on time and help us to serve you better



### SBI

Corporate Centre, Stressed Assets Resolution Group,  
2nd Floor, The Arcade, World Trade Centre, Naraina, New Delhi-110005

**TRANSFER OF STRESSED LOAN EXPOSURE TO ELIGIBLE BUYERS (PRIME/IMP/RCs/NBFCs/Banks/FIs) THROUGH E-AUCTION**

State Bank of India invites Expression of Interest (EOI) from Eligible Participants subject to applicable regulations issued by Reserve Bank of India/regulators for transfer of Stressed Loan Exposure of ₹43.70 crore (Rupees: four hundred thirty seven crore seventy lakh only) pertaining to 3(third) individual accounts with aggregate principal outstanding of ₹163.42 Crore (Rupees: one hundred sixty three crore forty two lakh only)

Sl. No.	Branch	Number of Accounts / Portfolio	Exposure in Cr.	Principal Outstanding in Cr.
1	SAMB-I,Mumbai	1	247.42	76.13
2	SAMB-II,Mumbai	1	64.65	46.81
3	SAMB-III,Mumbai	1	121.63	40.48
<b>Total</b>		<b>3</b>	<b>433.70</b>	<b>163.42</b>

**AND**

Loan exposure of ₹509.42 cr (Rupees: five hundred nine crore forty two lakh only) pertaining to 4(four) pools / portfolios comprising 59(fifty nine) accounts with principal outstanding of ₹158.54 crore (Rupees: one hundred fifty eight crore fifty four lakh only) through e-auction on "as is where is", "as is what is", "whatever there is" and "without recourse" basis.

Sl. No.	Branch	Number of Accounts / Portfolio	Exposure in Cr.	Principal Outstanding in Cr.
1	SARB Mumbai	12	127.11	32.86
2	SARB Ahmedabad	9	63.36	19.85
3	SARB Ahmedabad	26	139.38	48.44
4	SARB Thane	14	179.57	57.39
<b>Total</b>		<b>59</b>	<b>509.42</b>	<b>158.54</b>

All Interested Eligible Participants are requested to submit their willingness to participate in the e-Auction by way of an "Expression of Interest" and after execution of Non-Indemnity Agreement, las per the timelines mentioned in web-notice. For further details regarding the e-auction on e-mail id [dgm.sbi@sbil.co.in](mailto:dgm.sbi@sbil.co.in). Kindly visit our Bank web site <https://bank.sbi> and click on the link "SBI in the news-Auction Notices-ARC&DRT" for further details (web-notice).

Please note that Bank reserves the right not to go ahead with the proposed e-Auction or modify e-Auction date or any e-Auction details as and when required without assigning any reason by updating the corrigendum at <https://bank.sbi> or click on the link "SBI in the news-Auction Notices-ARC&DRT". The decision of the Bank in this regard shall be final and binding.

Place: Mumbai  
Date: 05.02.2025  
Issued by  
Deputy General Manager (Credit & ARC)

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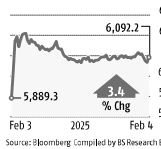
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Timeframe from end of relevant assessment year

Additional tax payable (% of additional tax payable + interest)	
Within 12 months	25
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After 26 months and up to 36 months	60
After 36 months and up to 48 months	70

updated return effectively increases the tax flow to the government," says Anshul Khemuka, partner, Khaitsan & Co. This return cannot be filed in certain circumstances. "It cannot be filed if it is a return of loss, if the total tax liability gets reduced, or the refund increases due to its filing. Adjustment of additional losses against income is also not allowed," says Akhil Chandra, partner, global people solutions leader, Grant Thornton Bharat.

This avenue also closes down once tax audits have begun. "It also closes if a search or survey proceeding has been initiated, or a reassessment proceeding is pending, or there is a proceeding under the Black Money Act, the Prevention of Money Laundering Act, or the Benami Act," says Khemuka.

The option is also unavailable if the assessing officer has information about the assessee under the Double Taxation Avoidance Agreement (DTAA) or the Tax Information Exchange Agreement (TIEA).

**Compliance benefit**  
Filing an updated return allows

taxpayers to rectify errors voluntarily and comply with tax laws. "If the tax office discovers a gap in compliance, they could initiate audit proceedings, which could lead to penalties," says Khemuka. Filing it also mitigates the risk of additional tax burden. "If you file an updated return in the second year, you would pay 50 per cent more on additional tax and interest. But if the department detects undisclosed income, you could end up paying a penalty as high as 200 per cent," says Jalan.

An updated return also helps avoid prosecution under Section 276C, according to Wadhwa. ITRs have become essential for obtaining government contracts and visas. "Someone who has not filed a return cannot get a loan, one can file an updated return," says Jalan.

**Costs involved**  
Taxpayers filing updated returns will face additional tax liability between 25 and 70 per cent. "This additional tax liability would have been avoided if the taxpayer had filed their ITR correctly and within the specified timeline. Adjusting for losses or increasing the loss claim is also not possible through an updated return. A higher tax refund cannot be obtained through this route," says Chandra.

Filing an updated return may draw scrutiny. "There is a chance of your past tax returns being picked up for reassessment, based on an updated return," says Khemuka.

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■ Other than equity-oriented schemes: Any gains from non-equity-oriented schemes held

for more than 24 months will be taxed at the same 12.5 per cent rate.


**Short-term capital gains tax**  
■ Equity-oriented schemes: If you sell or redeem your equity-oriented mutual fund

investment before 12 months, it will be subject to short-term capital gains tax at 20%.

■ Other than equity-oriented schemes: If you sell or redeem before 12 months, applicable slab rates will apply.

Read full report here: mybs.in/24k8c86

COMPILED BY SUJANNA CHADHA



### Muthoot Homefin

STATEMENT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED DECEMBER 31, 2024

(Amount in lakhs unless otherwise stated)

Sl. No.	Particulars	Quarter Ended		Year Ended
		December 31, 2024 (Reviewed)	December 31, 2023 (Reviewed)	March 31, 2024 (Audited)
1	Total Income from Operations	8,674.20	4,963.53	19,888.32
2	Net Profit for the period (before Tax, Exceptional and Extraordinary items)	1,286.08	601.80	2,559.04
3	Net Profit for the period before Tax (after Exceptional and Extraordinary items)	1,286.08	601.80	2,559.04
4	Net Profit for the period after Tax (after Exceptional and Extraordinary items)	937.16	429.06	1,849.12
5	Total Comprehensive Income for the period (Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax))	937.16	429.06	1,840.71
6	Paid up Equity Share Capital (Face Value of Rs. 10/- Each)	11,915.58	11,915.58	11,915.58
7	Reserves (excluding Revaluation Reserves)	38,346.40	35,169.39	35,671.96
8	Securities Premium Account	21,468.07	21,468.07	21,468.07
9	Net Worth	50,261.98	47,084.97	47,587.54
10	Paid up Debt Capital / Outstanding Debt	1,99,410.80	1,02,220.69	1,31,474.47
11	Outstanding Redeemable Preference Shares	NA	NA	NA
12	Debt Equity Ratio	3.97	2.17	2.76
13	Earnings per equity share (Face Value of Rs. 10/- Each) (for continuing and discontinued operations)			
	Basic (Rs.)*	0.79	0.36	1.55
	Diluted (Rs.)*	0.79	0.36	1.55
14	Capital Redemption Reserve	NA	NA	NA
15	Debtenture Redemption Reserve	NA	NA	NA
16	Debt Service Coverage Ratio	NA	NA	NA
17	Interest Service Coverage Ratio	NA	NA	NA
	* Not annualised for interim period			

