**FINANCIAL EXPRESS** 

# LIC improves asset quality ahead of IPO

Lowers its net NPA to 0.05%

PRESS TRUST OF INDIA New Delhi, December 5

**AHEAD OF ITS** proposed initial public offering (IPO), insurance behemoth LIC has improved its asset quality for the financial year ended March 2021.

The non-performing assets (NPAs) as of March 31,2021, are ₹35,129.89 crore out of a total portfolio of ₹4,51,303.30 crore, according to the latest Annual Report of Life Insurance Corporation of India (LIC).

The sub-standard assets are ₹254.37 crore whereas the doubtful assets are ₹20,369.17 crore and loss assets are ₹14,506.35 crore.An amount of ₹34,934.97 crore is provided as per IRDAI guidelines in the books of accounts towards nonperforming assets, it said.

The percentage of gross NPA is 7.78% while the net NPA is 0.05% at the end of March 2021. This is lower than gross NPA of 8.17 per cent (as a percentage of its debt portfolio) and net NPA of 0.79% in the previ-

In absolute terms, the NPA



was ₹36,694.20 crore out of a total debt of ₹4,49,364.87 crore in 2019-20. Stress threshold for banks is different from that for insurers. LIC usually makes full provisions for all NPA in the debt book. The corporation has made provisions to the tune of ₹37,341.6 crore, of which ₹34,934.97 crore is towards doubtful, sub-standard, and loss assets.

"The management has reviewed the asset quality and performance of investments in respect of real estate, loans, investments, other fixed assets etc and adequate provision for impairment/diminution in value of investments/assets have been provided for wherever necessary," the annual report said.

The government earlier this year amended the Life Insurance Corporation Act, 1956, to facilitate the listing of LIC.

According to the amendment, the central government will hold 75% in the LIC for the first five years after the IPO and then it will subsequently hold at least 51% at all times after five years of its listing. The government currently owns a 100% stake in LIC.

The authorised share capital of the LIC shall be ₹25,000 crore divided into 2,500 crore shares of ₹10 each, as per the amended legislation. As much as 10% of the LIC IPO issue size will be reserved for policyholders.

Finance Minister Nirmala Sitharaman in the Budget speech had said the IPO of the LIC would be launched in the current financial year. LIC, once listed, has the

potential to become one of the biggest domestic companies by market capitalisation with an estimated valuation of ₹8-10 On LICIPO and strategic sale

of BPCL, Sitharaman recently said, "We are progressing with each one of them...the detailing requires a lot of time." The tying up of loose ends

among different departments consumes its own time and this is being expedited, she Bengal; more in store for next 2 days PRESS TRUST OF INDIA Bhubaneswar/Kolkata, December 5

**HEAVY RAIN POUNDED** the southern part of West Bengal and coastal region of Odisha on Sunday affecting normal life, as cyclone Jawad weakened into a depression, the Met department said.

The cyclonic storm is likely to further weaken into a wellmarked low-pressure area during next 12 hours, as a result of which several districts of south Bengal may receive heavy rain till Tuesday morning.

Heavy rain affected functioning of Paradip port in Odisha while reports of crop loss is received from different parts of the state, an official said.

The West Bengal government has stopped ferry services on the Hooghly river, evacuated people from coastal areas and urged tourists not to visit seaside resorts.

A trawler sank during anchoring in coastal South 24 Parganas but no casualty was reported, an official said.

Fishermen have been asked not to venture into the westcentral and northwest Bay of Bengal, and along and off Andhra Pradesh, Odisha and West Bengal coasts during the next 24 hours.

"The Depression (remnant of cyclonic storm Jawad) over northwest Bay of Bengal near Odisha coast moved northeastwards with a speed of 25 kmph during past 6 hours, and lay centred at 5.30 pm over northwest Bay of Bengal close to Odisha coast about 30 km southeast of Paradip (Odisha), 120 km eastnortheast of Puri (Odisha) and 210 south-southwest of Sagar Island (West Bengal)," the IMD said in its bulletin at 8 pm.

The coastal districts of Odisha were soaked as the remnants of cyclone Jawad reached Puri coast in the afternoon before taking a re-curve in north-northeast direction and reaching Paradip.

