



## BRITANNIA INDUSTRIES LIMITED

(Corporate Identification Number: L15412WB1918PLC002964)  
Registered Office: 5/1A, Hungerford Street, Kolkata - 700 017.  
Phone: +91 33 22872439/2057 Fax: +91 33 22872501  
Website: [www.britannia.co.in](http://www.britannia.co.in); E-mail: [investorrelations@britindia.com](mailto:investorrelations@britindia.com)

### Public Notice for Issue of Duplicate Share Certificates

Members of the general public and existing shareholders of Britannia Industries Limited ("Company") are hereby informed that the Original Share Certificates, details of which are given hereunder have been reported lost/misplaced/stolen/not received and that pursuant to requests received from concerned shareholders, the Company intends to issue duplicate share certificates in lieu of the said original Share Certificates (Face Value Rs. 2/-) in their favour:

Folio No.	Shareholders Name	Face Value	Distinctive Nos.	Certificate No.(s)	No. of Shares
K000265	Kadiampatti N. Rajendran	Rs. 2/-	115878251- 115878405	1898	155

Any person having objection to issue of duplicate Share Certificates, as mentioned herein above, may submit the same, in writing, with the Company marked to the 'Secretariat Department' at its Registered Office or send an email at [investorrelations@britindia.com](mailto:investorrelations@britindia.com) within 7 days from the date of publication of this Notice. In the meanwhile, members of the public are hereby cautioned against dealing in the above mentioned Share Certificates.

For Britannia Industries Limited  
Sd/-  
T.V. Thulsidass  
Company Secretary and Compliance Officer

Place: Bengaluru  
Date : 08.11.2022

## BINANI INDUSTRIES LIMITED

(Regd. Office :37/2, Chinar Park, New Town,  
Rajarhat Main Road, P.O. Hatia  
Kolkata- 700157)  
Tel:08100226795  
CIN:L24117WB1962PLC025584;  
E-mail: [pb@binani.net](mailto:pb@binani.net);  
[www.binaniindustries.com](http://www.binaniindustries.com)

Notice is hereby given that pursuant to Regulation 29 read with Regulation 47 of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (Listing Regulations), that a meeting of the Board of Directors of the Company is scheduled to be held on Friday 11th November, 2022, inter- alia to consider and approve Unaudited Financial Results (standalone and consolidated) for the quarter and half year ended, September 30, 2022. This information is also available on the Company's website i.e. [www.binaniindustries.com](http://www.binaniindustries.com) and on the website of Stock Exchanges where the shares of the Company are listed.

For Binani Industries Ltd.  
Sd/-  
Visalakshi Sridhar  
Managing Director, CFO  
& Company Secretary  
DIN:07325198

Place: Mumbai  
Date: 7th November, 2022

## KERALA WATER AUTHORITY e-Tender Notice

Tender No: SE/HC/KWD/32/2022-23  
Jal Jeevan Mission (JJM)-Phase II - Providing FHCT by Augmentation of existing WSS at Chakkittapara Grama Panchayath & Muthukkad Zone-Supplying Laying Testing and Commissioning of CWGM/CWPM, Distribution from various Zones. Ph.III Pipeline Work EMD : Rs. 500000 Tender fee : Rs. 16540+(2978/GST Last Date for submitting Tender : 03-12-2022 05:00:pm Phone : 0495 2371046 Website : [www.kwa.kerala.gov.in](http://www.kwa.kerala.gov.in)

Superintending Engineer  
PH Circle  
Kozhikode

KWA-JB-GL-6-1016-2022-23



### E-Tender Notice

Reference no. CM(M)/Moong/SA-3/2022/2781 Date: 06.11.2022  
The Department of: The Punjab State Cooperative Supply and Marketing Federation Limited (MARKFED) invites online bids for Sale of Whole Moong 2022.

Item	Quantity (Mts)
(I) Whole Moong	2747.87

Closing date & time: 22.11.2022 & 11.00 AM  
Date of opening of Tender 22.11.2022 & 02.30 PM

For details log on to <http://eproc.punjab.gov.in> & [www.markfedpunjab.com](http://www.markfedpunjab.com)  
Note: Any corrigendum to the Tender Notice shall be published on the above website only.