Note:

- The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors in their meeting held on February 03, 2025. The Statutory Auditor of the company has carried out limited review of the above results.
- The above is an extract of the detailed format of Quarterly Financial Results filed with Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the financial results are available on the website of BSE Limited ([www.bseindia.com](http://www.bseindia.com)) where the Securities of the Company are listed and is available on the website of the Company at [www.muthoothermfin.com](http://www.muthoothermfin.com)
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- These financial results have been prepared in accordance with Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, as amended.

Place: Mumbai  
Date: 03.02.2025

For and on behalf of the Board of Directors  
Sd/-  
Eugen Alexander  
Whole Time Director  
Muthoot Homefin (India) Limited  
Registration No: 04393601

Registered Office: Muthoot Chambers, Kurian Tower, Banerji Road, Ernakulam North, Kochi - 682 018, Kerala, India  
Corporate Office: Unit No 19-NE, 19th Floor, The Ruby, Sarangai Bapat Marg, Near Ruparel College, Dadar West, Mumbai - 400 028, Maharashtra, India  
Corporate Identity Number: U65922KL2011PLC029231; Tel: +91 484 6690 270, +91 22 3911 0900, +91 22 3911 0999; Fax: +91 22 3911 0931  
E-mail: [ncd@muthoothermfin.com](mailto:ncd@muthoothermfin.com); Website: [www.muthoothermfin.com](http://www.muthoothermfin.com)  
Muthoot Family - 900 years of Business Legacy

### ANNVRIDDHI VENTURES LIMITED (FORMERLY KNOWN AS J. TAPARIA PROJECTS LIMITED)

Registered Office: Room No. 202, 4/A, Tera Crest Dutta Street, Kolkata-700 073, West Bengal, India  
Corporate Office: Office No. 308, 3rd Floor, Vaddara, Gujarat-390 307  
Mobile No: +91 780054367  
Website: [www.annvriddhi.com](http://www.annvriddhi.com); Email: [info@annvriddhi.com](mailto:info@annvriddhi.com)

**NOTICE OF POSTAL BALLOT & REMOTE VOTING**

NOTICE is hereby given pursuant to and in compliance with the provisions of Sections 110 and 118 of the Companies Act, 2013 and the Companies (Management and Administration) Rules, 2014, Regulation 44 of The Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") including any statutory modification(s) or amendments thereof for the time being in force, General Circular Nos. 14/2020 dated April 15, 2020 and 17/2023 dated April 15, 2023, issued by other relevant circles, including General Circular No. 69/2023 dated September 26, 2023, issued by the Institute of Corporate Affairs ("ICA Circulars"), Regulation 44 of The Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), Secretarial Standard General Meetings ("SS-G") issued by the Institute of Company Secretaries of India and other applicable Laws, Rules and Regulations (including any statutory modification(s) or amendments) thereof for the time being in force and as amended from time to time, applicable to the Members of the Company is being sought for the following Special Resolutions by way of Postal Ballot through remote e-voting process only (Remote e-voting).

Sl. No.	Description of Special Resolution
1.	TO APPOINT MR. JAGDISHPRASAD SHREEGOPAL AGRAWAL (DIN: 1089450) AS NON-EXECUTIVE NON-INDEPENDENT DIRECTOR OF THE COMPANY
2.	TO APPOINT MR. NAVINCHANDRA DILIPSHIN BOCHARE (DIN: 10832915) AS NON-EXECUTIVE NON-INDEPENDENT DIRECTOR OF THE COMPANY
3.	APPROVAL FOR MATERIAL RELATED PARTY TRANSACTION (S) UNDER SECTION 188 OF THE COMPANIES ACT, 2013 AND REGULATION 23 OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS), 2015 AND IND AS 24

In compliance with the above-mentioned provisions and ICA Circular, the electronic copies of Postal Ballot Notice ("Notice") along with the Explanatory Statement has been sent on Tuesday, 04th February, 2025 to those Members whose names appeared in the Register of Members of the Company as on the date of the Notice. Members Depositories respectively as at close of business hours on Friday, 31st January, 2025 (the Cut-off date) and whose e-mail IDs are registered with the Company / RTA / Depositories in accordance with the above-mentioned Circulars. Members can vote through remote e-voting process. Further, pursuant to the aforesaid circulars sending the physical copies of the Notice, postal ballot forms and pre-paid business reply envelopes have been dispensed with.

This Notice is available on the Company's website at [www.annvriddhi.com](http://www.annvriddhi.com), website of the Stock Exchange of India ([www.bseindia.com](http://www.bseindia.com)) and on the website of the National Securities Depository Limited ("NSDL") at [www.evotingindia.com](http://www.evotingindia.com).

**Instructions for remote e-voting:**  
In compliance with the provisions of Section 108, 110 of the Act read with the Rules and Regulation 44 of the Listing Regulations, the Company has provided the facility to the Members to exercise their vote electronically through remote e-voting only on the e-voting platform provided by NSDL. The detailed procedure for casting of votes through remote e-voting has been provided in the Notice.

Members whose names appeared in the Register of Members / List of Beneficiary Owner as on the cut-off date i.e. Friday, 31st January, 2025 are eligible to vote in the resolution set out in the Notice through remote e-voting only. The voting rights shall be reckoned on the paid-up/Equity Shares held by the Members as on the cut-off date. Members who are requested to provide their assent/consent through remote e-voting only. A person who is not a Member as on the cut-off date should treat the Notice for information purpose only.

The remote e-voting process shall commence on Thursday, 06th February, 2025 (09:00 a.m.) and end on Saturday, 08th March, 2025 (5:00 p.m.). Members may cast their vote electronically during the aforesaid period. The remote e-voting mode shall be disabled at 5:00 p.m. on Saturday, 08th March, 2025 and remote e-voting shall either be allowed during the same. During this period, Members of the Company holding Shares either in physical form or dematerialized form, may cast their vote through remote e-voting.

Once the vote is cast on the resolution, the Members will not be allowed to change it subsequently or cast the vote again.

Members who have not registered their email ID are requested to register the same in the following manner:

- Members holding Shares in physical mode and who have not registered / updated their email ID with the Company are requested to temporarily update their email addresses through its RTA at [support@parvashares.com](mailto:support@parvashares.com) or to the Company at [office@annvriddhi.com](mailto:office@annvriddhi.com)
- Members holding Shares in dematerialized mode are requested to Register / Update their email ID with the relevant Depositories participants with whom they maintain their dematerialized accounts.