Later the system further

gal coast. As the system reached near Puri, devotees and several organisations in the town started prayer seeking blessings of Lord Jagannath to save the state.

progressed towards West Ben-

Cyclone Jawad: Rain lashes Odisha,

South Bengal districts such as North and South 24 Parganas, Purba and Paschim Medinipur, Jhargram, Kolkata, Hooghly, Birbhum, Bankura and Nadia received heavy rain of varied intensity on Sunday.

The weatherman said the districts of North 24 Parganas, Nadia and Murshidabad are likely to witness heavy rain till Tuesday morning.

Squally wind with speed reaching 40 to 50 kilometres per hour gusting to 60 kmph is also likely along and off the West Bengal coast till Monday

afternoon. During its northward journey, the depression caused heavy rainfall across Odisha while the districts of Ganjam, Puri, Khurda, Jagatsinghpur

burnt of the rain fury, affecting normal life. The highest rainfall of 201 mm was recorded in Paradip

and Kendrapara suffered the

between 2.30 pm to 3.30 pm, disrupting loading and unloading of goods at the port. Jagatsinghpur received an average of 100 mm rainfall.

While Paradip got 201 mm of rain, it was followed by Erasama (where the 1999 super cyclone made landfall) with 188 mm, Balikuda (130 mm), Nuagaon (123 mm), Kujang (114 mm) and Jagatsinghpur (66 mm). The Regional Meteorologi-

cal Centre in Bhubaneswar issued a heavy rainfall alert for 14 districts in the state in the next 12 hours. The Met office said Kolkata

where the sky has been overcast since Saturday with intermittent rainfall, received 5.5 mm rain in 24 hours till 8.30 am on

Digha recorded 19.7 mm rain, while Midnapore got 16 mm and Kalaikunda 15 mm rain during the same period, it

A rise in water level was witnessed at various embankments, ponds and water bodies in southern Bengal.

The state administration had asked tourists not to visit seaside resorts such as Digha Mandarmani, Bakkhali, Frazer ganj and other coastal areas on the weekend.

However, with the MeT department forecasting that there will not be a cyclonic storm in West Bengal, tourists were seen wading into waters and taking photographs of the choppy sea in Digha in Purba Medinipur district and Bakkhali in South 24 Parganas, ignoring the warnings of disaster management personnel camping

An official said regular ferry services on Hooghly connecting North 24 Parganas and Hooghly districts had been suspended.

The West Bengal govern ment has evacuated 24,375 people from coastal areas of South 24 Parganas and Purba Medinipurand opened 82 relief centres in the two districts.

The administration has also opened 115 multipurpose cyclone shelters and 135 additional temporary relief shelters to deal with any "emergency-like situation," an official said.

### Tata Motors, Honda mull price hike from January

PRESS TRUST OF INDIA New Delhi, December 5

WITH INPUT COSTS continuing to rise, automakers like Tata Motors, Honda and Renault are looking to increase vehicle prices from January next year to offset the impact. Already, car market leader

Maruti Suzuki and luxury automakers Audi and Mercedes-Benz have announced to hike vehicle prices from next

While Maruti said the price rise planned for January 2022 will vary for different models, Mercedes-Benz said its hike will be on select models by up to 2% due to feature enhancement and rising input costs.

On the other hand, Audi said its price increase effective January 1, 2022 will be up to 3% across its entire model range owing to rising input and operational costs.

When contacted over the issue, Tata Motors President Passenger Vehicles Business Shailesh Chandra said: "Prices of commodities, raw material and other input costs continue to rise. An appropriate price hike to at least partially offset this increase in costs seems inevitable in the near to short The company sells models

like Punch, Nexon and Harrier in the domestic market. Honda

While Maruti said the price rise planned for January 2022 will vary for different models,

**Mercedes-Benz said its** 

hike will be on select

models by up to 2%

studying how much can be absorbed," a company

City and Amaze had last hiked the vehicle prices in August this year.

range from January.

The companies have been forced to take price hike, with substantial increase in prices of essential commodities like steel, aluminum, copper, plastic and precious metals over the last one year. Besides, transportation

Cars India also stated that it is

considering price increase in the near future. "There is a severe impact on input cost due to commodity prices' increase. We are still

spokesperson noted. The maker of brands like

Renault stated that it is also looking at a "substantial" price increase across its vehicle

The French company sells models like Kwid, Triber and Kiger in the Indian market.

cost has gone up in recent times affecting the total cost structures of original equipment manufacturers (OEMs).