GST-04AAAT3454G1ZR

MANAGING DIRECTOR,  
MARKFED, CHANDIGARH



EXPERIENCE THE NEW

BSE Limited

CIN L67120MH2005PLC155188

(Formerly known as Bombay Stock Exchange Limited)  
Registered office: Floor 25, P J Towers, Dalal Street, Mumbai 400001

Extract of Standalone and Consolidated Unaudited Financial Results for the quarter and six months ended September 30, 2022

₹ in Lakh

S. No.	Particulars	Standalone			Consolidated		
		Quarter ended	Six months ended	Quarter ended	Quarter ended	Six months ended	Quarter ended
		September 30, 2022	September 30, 2022	September 30, 2021	September 30, 2022	September 30, 2022	September 30, 2021
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
	Continuing Operation						
1	Total Income	21,504	36,280	20,811	23,982	43,752	22,580
2	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items and share of net profits of investments accounted for using equity method)	7,867	10,636	8,683	3,588	7,844	7,335
3	Net Profit for the period before Tax (after Exceptional and/or Extraordinary items and share of net profits of investments accounted for using equity method)	7,867	10,636	8,683	5,089	10,440	9,095
4	Net Profit for the period after tax (after Exceptional and/or Extraordinary items and share of net profits of investments accounted for using equity method)	5,619	7,756	6,281	2,939	6,941	6,296
	Discontinued Operation						
5	Profit from discontinued operation	-	-	-	-	-	-
6	Net Profit from total operation for the period after tax (after Exceptional and/or Extraordinary items)	5,619	7,756	6,281	2,939	6,941	6,296
	(a) Attributable to the shareholders of the Company	5,619	7,756	6,281	3,381	7,785	6,514
	(b) Attributable to the non controlling interest	-	-	-	(442)	(844)	(218)
7	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	5,624	7,834	6,294	3,741	8,775	6,297
	(a) Attributable to the shareholders of the Company	5,624	7,834	6,294	3,874	8,937	6,517
	(b) Attributable to the non controlling interest	-	-	-	(133)	(162)	(220)
8	Equity Share Capital (Face value of ₹ 2 each)	2,709	2,709	900	2,709	2,709	900
9	Earnings Per Equity Share (Face value of ₹ 2/- each) (not annualized) (in ₹ )						
	Continuing Operations						
	(a) Before Exceptional Items						
	- Basic :	4.09	5.64	4.57	2.46	5.67	4.74
	- Diluted :	4.09	5.64	4.57	2.46	5.67	4.74
	(b) After Exceptional Items						
	- Basic :	4.09	5.64	4.57	2.46	5.67	4.74
	- Diluted :	4.09	5.64	4.57	2.46	5.67	4.74
	Total Operations						
	(c) After Exceptional Items						
	- Basic :	4.09	5.64	4.57	2.46	5.67	4.74
	- Diluted :	4.09	5.64	4.57	2.46	5.67	4.74

Notes:  
1. The above is an extract of the detailed format of financial results for the quarter and six months ended on September 30, 2022. The full format of financial results for the quarter and six months ended on September 30, 2022 are available on the Company's website at [www.bseindia.com](http://www.bseindia.com) and at the website [www.nseindia.com](http://www.nseindia.com) of National Stock Exchange of India Limited.

For and on behalf of Board of Directors of  
BSE LIMITED  
Sd/-  
S. S. Mundra  
Chairman

Place :- Mumbai  
Date : November 07, 2022



FRANKLIN  
TEMPLETON

### Franklin Templeton Mutual Fund

Registered Office: One International Center, Tower 2, 12th and 13th Floor,  
Senapati Bapat Marg, Elphinstone Road (West), Mumbai 400013

### Addendum to the Scheme Information Document / Key Information Memorandum of Franklin India Life Stage Fund of Funds and Franklin India Dynamic Asset Allocation Fund of Funds (Contd.)