Mrs. Kirti Sharma, proprietor of Mrs. Kirti Sharma & Associates, Practising Company Secretaries (Membership No.: ACS A1845 COP - 26705), has been appointed as Scrutinizer for conducting the Postal Ballot, through remote e-voting process, in a fair and transparent manner.


The result of remote e-voting will be announced within two (2) working days from close of voting period. These results will also be displayed along with Scrutinizer's report/notice on the website of the Company ([www.annvriddhi.com](http://www.annvriddhi.com)) and on the website of Stock Exchanges (BSE Limited at [www.bseindia.com](http://www.bseindia.com)) and website of the NSDL ([www.evotingindia.com](http://www.evotingindia.com)).

In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-Voting user manual for Shareholders available at the download section of [www.evotingindia.com](http://www.evotingindia.com) or call on +022-4866 7000 and 022-2499 7000 or send an email to [annvriddhi@annvriddhi.com](mailto:annvriddhi@annvriddhi.com)

Members are requested to carefully read all the notes set out in the Notice and in particular manner of casting vote through remote e-voting.

By Order of the Board  
Annvriddhi Ventures Limited (Formerly known as J. Taparia Projects Limited)  
Saravesh Manmohan Agrawal (Managing Director)  
DIN: 02766223

Place: Vadodra  
Date: 04th February 2025



### ASAM POWER DISTRIBUTION COMPANY LIMITED (A Govt. of Assam Public Limited Company)

**EXPRESSION OF INTEREST**

The Chief General Manager (P&ID), APDC, invites expression of interest from the interested firms for the work "Renovation of the conference hall of the Chairman, APDC, at 4th Floor, Bijulite Bhawan, Patna Bazaar, Guwahati."

The interested firms shall have to submit the following items along with the letter of EOI in their firms letter head containing their contact information:

- A presentation of their design for the conference hall.
- Financial status of the firm with relevant documentary evidence such as bank solvency certificates, Average Annual Turnover of the firm at the last 5 FYs signed by CA with its registration number, ITR acknowledgement pages of the last five FYs, etc.
- No litigation certificate with APDC.


The EOIs must reach this office within 31.01.2025.

The date of presentation shall be 03.03.2025 (tentative) and extension regarding any change shall be communicated to the bidders.

Any queries related to the submission of the EOI may be addressed to this office at office hours on working days till 16.02.2025

Sd/- Chief General Manager (P&ID),  
APDC, 4th Floor, Bijulite Bhawan, Patna Bazaar, Guwahati-1

Please pay your bill on time and help us to serve you better



### SBI

Corporate Centre, Stressed Assets Resolution Group,  
2nd Floor, The Arcade, World Trade Centre, Mumbai-400005

**TRANSFER OF STRESSED LOAN EXPOSURE TO ELIGIBLE BUYERS (PRIME/IMP/ARC/INBCu/Banks/FIs) THROUGH e-AUCTION**

State Bank of India invites Expression of Interest (EOI) from Eligible Participants subject to applicable regulations issued by Reserve Bank of India/regulators for transfer of Stressed Loan Exposure of ₹43.70 crore (Rupees: four hundred thirty seven crore seventy lakh only) pertaining to 3(third) individual accounts with aggregate principal outstanding of ₹163.42 Crore (Rupees: one hundred sixty three crore forty two lakh only)

Sl. No.	Branch	Number of Accounts / Portfolio	Exposure in Cr.	Principal Outstanding in Cr.
1	SAMB-I,Mumbai	1	247.42	76.13
2	SAMB-II,Mumbai	1	64.65	46.81
3	SAMB-III,Mumbai	1	121.63	40.48
<b>Total</b>		<b>3</b>	<b>433.70</b>	<b>163.42</b>

AND

Loan exposure of ₹509.42 cr (Rupees: five hundred nine crore forty two lakh only) pertaining to 4(four) pools / portfolios comprising 59(fifty nine) accounts with principal outstanding of ₹158.54 crores (Rupees: one hundred fifty eight crore fifty four lakh only) as on 31.01.2025, as "is, as was, as is, as was, as is, as was" and "without recourse" basis.

Sl. No.	Branch	Number of Accounts / Portfolio	Exposure in Cr.	Principal Outstanding in Cr.
1	SARB Mumbai	7	127.11	32.86
2	SARB Ahmedabad	9	63.36	19.85
3	SARB Ahmedabad	26	139.38	48.44
4	SARB Thane	14	179.57	57.39
<b>Total</b>		<b>59</b>	<b>509.42</b>	<b>158.54</b>

All Interested Eligible Participants are requested to submit their willingness to participate in the e-Auction by way of an "Expression of Interest" and after execution of Non-Auction Agreement, las per the timelines mentioned in web-notice (not attached) through e-auction by clicking on e-mail ID [dgmr@sbi.co.in](mailto:dgmr@sbi.co.in). Kindly visit our Bank web site <https://bank.sbi> and click on the link "SBI in the news-Auction Notices-ARC&DRT" for further details (web-notice).

Please note that Bank reserves the right not to go ahead with the proposed e-Auction or modify e-Auction date or any e-Auction date and conditions as per stage, without assigning any reason by updating the corrigendum at <https://bank.sbi> or click on the link "SBI in the news-Auction Notices-ARC&DRT". The decision of the Bank in this regard shall be final and binding.

Place: Mumbai  
Date: 05.02.2025  
Issued by  
Deputy General Manager (Credit & ARC)

# Valuations could cap gains for Divi's Labs

Drugmaker's shares soar over 5% as investors cheer robust Q3 earnings

SHAM TAJI  
New Delhi, 4 February

Shares of Divi's Laboratories surged 5.7 per cent on Tuesday after the pharma company delivered robust results in Q3 FY25, surprising the Street on its margins and net profit performance.

The gains were driven by an improved product mix and a lower tax rate due to the company's transition to the new tax regime.

The drugmaker's net profit rose an impressive 65 per cent year-on-year (YoY) to ₹589 crore in the December quarter.

The stock, however, gave up some of the gains to end the session 3.45 per cent higher at ₹6,092 apiece.

While most brokerages remained optimistic about the company's growth trajectory, some raised concerns over valuation and the stock's potential upside.

The Q3 growth was led by its custom synthesis (CS) business that grew for the eighth quarter in a row, up 42 per cent YoY, and contributing 53 per cent to the revenues, followed by generics business which grew 7 per cent YoY.

Nutraceuticals saw a growth of 10 per cent YoY and accounted for 7 per cent of sales.

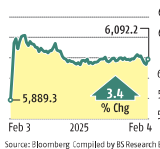
"The company indicated ongoing efforts to add new products/clients, which we have been highlighting through our monthly data series. GLP-1 (hormone to control blood sugar levels) remains a growth opportunity while it also expects margin benefits in the mid-term due to backward integration at Kakimada. We think its new product additions (including GLP-1 components), can substantially offset the Entresto (heart medication) generic impact," analysts at NuVama Institutional Equities noted in a report.