## Long waiting period due to semiconductor shortage can affect demand: Maruti Suzuki

PRESS TRUST OF INDIA New Delhi, December 5

**LONGER WAITING PERIODS** with semiconductor shortage affecting production can have a negative impact on car demand, although the supply constraints of chips have gradually improved over the last few months, according to a senior official of car market leader Maruti Suzuki India.

The company currently has

a pending order of around

2.5 lakh units with demand in the market continuing to be buoyant, while its production was over 80% of normal in November.

"The bookings show that the demand continues to be quite robust, both in terms of inquiries and the bookings, but now availability is an issue and waiting periods have gone up," Maruti Suzuki India (MSIL) Senior Executive Director (Marketing & Sales) Shashank Srivastava.

He further said, "So we are a little bit afraid that the longer waiting periods will affect the demand pattern and it can have a negative impact."

Depending on models and variants the waiting period can range from weeks to months in the domestic passenger vehi-

cles market at present. Srivastava, however, said

there have not been booking cancellations as the company has been constantly communicating with its customers.

"Almost every customer is being contacted every week, explaining the situation of why there is a waiting, and when they are likely to get the vehicle. And most consumers, I'm happy to say, understand this and we are also very grateful

that they have not cancelled that booking because of this waiting period," he added.

Besides, the company is trying its "best to increase the production as much as possible", in order to overcome the situation, he

Stating that the supply constraint due to semiconductor shortage has improved, Srivastava said, "If you look at the availability of electronic components, this is affecting the production since August and onwards. Situation is getting a little better — September was 40% of the planned production, October was 60%, November was about 83-84% and December, as we have stated it will be about 80 to

added.

While things are improv-

ing, he said when it will become normal is going to take some more time but it is difficult to predict because the global supply chain is involved.

It is not just Maruti or one vendor of Maruti but also other OEMs in the industry and not just India, but across the globe all OEMs are affected by this, he added. Srivastava also said the current decline in sales is largely because of the supply issue and not a demand issue.

"There is an upswing in the market if you look at a longer period," said, adding in the Apil-November period this year the overall industry sales were around 19 lakh units as compared to 15 lakh units in the year-ago period, which is a growth of over 26%.

Azadi Ka **AUCTION OF STATE GOVERNMENT SECURITIES** The following State Governments/UTs have offered to sell 5 to 24 years

securities by way of auction for an aggregate amount of ₹8,000 crore

Sr. No.	State/ Union Territory	Amount to be raised (₹cr)	Additional borrowing (Green Shoe) option (₹cr)	Tenure (in years)	Type of auction
1.	Assam	500	(40)	5	Yield based
		500	1.00	10	Yield based
2.	Bihar	2,000	(80)	9	Yield based
3.	Jammu and Kashmir	500	10:11	15	Yield based
4.	Kamataka	1,000	54. <b>9</b> (4)	10	Yield based
		1,000	820	11	Yield based
5.	Tamil Nadu	1,000	1520	8	Yield based
6.	Telangana	1,500	4	24	Yield based
	Total	8,000			

Solution (E-Kuber) in multiple-price format on December 07, 2021 (Tuesday). For further details, please refer to RBI press release dated December 03, 2021 (Friday) on RBI website (www.rbi.org.in).

'Don't get cheated by E-mails/SMSs/Calls promising you money.'

### **Aarti Drugs Limited** CIN: L37060MH1984PLC055433 Read. Off.: Plot No. N-198, MIDC, Tarapur, Village Pamtermbhi, Dist. Palghar- 401 506, Maharashtra Tel: (022) 2404 8199

Corp. Off.: Mahendra Industrial Estate, Ground Flr., Plot No. 109- D, Road No. - 29 Sion (East) Mumbai – 400 022. **Website:** www.aartidrugs.co.in **Email ID:** investorrelations@aartidrugs.com NOTICE (For the attention of Equity Shareholders of the Company)

Sub: Transfer of Equity Shares of the Company to the Demat Account of the **Investor Education and Protection Fund (IEPF) Authority** This NOTICE is published pursuant to the provisions of Section 124 (6) of the Compani Act, 2013 ("Act") read with Investor Education and Protection Fund Authority (Accounting