The GLP-1 remains an opportunity in FY26, the quantum for which cannot be estimated at this



## RESULTS BOOST

Divi's Laboratories (Share price in ₹)



Source: Bloomberg | Compiled by Business Bureau

months' forward earnings.

The brokerage, however, is positive on the business prospects and expects sustained growth of CS business and its sub-segments, such as peptides and contrast media, estimating a 25 per cent annual earnings growth over FY 25-27.

Improved capacity utilisation at Kakimada and healthy traction across key segments will be the pillar of this growth, while the company adding new molecules in the generics space and building capabilities for their future needs will also aid the cause, they said.

Analysis at Kotak Institutional Equities, also cited valuations as expensive at 55 times its FY25 earning per share and retained 'sell' with a target of ₹4,550.

International brokerages such as Goldman Sachs maintained a 'neutral' rating with ₹5,925 target, citing an 8 per cent earnings upgrade for FY25-28, market share gains, and benefits from generics going off-patent (2026-2029).

Jefferies retained a 'hold' at ₹6,280, noting strong custom synthesis growth and a better product mix but flagged pricing pressure in generics and the need to diversify beyond Sacubitril Valsartan by FY27, according to reports.

## YOUR MONEY

### UPDATED INCOME-TAX RETURN

# Ensure accuracy as revisions are not permitted

SANJAY KUMAR SINGH & KARTHICK JEROME

Finance Minister Nirmala Sitharaman has proposed extending the deadline for filing updated income-tax returns (ITRs) from two to four years.

"In the financial year 2024-25, a person can file an updated return for assessment years 2022-23 and 2023-24. The Finance Bill 2025 proposes to extend this deadline to 48 months from the end of the relevant financial year," says Naveen Wadhwa, deputy general manager, Taxmann.

an updated return and paying the additional tax," says Vivek Jalan, partner, Tax Connect Advisory Services LLP.

Wadhwa informs that an updated return gives taxpayers more time by allowing them to file a return after the deadlines for belated and revised returns have passed.

**Conditions attached**  
Only those with additional tax owed or reduction in loss claim can file an updated return. "The

updated return effectively increases the tax flow to the government," says Anshul Khemuka, partner, Khaitsan & Co.

This return cannot be filed in certain circumstances. "It cannot be filed if it is a return of loss, if the total tax liability gets reduced, or the refund increases due to its filing. Adjustment of additional losses against income is also not allowed," says Akhil Chandra, partner, global people solutions leader, Grant Thornton Bharat.

This avenue also closes down once tax audits have begun. "It also closes if a search or survey proceeding has been initiated, or a reassessment proceeding is pending, or there is a proceeding under the Black Money Act, the Prevention of Money Laundering Act, or the Benami Act," says Khemuka.

The option is also unavailable if the assessing officer has information about the assessee under the Double Taxation Avoidance Agreement (DTAA) or the Tax Information Exchange Agreement (TIEA).

**Compliance benefit**  
Filing an updated return allows

taxpayers to rectify errors voluntarily and comply with tax laws. "If the tax office discovers a gap in compliance, they could initiate audit proceedings, which could lead to penalties," says Khemuka. Filing it also mitigates the risk of additional tax burden. "If you file an updated return in the second year, you would pay 50 per cent more on additional tax and interest. But if the department detects undisclosed income, you could end up paying a penalty as high as 200 per cent," says Jalan.

An updated return also helps avoid prosecution under Section 276C, according to Wadhwa. ITRs have become essential for obtaining government contracts and visas. "Someone who has not filed an updated return cannot one file an updated return," says Jalan.

**Costs involved**  
Taxpayers filing updated returns will face additional tax liability between 25 and 70 per cent. "This additional tax liability would have been avoided if the taxpayer had filed their ITR correctly and within the specified timeline. Adjusting for losses or increasing the loss claim is also not possible through an updated return. A higher tax refund cannot be obtained through this route," says Chandra.

Filing an updated return may draw scrutiny. "There is a chance of your past tax returns being picked up for reassessment, based on an updated return," says Khemuka.

### MIND THE EXTRA TAX BURDEN

Timeframe from end of relevant assessment year	Additional tax payable (% of additional tax payable + interest)
Within 12 months	25
After 12 months and up to 26 months	50
After 26 months and up to 36 months	60
After 36 months and up to 48 months	70

Source: Taxmann

### What is an updated return?

An updated return, filed under Section 139(8A), allows taxpayers to make amendments if they failed to file a return despite being above the threshold, omitted income, or overstated losses or refunds. "A taxpayer liable to pay higher taxes for earlier assessment years can rectify the situation by filing

## Investing in MFs? Here's your capital gains tax reckoner

After Budget 2025, the distinction between long-term and short-term capital gains remains crucial, especially for those invested in various mutual fund schemes. Here's a look at how these gains will be taxed for different


investor types.  
**Long-term capital gains tax**  
Equity-oriented schemes: For equity-oriented mutual funds (at least 65 per cent of funds in listed domestic equity shares) held for

over 12 months, long-term capital gains will be taxed at 12.5 per cent, subject to changes for certain mutual funds.  
Other than equity-oriented schemes: Any gains from non-equity-oriented schemes held

for more than 24 months will be taxed at the same 12.5 per cent rate.  
**Short-term capital gains tax**  
Equity-oriented schemes: If you sell or redeem before 12 months, applicable slab rates will apply.

investment before 12 months, it will be subject to short-term capital gains tax at 20%.

COMPILED BY SUNAMMA CHADHA



## Muthoot Homefin

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(Amount in lakhs unless otherwise stated)

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a) The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors in their meeting held on February 03, 2025. The Statutory Auditor of the Company has carried out limited review of the above results.  
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d) These financial results have been prepared in accordance with Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, as amended.

Place: Mumbai  
Date: 03.02.2025

For and on behalf of the Board of Directors  
Sd/-  
Eugen Alexander  
Whole Time Director  
Muthoot Homefin (India) Limited  
Registered Office: Muthoot Chambers, Kurian Tower, Banerji Road, Ernakulam North, Kochi - 682 018, Kerala, India  
Corporate Office: Unit No 19-NE, 19th Floor, The Ruby, Sarangathi Bapat Marg, Near Ruparel Complex, Dadar West, Mumbai - 400 028, Maharashtra, India  
Corporate Identity Number: U65922KL2011PLC029231; Tel: +91 484 6690 270, +91 22 3911 0900, +91 22 3911 0999; Fax: +91 22 3911 0931  
E-mail: [ncd@muthoothermfin.com](mailto:ncd@muthoothermfin.com); Website: [www.muthoothermfin.com](http://www.muthoothermfin.com)  
Muthoot Family - 900 years of Business Legacy

### ANNVRIDDHI VENTURES LIMITED (FORMERLY KNOWN AS J. TAPARIA PROJECTS LIMITED)

Registered Office: Room No. 202, 4/A, Tara Chand Dutta Street, Kolpada-70, 073, West Bengal, India  
Corporate Office: Office No. 300, 3rd Floor, Vaddara, Gujarat-390 307  
Mobile No: +91 760054367  
Website: [www.annvriddhi.com](http://www.annvriddhi.com); Email: [info@annvriddhi.com](mailto:info@annvriddhi.com)

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2.	TO APPOINT MR. NAVINCHANDRA DILIPSHINH BOCHARE (DIN: 10839215) AS NON-EXECUTIVE NON-INDEPENDENT DIRECTOR OF THE COMPANY
3.	APPROVAL FOR MATERIAL RELATED PARTY TRANSACTION (S) UNDER SECTION 188 OF THE COMPANIES ACT, 2013 AND REGULATION 23 OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS), 2015 AND INDAS 24

In compliance with the above-mentioned provisions and ICA Circular, the electronic copies of Postal Ballot Notice ("Notice") along with the Explanatory Statement has been sent on Tuesday, 04th February, 2025 to those Members whose names appeared in the Register of Members of the Company as on the date of the Notice. Members are requested to provide their assent/consent through remote e-voting process respectively as close of business hours on Friday, 21st January, 2025 (the Cut-off date) and whose e-mail IDs are registered with the Company / RTA / Depositories in accordance with the above-mentioned Circulars. Members can vote only through remote e-voting process. Further, pursuant to the aforesaid circulars sending the physical copies of the Notice, postal ballot forms and pre-paid business reply envelopes have been dispensed with.

This Notice is available on the Company's website at [www.annvriddhi.com](http://www.annvriddhi.com), website of the Stock Exchange of India ([www.bseindia.com](http://www.bseindia.com)) and website of the National Securities Depository Limited ("NSDL") at [www.evoting@nsdl.com](http://www.evoting@nsdl.com).

**Instructions for remote e-voting:**  
In compliance with the provisions of Section 106, 110 of the Act read with the Rules and Regulation 44 of the Listing Regulations, the Company has provided the facility to the Members to exercise their votes electronically through remote e-voting only on the e-voting platform provided by NSDL. The detailed procedure for casting of votes through remote e-voting has been provided in the Notice.  
Members whose names appeared in the Register of Members / List of Beneficiary Owner as on the cut-off date i.e. Friday, 31st January, 2025 are eligible to vote in the resolution set out in the Notice through remote e-voting only. The voting rights shall be reckoned on the paid-up/Equity Shares held in the name of the Members as on the cut-off date. Members are requested to provide their assent/consent through remote e-voting only. A person who is not a Member as on the cut-off date should treat the Notice for information purpose only.  
The remote e-voting process commences on Thursday, 06th February, 2025 (09:00 a.m.) and ends on Saturday, 08th March, 2025 (5:00 p.m.). Members may cast their votes electronically during the aforesaid period. The remote e-voting module shall be disabled at 5:00 p.m. on Saturday, 08th March, 2025 and remote voting shall either be allowed during the same. During this period, Members of the Company holding Shares either in physical form or dematerialized form, may cast their votes through remote e-voting.  
Once the vote is cast on the resolution, the Members will not be allowed to change it subsequently or cast the vote again.  
Members who have not registered their email ID are requested to register the same in the following manner:  
a) Members holding Shares in physical mode and who have not registered / updated their email ID with the Company are requested to register their email addresses through the RTA at [support@parvishares.com](mailto:support@parvishares.com) or to the Company at [office@annvriddhi.com](mailto:office@annvriddhi.com)  
b) Members holding Shares in dematerialized mode are requested to Register / Update their email ID with the relevant Depositories participants with whom they maintain their dematerialized accounts.  
Ms. Kriti Sharma, proprietor of M/s. Kriti Sharma & Associates, Practicing Company Secretaries (Membership No.: ACS A1845 COP - 26705), has been appointed as Scrutinizer for conducting the Postal Ballot, through remote e-voting process, in a fair and transparent manner.  
The result of remote e-voting will be announced within two (2) working days from close of voting period. These results will also be displayed along with Scrutinizer's report/notice on the website of the Company ([www.annvriddhi.com](http://www.annvriddhi.com)) and on the website of Stock Exchange of India ([www.bseindia.com](http://www.bseindia.com)) and website of the NSDL ([www.evoting@nsdl.com](http://www.evoting@nsdl.com)).  
In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-Voting user manual for Shareholders available at the download section of [www.evoting@nsdl.com](http://www.evoting@nsdl.com) or call on +922-4866 7000 and 022-2499 7000 or send email at [evoting@nsdl.com](mailto:evoting@nsdl.com).  
Members are requested to carefully read all the notes set out in the Notice and in the manner of casting vote through remote e-voting.

By Order of the Board  
Annvriddhi Ventures Limited (Formerly known as J. Taparia Projects Limited)  
Saravesh Manmohan Agrawal (Managing Director)  
DIN: 02766623

Place: Vadodra  
Date: 04th February 2025

### ASSAM POWER DISTRIBUTION COMPANY LIMITED (A Subsidiary of Assam Power Limited Company)


**EXPRESSION OF INTEREST**

The Chief Financial Manager (CFM), APDC, invites expressions of interest from the interested firms for the work "Renovation of the conference hall of the Chairman, APDC, at 4th Floor, Bijayan Bhawan, Patna Bazaar, Guwahati."

The interested firms shall have to submit the following items along with the letter of EOI in their firms letter head, containing their contact information:  
■ A presentation of their design for the conference hall.  
■ Financial status of the firm with relevant documentary evidence such as Bank solvency certificates, Average Annual Turnover of the firm of the last 5 FYs signed by CA with their CA's registration number, ITR acknowledgement pages of the last five FYs, etc.  
■ No Litigation certificate with APDC.

The EOIs must reach this office within 31.01.2025. The date of presentation shall be 03.01.2025 (Saturday) and extension regarding any change shall be communicated to the bidders.  
Any queries related to the submission of the EOI may be addressed to this office at office hours on working days 01/10.02.2025

Sd/- Chief General Manager (P/AD), APDC, 4th Floor, Bijayan Bhawan, Patna Bazaar, Guwahati-1  
Please put your DM on firm mail help us to serve you better



### SBI

Corporate Centre, Stressed Assets Resolution Group,  
2nd Floor, The Arcade, World Trade Centre, Off Park Road, Mumbai-400005

**TRANSFER OF STRESSED LOAN EXPOSURE TO ELIGIBLE BUYERS (PERMITTED ACRs/NBCFs/Banks/FIs) THROUGH E-AUCTION**

State Bank of India invites Expression of Interest (EOI) from Eligible Participants subject to applicable regulations issued by Reserve Bank of India/regulators for transfer of Stressed Loan Exposure of ₹433.70 crore (Rupees: four hundred thirty three crore seventy lakh only) pertaining to 3(third) Individual accounts with aggregate principal outstanding of ₹163.42 Crore (Rupees: one hundred sixty three crore forty two lakh only)

Sl. Branch	Number of Accounts	Exposure in Cr.	Principal Outstanding in Cr.
1 SAMB-I,Mumbai	1	247.42	76.13
2 SAMB-II,Mumbai	1	64.65	46.81
3 SAMB-III,Mumbai	1	121.63	40.48
<b>Total</b>	<b>3</b>	<b>433.70</b>	<b>163.42</b>

**AND**

Loan exposure of ₹509.42 cr (Rupees: five hundred nine crore forty two lakh only) pertaining to 4(four) pools / portfolios comprising 59(fifty nine) accounts with principal outstanding of ₹158.54 crores (Rupees: one hundred fifty eight crore fifty four lakh only) on e-auction on "as is where is", "as is, as with it", "whatever there is" and "without recourse" basis.