Audit, Transfer and Refund) Amendment Rules, 2016 notified by Ministry of Corporat ffairs with effect from September 7, 2016 ("the Rule") and subsequer notification dated February 28, 2017 ("the Amendment Rules") (collectively referred to a The Rules, amongst other matters, contain provisions for transfer of all shares i

respect of which dividend has not been paid or claimed by the shareholders for seven consecutive years or more in the name of Demat Account of the Investor Education and Protection Fund (IEPF) Authority. Adhering to the various requirements set out in the Rules, the Company has communicated individually, to the concerned shareholders whose shares are liable

to be transferred to the Demat Account of IEPF Authority under the said rules, for

taking appropriate action(s). The Company has uploaded full details of such shareholders and shares due for transfer t Demat Account of IEPF Authority on its website at http://www.aartidrugs.co.in. Shareholder are requested to refer to the web-link https://www.aartidrugs.co.in/index.php?option=com content&view=article&id=112&Itemid=115 to verify the details of un-encashed dividend

Shareholders may note that both the unclaimed dividend and the shares transferred to IEPF

and the shares liable to be transferred to Demat Account of IEPF Authority.

Authority/Demat Account including all benefits accruing on such shares, if any, can be claimed back by them from IEPF Authority after following the procedure prescribed by the Rules. The concerned shareholders, holding shares in physical form and whose shares are liable to be transferred to Demat Account of IEPF Authority, may note that the original share certificate(s) which stand registered in their name will stand automatically cancelled and be deemed non-negotiable. The shareholders may further note that the details uploade by the company on its website should be regarded and shall be deemed adequate notice i respect of issue of the duplicate share certificate(s) by the Company for the purpose of transfer of shares to Demat Account of IEPF Authority pursuant to the Rules. Please note

that no claim shall lie against the Company in respect of unclaimed dividend and share

In case the Company does not receive any communication from the concerned shareholder by **January 31, 2022** the Company shall, with a view to complying with the requirement set out in the Rules, transfer the shares to Demat Account of IEPF Authority by the due date as per procedure stipulated in the Rules. In case shareholders have any queries on the subject matter and the Rules, they may contac

transferred to IEPF Authority pursuant to the said Rules.

PLACE: MUMBAI

DATE: DECEMBER 04, 2021

Company's Registrar and Transfer Agents (RTAs) at Link Intime India Private Limited Unit: Aarti Drugs Limited, C-101, 247 Park, L.B.S. Marg, Vikhroli (West), Mumbai-40008 Tel:- 022-49186000. Email: iepf.shares@linkintime.co.in For AARTI DRUGS LIMITED

> RUSHIKESH DEOLI **COMPANY SECRETAR**

Place: Hyderabad

Date: 04/12/2021

### ED stops actor Jacqueline Fernandez at Mumbai airport from flying abroad **THE ED ON** Sunday stopped first stopped by the immigra

actor Jacqueline Fernandez at the Mumbai airport preventing her from flying abroad, stating that she may be required to join an ongoing money laundering investigation against alleged conman Sukesh Chandrashekhar and others, officials said.

The 36-year-old actor was

tion authorities at the airport on the basis of a Look Out Circular (LoC) issued by the federal probe agency, they said. Agency sleuths then reached

the Mumbai airport and disallowed her travel, asking her to remain in the country as she may be required to join the probe, they added.

(Pursuant to Rule 30 of The Companies (Incorporation) Rules, 2014) BEFORE THE CENTRAL GOVERNMENT REGIONAL DIRECTOR, WESTERN REGION IN THE MATTER OF The Companies Act, 2013, Section 13(4) of Companies Act, 2013 and Rule

30(6) (a) of the Companies (Incorporation) Rules, 2014

IN THE MATTER OF DECCAN SECURITIES PRIVATE LIMITED (CIN:U67120MH1991PTC060065) having its registered office at# 29F, 6th floor, Vaswani Mansions, Dinshaw

Vachha road, Churchgate, Mumbai, Mumbai City, Maharashtra - 400020. Notice is hereby given to the General Public that the company proposes to make application to the Central Government under Section 13 of the Companies Act 2013 seeking confirmation of alteration of the Memorandum of Association of the