Sl. Branch	Number of Accounts / Pool / Portfolio	Exposure in Cr.	Principal Outstanding in Cr.
1 SARB Mumbai	10	127.11	32.86
2 SARB Ahmedabad	9	63.36	19.85
3 SARB Ahmedabad	26	139.38	48.44
4 SARB Thane	14	179.57	57.39
<b>Total</b>	<b>59</b>	<b>509.42</b>	<b>158.54</b>

All Interested Eligible Participants are requested to submit their willingness to participate in the e-Auction by way of an "Expression of Interest" and after execution of Non-Auction Agreement, las per the timelines mentioned in web-notice and final offer submission by contacting on e-mail id [dgm.srb@sbil.co.in](mailto:dgm.srb@sbil.co.in). Kindly visit our Bank web site <https://bank.sbi> and click on the link "SBI in the news-Auction Notices-ARC&DRT" for further details (web-notice).

Please note that Bank reserves the right not to go ahead with the proposed e-Auction or modify e-Auction date or any e-Auction conditions at its sole discretion, without assigning any reason by updating the corrigendum at <https://bank.sbi>. Click on the link "SBI in the news-Auction Notices-ARC&DRT". The decision of the Bank in this regard shall be final and binding.

Place: Mumbai  
Date: 05.02.2025  
Issued by  
Deputy General Manager (Credit & ARC)

# Valuations could cap gains for Divi's Labs

Drugmaker's shares soar over 5% as investors cheer robust Q3 earnings

SHAM TAJI  
New Delhi, 4 February

Shares of Divi's Laboratories surged 5.7 per cent on Tuesday after the pharma company delivered robust results in Q3 FY25, surprising the Street on its margins and net profit performance.

The gains were driven by an improved product mix and a lower tax rate due to the company's transition to the new tax regime.

The drugmaker's net profit rose an impressive 65 per cent year-on-year (YoY) to ₹589 crore in the December quarter.

The stock, however, gave up some of the gains to end the session 3.45 per cent higher at ₹6,092 apiece.

While most brokerages remained optimistic about the company's growth trajectory, some raised concerns over valuation and the stock's potential upside.

The Q3 growth was led by its custom synthesis (CS) business that grew for the eighth quarter in a row, up 42 per cent YoY, and contributing 53 per cent to the revenues, followed by generics business which grew 7 per cent YoY.

Nutraceuticals saw a growth of 10 per cent YoY and accounted for 7 per cent of sales.

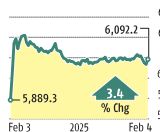
"The company indicated ongoing efforts to add new products/clients, which we have been highlighting through our monthly data series. GLP-1 (hormone to control blood sugar levels) remains a growth opportunity while it also expects margin benefits in the mid-term due to backward integration at Kakimada. We think its new product additions (including GLP-1 components), can substantially offset the Entresto (heart medication) generic impact," analysts at NuVama Institutional Equities noted in a report.

The GLP-1 remains an opportunity in FY26, the quantum for which cannot be estimated at this



## RESULTS BOOST

Divi's Laboratories (Share price in ₹)



Source: Bloomberg | Compiled by Business Bureau

months' forward earnings.

The brokerage, however, is positive on the business prospects and expects sustained growth of CS business and its sub-segments, such as peptides and contrast media, estimating a 25 per cent annual earnings growth over FY 25-27.

Improved capacity utilisation at Kakimada and healthy traction across key segments will be the pillar of this growth, while the company adding new molecules in the generics space and building capabilities for their future needs will also aid the cause, they said.

Analysis at Kotak Institutional Equities, also cited valuations as expensive at 55 times its FY25 earning per share and retained 'sell' with a target of ₹4,550.

International brokerages such as Goldman Sachs maintained a 'neutral' rating with ₹5,925 target, citing an 8 per cent earnings upgrade for FY25-28, market share gains, and benefits from generics going off-patent (2026-2029).

Jefferies retained a 'hold' at ₹6,280, noting strong custom synthesis growth and a better product mix but flagged pricing pressure in generics and the need to diversify beyond Sacubitril Valsartan by FY27, according to reports.

## YOUR MONEY

### UPDATED INCOME-TAX RETURN

# Ensure accuracy as revisions are not permitted

SANJAY KUMAR SINGH & KARTHIK JEROME

Finance Minister Nirmala Sitharaman has proposed extending the deadline for filing updated income-tax returns (ITRs) from two to four years.

"In the financial year 2024-25, a person can file an updated return for assessment years 2022-23 and 2023-24. The Finance Bill 2025 proposes to extend this deadline to 48 months from the end of the relevant financial year," says Naveen Wadhwa, deputy general manager, Taxmann.

an updated return and paying the additional tax," says Vivek Jalan, partner, Tax Connect Advisory Services LLP.

Wadhwa informs that an updated return gives taxpayers more time by allowing them a return after the deadlines for belated and revised returns have passed.

**Conditions attached**  
Only those with additional tax owed or reduction in loss claim can file an updated return. "The

### MIND THE EXTRA TAX BURDEN

Timeframe from end of relevant assessment year	Additional tax payable (% of additional tax payable + interest)
Within 12 months	25
After 12 months and up to 26 months	50
After 26 months and up to 36 months	60
After 36 months and up to 48 months	70

Source: Taxmann

#### What is an updated return?

An updated return, filed under Section 139(8A), allows taxpayers to make amendments if they failed to file a return despite being above the threshold, omitted income, or overstated losses or refunds. "A taxpayer liable to pay higher taxes for earlier assessment years can rectify the situation by filing

## Investing in MFs? Here's your capital gains tax reckoner

After Budget 2025, the distinction between long-term and short-term capital gains remains crucial, especially for those invested in various mutual fund schemes. Here's a look at how these gains will be taxed for different


investor types.  
**Long-term capital gains tax**  
Equity-oriented schemes: For equity-oriented mutual funds (at least 65 per cent of funds in listed domestic equity shares) held for

over 12 months, long-term capital gains will be taxed at 12.5 per cent, subject to changes for certain mutual funds.  
Other than equity-oriented schemes: Any gains from non-equity-oriented schemes held

for more than 24 months will be taxed at the same 12.5 per cent rate.  
**Short-term capital gains tax**  
Equity-oriented schemes: If you sell or redeem your equity-oriented mutual fund

investment before 12 months, it will be subject to short-term capital gains tax at 20%.  
Other than equity-oriented schemes: If you sell or redeem before 12 months, applicable slab rates will apply.