Company in terms of the Special Resolution passed at the Extra Ordinary Genera

Meeting heldon 06.11.2021 TO ENABLE THE COMPANY TO CHANGE ITS

REGISTERED OFFICE FROM THE "STATE OF MAHARASHTRA" TO "THE STATE OF TELANGANA". Any person whose interest is likely to be affected by the proposed change of the registered office of the company may deliver or cause to be delivered or send by registered post of his/her objections supported by an affidavit stating the nature o his/her interest and grounds of opposition to the Regional Director, Western Region Everest 5th Floor, 100 Marine Drive, Mumbai – 400 002, Maharashtra, within

Fourteen days from the date of publication of this notice with a copy to the applican company at its registered office at the address mentioned below: # 29F, 6th floor, Vaswani Mansions,

Dinshaw Vachha road, Churchgate, Mumbai City, Mumbai, Maharashtra - 400020

**RAVI PRASAD YALISALA** Date: 05.12.2021 Place: Mumba DIN:01711023

INDIAN INSTITUTE OF INSURANCE SURVEYORS AND LOSS ASSESSORS CIN: U80902TG2005NPL047675 Registered Office: 6-1-73, Office No. 104 & 106, First Floor, Saeed Plaza

LakdikaPul Hyderabad 500004, Telangana, India. Tel: 040-23261072/73. E-mail: admin@iiisla.co.in Website: http://www.iiisla.co.in/ NOTICE OF 13TH ANNUAL GENERAL MEETING

AND E-VOTING INFORMATION Notice is hereby given that the 13th Annual General Meeting (AGM) of the Members o Indian Institute of Insurance Surveyors and Loss Assessors ('the Company") will be held on Monday, 27th December, 2021 at 11: 00 A.M at Hotel Best Western Ashoka Near Metro Station 6-1, 70, Lakdikapul Road, near to Lakdikapul, Hyderabad, Telangana-500004 and also through Video Conferencing/ Other Audio Visual Means (VC/OAVM) pursuant to the provisions of Companies Act, 2013, read with the Genera Circular Nos.14/2020, 17/2020, 20/2020 & 02/2021 issued by Ministry of Corporate Affairs (MCA) on April 8th, 2020, April 13th, 2020, May 5th, 2020 and January 13th, 2021 respec tively to transact the businesses set out in the Notice dated 04th December, 2021.

the Company. These documents are also available on the website of the Company a https://www.iiisla.co.in/ and on the website of National Securities Depository Limited (NSDL) at, https://www.evoting.nsdl.com Members may cast their votes electronically on the business as set forth in the Notice of the AGM through the electronic voting system of NSDL (Re-mote E-Voting). Members

In compliance with the Circulars, electronic copies of the Notice of AGM and the Annua

Report 2020-21 have been sent to all the members whose email IDs are registered with

are hereby informed that: The business as set forth in the Notice of the AGM may be transacted through remote e-voting or voting at the AGM;

ii. The remote e-voting shall commence on Friday, 24th December, 2021 at 09:00 A.M (IST)

iii. The remote e-voting shall end on Sunday, 26th December, 2021 at 05:00 P.M (IST) iv. The cut-off date for determining the eligibility to vote by remote e-voting or by e-voting system at the AGM shall be 04th December, 2021;

The remote e-voting will not be allowed beyond the aforesaid date and time and the remote e-voting module shall be forthwith disabled by NSDL upon expiry of the aforesaid period. vi. the manner in which persons who have acquired shares and become members o the company after the dispatch of notice may obtain the login ID and password (This point does not arise as the Company does not have share capital and cut-of date and Notice Dispatch date is same)

vii. Member may note that: a) The remote e-voting module shall be disabled by NSDL beyond 5:00 p.m. IST on 26th December, 2021 and once the votes on a resolution is cast by the member, the member shall not be allowed to change it subsequently b) The facility for voting will also be made allowed during the AGM, and those members present in the AGM through VC/OAVM facility, who have not cast their vote on the resolutions through remote e-voting and are otherwise not barred from doing so shall be eligible to vote through the e-voting system at the AGM. c) those members present in the AGM physically at the venue who have not cast their vote on the reso lutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through the e-voting system or polling/ballot papers as provided in the AGM. d) The members who have cast their votes by remote e-voting prior to the AGM may also attend the AGM but shall not be entitled to cast their votes again; and e Only persons whose name is recorded in the register of members as on the cut-of

viii. Members who have not yet registered their email addresses are requested to reg ister the same by providing their name, Membership Number, e-mail id to receive the notice calling AGM, Annual Report & other documents permissible to be sen through electronic mode, by sending e-mail to admin@iiisla.co.in (Admin).