COMPILED BY SUNAMMA CHADHA



### Muthoot Homefin

STATEMENT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED DECEMBER 31, 2024

(Amount in lakhs unless otherwise stated)

Sl. No.	Particulars	Quarter Ended		Year Ended
		December 31, 2024 (Reviewed)	December 31, 2023 (Reviewed)	
1	Total Income from Operations	8,674.20	4,963.53	19,888.32
2	Net Profit for the period (before Tax, Exceptional and Extraordinary items)	1,286.08	601.80	2,559.04
3	Net Profit for the period before Tax (after Exceptional and Extraordinary items)	1,286.08	601.80	2,559.04
4	Net Profit for the period after Tax (after Exceptional and Extraordinary items)	937.16	429.06	1,849.12
5	Total Comprehensive Income for the period (Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax))	937.16	429.06	1,849.12
6	Paid up Equity Share Capital (Face Value of Rs. 10/- Each)	11,915.58	11,915.58	11,915.58
7	Reserves (excluding Revaluation Reserves)	38,346.40	35,169.39	35,671.96
8	Securities Premium Account	21,468.07	21,468.07	21,468.07
9	Net Worth	50,261.98	47,084.97	47,587.54
10	Paid up Debt Capital / Outstanding Debt	1,99,410.80	1,02,220.69	1,31,474.47
11	Outstanding Redeemable Preference Shares	NA	NA	NA
12	Debt Equity Ratio	3.97	2.17	2.76
13	Earnings per equity share (Face Value of Rs. 10/- Each) (for continuing and discontinued operations)			
	Basic (Rs.)	0.79	0.36	1.55
	Diluted (Rs.)	0.79	0.36	1.55
14	Capital Redemption Reserve	NA	NA	NA
15	Debture Redemption Reserve	NA	NA	NA
16	Debt Service Coverage Ratio	NA	NA	NA
17	Interest Service Coverage Ratio	NA	NA	NA
	* Not annualised for interim period			

**Note:**  
a) The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors in their meeting held on February 03, 2025. The Statutory Auditor of the Company has carried out limited review of the above results.  
b) The above is an extract of the detailed format of Quarterly Financial Results filed with Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the financial results are available on the website of BSE Limited ([www.bseindia.com](http://www.bseindia.com)) where the Securities of the Company are listed and is available on the website of the Company at [www.muthoothermfin.com](http://www.muthoothermfin.com)  
c) For the other line items referred in Regulation 52(4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, the pertinent disclosures are made to BSE Limited and is accessible on [www.bseindia.com](http://www.bseindia.com)  
d) These financial results have been prepared in accordance with Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, as amended.

Place: Mumbai  
Date: 03.02.2025

For and on behalf of the Board of Directors  
Sd/-  
Eugen Alexander  
Whole Time Director  
Muthoot Homefin (India) Limited  
Registered Office: Muthoot Chambers, Kurian Tower, Banerji Road, Ernakulam North, Kochi - 682 018, Kerala, India  
Corporate Office: Unit No 19-NE, 19th Floor, The Ruby, Sarangathi Bapat Marg, Near Ruparel College, Dadar West, Mumbai - 400 028, Maharashtra, India  
Corporate Identity Number: U65922KJ2011PC029231; Tel: +91 484 6690 270, +91 22 3911 0900, +91 22 3911 0999; Fax: +91 22 3911 0931  
E-mail: [ncd@muthoothermfin.com](mailto:ncd@muthoothermfin.com); Website: [www.muthoothermfin.com](http://www.muthoothermfin.com)  
Muthoot Family - 900 years of Business Legacy

### ANNVRIDDHI VENTURES LIMITED (FORMERLY KNOWN AS J. TAPARIA PROJECTS LIMITED)

Registered Office: Room No. 202, 4/A, Tara Chand Dutta Street, Kolkata-700 073, West Bengal, India  
Corporate Office: Office No. 300, 3rd Floor, Vardaan, Gujarat-390 307  
Mobile No: +91 780054467  
Website: [www.annvriddhi.com](http://www.annvriddhi.com); Email: [info@annvriddhi.com](mailto:info@annvriddhi.com)

**NOTICE OF POSTAL BALLOT & REMOTE VOTING**

NOTICE is hereby given pursuant to and in compliance with the provisions of Sections 110 and 118 of the Companies Act, 2013 and the Companies (Management and Administration) Rules, 2014, Regulation 44 of The Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") including any statutory modification(s) or amendments thereof for the time being in force, General Circular Nos. 14/2020 dated April 8, 2020 and 17/2023 dated April 15, 2023 and other relevant circulars, including General Circular No. 69/2023 dated September 26, 2023, issued by the Institute of Corporate Affairs ("ICA Circulars"), Regulation 44 of The Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), Secretarial Standard General Meetings ("SS-G") issued by the Institute of Company Secretaries of India and other applicable Laws, Rules and Regulations (including any statutory modification(s) or amendments) thereof for the time being in force and as amended from time to time, applicable to the Members of the Company is being sought for the following Special Resolutions by way of Postal Ballot through remote e-voting process only (Remote e-voting).

Sl. No.	Description of Special Resolution
1.	TO APPOINT MR. JAGDISHPRASAD SHREEGOPAL AGRAWAL (DIN: 1089650) AS NON-EXECUTIVE NON-INDEPENDENT DIRECTOR OF THE COMPANY
2.	TO APPOINT MR. NAVINCHANDRA DILIPSHIN BOCHARE (DIN: 10839215) AS NON-EXECUTIVE NON-INDEPENDENT DIRECTOR OF THE COMPANY
3.	APPROVAL FOR MATERIAL RELATED PARTY TRANSACTION (S) UNDER SECTION 188 OF THE COMPANIES ACT, 2013 AND REGULATION 23 OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS), 2015 AND INDAS 24

In compliance with the above-mentioned provisions and ICA Circular, the electronic copy of Postal Ballot Notice ("Notice") along with the Explanatory Statement has been sent on Tuesday, 04th February, 2025 to those Members whose names appeared in the Register of Members of the Company as on the date of the Notice. Members are requested to provide their assent/consent through remote e-voting (the Cut-off date) and whose e-mail IDs are registered with the Company / RTA / Depositories in accordance with the above-mentioned Circulars. Members can vote only through remote e-voting process. Further, pursuant to the aforesaid circulars sending the physical copies of the Notice, postal ballot forms and pre-paid business reply envelopes have been dispensed with.

This Notice is available on the Company's website at [www.annvriddhi.com](http://www.annvriddhi.com), website of the Stock Exchange of India ([www.bseindia.com](http://www.bseindia.com)) and on the website of the National Securities Depository Limited ("NSDL") at [www.evotingindia.com](http://www.evotingindia.com).