date shall be entitled to avail the facility of remote e-voting or voting at the AGM.

ix. In case of any queries or grievances in relation to the voting through Electronic means may be addressed to NSDL Ms. Pallavi Mhatre (Manager), NSDL, 4th Floor 'A' Wing Trade World Karnala Mills Compound, Senapati Bapat Marg, Lower Patel Mumbai-400013 you may call on toll free No.: 1800-222-990 or send a request to evoting@nsdl.co.in For INDIAN INSTITUTE OF INSURANCE SURVEYORS AND LOSS ASSESSORS **AJAY GIRDHAR** 

Director DIN: 08517361 A2/25 Jeevan Jyoti Apartments, Pitampura, North West Delhi, New Delhi-110034, India.

financialexp.epapr.in

### **SBI** invites bids to sell NPA account KSK Mahanadi **Power**

PRESS TRUST OF INDIA New Delhi, December 5

**SBI HAS INVITED** bids from asset reconstruction companies, and other financial institutions to sell an NPA account KSK Mahanadi Power Company, with total outstanding against the company standing over ₹4,100 crore.

"In terms of the bank's policy on sale of financial assets, in line with the regulatory guidelines, we place the account (KSK Mahanadi) for sale to ARCs/ Banks/ NBFCs/ FIs," State Bank of India (SBI) said in an auction

notice. The e-auction of KSK Mahanadi is scheduled to take

place on December 31, 2021. With fund based outstanding of ₹3,815.04 crore and nonfund based outstanding of ₹286.83 crore, company's total loan dues towards SBI stands at  $\mathbf{\xi}4,101.87$  crore as on date, as per SBI. The country's largest lender has set a reserve price of ₹1,423.17 crore for selling this non-performing asset (NPA).

SBI said the interested parties can conduct their due diligence of this asset with immediate effect after submitting an expression of interest by December 6.

### Reserve Bank rate decision, Omicron worries to drive stocks this week: Analysts

PRESS TRUST OF INDIA

New Delhi, December 5

**VOLATILITY IS LIKELY** to continue in the stock market this week amid Omicron uncertainty and the RBI monetary policy meeting will be a key driverforbenchmarkindicesgoing ahead, say analysts. It will be an event-packed

week for the markets, with RBI

policy and several macroeco-

nomic numbers scheduled to be

announced, they added. "Volatility is likely to continue amid Omicron uncertainty, RBI credit policy, and macroeconomic numbers. There are lots of news flows on the Omicron variant which are causing volatility in the market while on the domestic front we will have the outcome of an important monetary policy of RBI that is scheduled on December 8. We will also have our IIP and inflation numbers this week however they will be released on Friday after market hours," said

Research, Swastika Investmart. Equity benchmarks on Friday tumbled after India reported its first case of the Omicron variant of the coronavirus. "We expect volatility to remain high this week as well as we have some important data and events lined up. First, participants will be closely eyeing

Santosh Meena, Head of

It will be an event-packed week for the markets as **RBI** policy and several macroeconomic numbers announced

the monetary policy review

meet outcome on December 8.

On the macroeconomic front,

IIP number and CPI inflation are scheduled for December 10,"Ajit Mishra, VP Research, Religare Broking said. Yesha Shah, Head of Equity Research, Samco Securities said that with a slew of events on the horizon, traders should brace themselves for an action-packed week. Market players will

attempt to read between the

lines of the RBI's monetary pol-

icy outcome. "RBI's monetary policy meeting which is scheduled to start this week will be a key market driver in the coming days as investors await MPC's policy decision considering the uncertainty surrounding the new virus which persists in the global economy. Major domestic data points awaiting its release this week are November's inflation data and October's industrial & manufacturing production data," said Vinod Nair, head of research at

Geojit Financial Services.

**LDPE Extrusion** Coating grade of Sabic 7019 EC 7Mfi

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