**Instructions for remote e-voting:**  
In compliance with the provisions of Section 106, 110 of the Act read with the Rules and Regulation 44 of the Listing Regulations, the Company has provided the facility to the Members to exercise their vote electronically through remote e-voting only on the e-voting platform provided by NSDL. The detailed procedure for casting of votes through remote e-voting has been provided in the Notice.  
Members whose names appeared in the Register of Members / List of Beneficiary Owner as on the cut-off date i.e. Friday, 31st January, 2025 are eligible to vote in the resolution set out in the Notice through remote e-voting only. The voting rights shall be reckoned on the paid-up/Equity Shares held in the name of the Members as on the cut-off date. Members are requested to provide their assent/consent through remote e-voting. A person who is not a Member as on the cut-off date should treat the Notice for information purpose only.  
The remote e-voting is open from Tuesday, 04th February, 2025 (09:00 a.m.) till end on Saturday, 08th March, 2025 (5:00 p.m.). Members may cast their vote electronically during the aforesaid period. The remote e-voting module shall be disabled at 5:00 p.m. on Saturday, 08th March, 2025 and remote voting shall not be allowed beyond the same. During this period, Members of the Company holding Shares either in physical form or dematerialized form, may cast their vote through remote e-voting.  
Once the vote is cast on the resolution, the Members will not be allowed to change it subsequently or cast the vote again.  
Members who have not registered their email ID are requested to register the same in the following manner:  
a) Members holding Shares in physical mode and who have not registered / updated their email ID with the Company are requested to temporarily update their email addresses through its RTA at [support@parvishares.com](mailto:support@parvishares.com) or to the Company at [office@annvriddhi.com](mailto:office@annvriddhi.com)  
b) Members holding Shares in dematerialized mode are requested to Register / Update their email ID with the relevant Depositories participants with whom they maintain their dematerialized accounts.  
Ms. Kriti Sharma, proprietor of M/s. Kriti Sharma & Associates, Practising Company Secretaries (Membership No.: ACS A1845 COP - 26705), has been appointed as Scrutinizer for conducting the Postal Ballot, through remote e-voting process, in a fair and transparent manner.  
The result of remote e-voting will be announced within two (2) working days from close of voting period. These results will also be displayed along with Scrutinizer's report/notice on the website of the Company ([www.annvriddhi.com](http://www.annvriddhi.com)) and on the website of Stock Exchanges (BSE Limited at [www.bseindia.com](http://www.bseindia.com)) and website of the NSDL ([www.evotingindia.com](http://www.evotingindia.com)).  
In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-Voting user manual for Shareholders available at the download section of [www.evotingindia.com](http://www.evotingindia.com) or call on +922-4866 7000 and 022-2499 7000 or send email at [evoting@nsdl.com](mailto:evoting@nsdl.com).  
Members are requested to carefully read all the notes set out in the Notice and in the particular manner of casting vote through remote e-voting.

By Order of the Board  
Annvriddhi Ventures Limited (Formerly known as J. Taparia Projects Limited)  
Saravesh Manmohan Agrawal (Managing Director)  
DIN: 02766623

Place: Vadodra  
Date: 04th February 2025

### ASSAM POWER DISTRIBUTION COMPANY LIMITED (A Subsidiary of Assam Power Limited Company)

**EXPRESSION OF INTEREST**


The Chief General Manager (PG&S), APDC, invites expressions of interest from the interested firms for the work "Renovation of the conference hall of the Chairman, APDC, at 4th Floor, Bijayan Bhawan, Patna Bazaar, Guwahati."

The interested firms shall be invited to the following items along with the letter of EOI in their limits letter head, containing their contact information:  
a) Presentation of their design for the conference hall.

Financial status of the firm with relevant documentary evidence such as Bank solvency certificates, Average Annual Turnover of the firm of the last 5 FYs signed by ICA with their CA's registration number, ITR acknowledgement pages of the last five FYs, etc.  
No Litigation certificate with APDC.

The EOI must reach this office within 31.01.2025. The date of presentation shall be 03.01.2025 (Saturday) and intimation regarding any change shall be communicated to the bidders.  
Any queries related to the submission of the EOI may be addressed to this office at office hours on working days till 16.02.2025.

Sd/- Chief General Manager (PG&S), APDC, 4th Floor, Bijayan Bhawan, Patna Bazaar, Guwahati-1  
Please put your DM on firm seal help us to serve you better



### SBI

Corporate Centre, Stressed Assets Resolution Group,  
2nd Floor, The Arcade, World Trade Centre, Gurgaon, Haryana-122009

**TRANSFER OF STRESSED LOAN EXPOSURE TO ELIGIBLE BUYERS (PERMITTED ARC/INBCs/Banks/FIs) THROUGH e-AUCTION**

State Bank of India invites Expression of Interest (EOI) from Eligible Participants subject to applicable regulations issued by Reserve Bank of India/regulators for transfer of Stressed Loan Exposure of ₹43.70 crore (Rupees: four hundred thirty three crore seventy lakh only) pertaining to 3(third) individual accounts with aggregate principal outstanding of ₹163.42 Crore (Rupees: one hundred sixty three crore forty two lakh only)

Sl. Branch	Number of Accounts / Portfolio	Exposure in Cr.	Principal Outstanding in Cr.
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<b>Total</b>	<b>3</b>	<b>433.70</b>	<b>163.42</b>

**AND**

Loan exposure of ₹509.42 cr (Rupees: five hundred nine crore forty two lakh only) pertaining to 4(four) pools / portfolios comprising 59(fifty nine) accounts with principal outstanding of ₹158.54 crores (Rupees: one hundred fifty eight crore fifty four lakh only) on e-auction on "as is where is", "as is, as is, as is", "whatever there is" and "without recourse" basis.

Sl. Branch	Number of Accounts / Portfolio	Exposure in Cr.	Principal Outstanding in Cr.
1 SARB Mumbai	10	127.11	32.86
2 SARB Ahmedabad	9	63.36	19.85
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4 SARB Thane	14	179.57	57.39
<b>Total</b>	<b>59</b>	<b>509.42</b>	<b>158.54</b>

All Interested Eligible Participants are requested to submit their willingness to participate in the e-Auction by way of an "Expression of Interest" and after execution of Non-Auction Agreement, las per the timelines mentioned in web-notice and final offer submission by contacting on e-mail id [dgm.srb@sbil.co.in](mailto:dgm.srb@sbil.co.in). Kindly visit our Bank web site <https://bank.sbi> and click on the link "SBI in the news-Auction Notices-ARC&DRT" for further details (web-notice).

Please note that Bank reserves the right not to go ahead with the proposed e-Auction or modify e-Auction date or any e-Auction conditions at its sole discretion, without assigning any reason by updating the corrigendum at <https://bank.sbi>. Click on the link "SBI in the news-Auction Notices-ARC&DRT". The decision of the Bank in this regard shall be final and binding.

Place: Mumbai  
Date: 05.02.2025  
Issued by  
Deputy General Manager (Credit & ARC)