Investment Pattern and Asset Allocation (Contd.)	50% weight will be applied to 30% (P/E based allocation) and 50% weight to 72% (P/B based allocation) to arrive at a combined weighted average equity allocation of 51%. Debt allocation will constitute the balance of 49%.	If Nifty 500 Index weighted average P/B as on 30th April stands at 2.7x, the corresponding equity allocation as per the band will be, say, 72%.
	On defensive considerations, the scheme may invest in approved money market instruments and Fixed Deposits of Scheduled Banks to protect the interest of the investors in the scheme.  It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially (subject to and within the maximum limits prescribed above) depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. The asset allocation pattern described above may alter from time to time on a short-term basis on defensive considerations (As per SEBI circular number SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021), keeping in view market conditions, market opportunities, applicable regulations and political and economic factors (i.e., for reasons other than downgrade in rating) and would, in such cases, shall be rebalanced within 30 calendar days from date of deviation. However, if the asset allocation pattern is to be altered for other reasons, as this is a fundamental attribute, the procedure outlined in the paragraph on fundamental attributes below, shall be followed.  <b>Portfolio Rebalancing</b>  In the event of deviations the portfolio will be rebalanced in line with SEBI circular number SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), rebalancing period shall be 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment committee shall then decide on the course of action. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.  All the reporting and disclosure requirements as mentioned in the SEBI circular number SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022 shall be complied with. This includes disclosure to investors in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme.  <b>TEMPORARY INVESTMENTS:</b> When the Fund Managers believes market or economic conditions are unfavourable for investors, the scheme may invest up to 100% of the Fund's assets in a temporary defensive manner by holding all or a substantial portion of its assets in cash, cash equivalents or other high quality short-term investments. Temporary defensive investments generally may include commercial paper, bank obligations, repurchase agreements and other approved money market instruments, including Mibor/call linked instruments, fixed deposits of banks etc. The manager also may invest in these types of securities or hold cash while looking for suitable investment opportunities or to maintain liquidity. In these circumstances, the Fund may be unable to achieve its investment goal.	50% weight will be applied to 30% (P/E based allocation) and 50% weight to 72% (P/B based allocation) to arrive at a combined weighted average equity allocation of 51%. Debt allocation will constitute the balance of 49%.  The equity allocation level of 51% thus obtained from quantitative model is further subject to modification by the fund manager to the extent of +/- 15% based on his/ her qualitative analysis.  It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially (subject to and within the maximum limits prescribed above) depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. The asset allocation pattern described above may alter from time to time on a short-term basis on defensive considerations (As per SEBI circular number SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021), keeping in view market conditions, market opportunities, applicable regulations and political and economic factors (i.e., for reasons other than downgrade in rating) and would, in such cases, shall be rebalanced within 30 calendar days from date of deviation. 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The Investment Committee, if so desires, can extend the timelines up to sixty (60) Business Days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.  All the reporting and disclosure requirements as mentioned in the SEBI circular number SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022 shall be complied with. This includes disclosure to investors in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme.  <b>TEMPORARY INVESTMENTS:</b> When the Fund Managers believes market or economic conditions are unfavourable for investors, the scheme may invest up to 100% of the Fund's assets in a temporary defensive manner by holding all or a substantial portion of its assets in cash, cash equivalents or other high quality short-term investments. Temporary defensive investments generally may include commercial paper, bank obligations, repurchase agreements and other approved money market instruments, including Mibor/call linked instruments, fixed deposits of banks etc. The manager also may invest in these types of securities or hold cash while looking for suitable investment opportunities or to maintain liquidity. In these circumstances, the Fund may be unable to achieve its investment goal. As per SEBI circular number SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021 such changes in the investment pattern will be for short term and for defensive considerations only and shall be rebalanced within 30 calendar days from date of deviation.
Benchmark	CRISIL Hybrid 35+65 – Aggressive Index  The fund invests across equity and debt asset classes. The allocation to equity and debt varies based on the relative valuation. Hence, Crisil Hybrid 35+65 - Aggressive index is an appropriate benchmark.	CRISIL Hybrid 50+50 - Moderate Index  The index is designed to provide 50% exposure to BSE 200 TRI and 50% exposure to Crisil Composite Bond Fund index. The fund would follow a dynamic asset allocation strategy with the equity asset class exposure being actively managed. Benchmark index for this dynamic allocation strategy should have exposure to both equity and fixed income components. CRISIL Hybrid 50+50 index provides exposure to both asset classes in equal ratio, and thus works out to be a suitable index for the fund.

The aforesaid changes in scheme features constitute change in fundamental attributes of the FIDAAF in accordance with Regulation 18 (15A) of SEBI (Mutual Funds) Regulation, 1996. The investors may note that expenses in relation to the proposed change is not required to be borne by the unitholders.

In terms of prevailing regulatory requirements, investors in FIDAAF and all Plans under FILSF are given an option to exit at the prevailing Net Asset Value (NAV) without any exit load, in case they do not wish to approve the merger(s) or continue in the surviving scheme in view of the change in the fundamental attributes. The period of this no load exit offer is from November 17, 2022 to December 16, 2022 (both days inclusive). The redemption request for this purpose may be submitted at any of Official Points of Acceptance of Transactions (OPAT) of Franklin Templeton Mutual Fund, and the NAV applicable will be based on the day and time the application is received at any of the designated OPAT. Unitholders who do not exercise the exit option on or before December 16, 2022 would be deemed to have consented to the proposed change.

However, the exit option without load will not be available to investments in FIDAAF made on or after November 17, 2022. Unitholders who have pledged their units will need to procure a release of their pledge prior to submitting their redemption request.

The Merger and changes in scheme features have been approved by the Board of Directors of the Franklin Templeton Asset Management (India) Pvt. Ltd. (investment manager for schemes of Franklin Templeton Mutual Fund) and Franklin Templeton Trustee Services Pvt. Ltd. (the Trustee to the schemes of Franklin Templeton Mutual Fund).

Relevant modifications in other Sections of Scheme Information Document and Key Information Memorandum pertaining to the above-mentioned proposed change in features shall be made.

All the other terms and conditions of the Scheme Information Document and Key Information Memorandum of the Scheme, read with the addenda issued from time to time, will remain unchanged.

This addendum forms an integral part of the Scheme Information Document and Key Information Memorandum issued for the Scheme, read with the Addenda.

This addendum is dated November 7, 2022.

For Franklin Templeton Asset Management (India) Pvt. Ltd.

(Investment Manager of Franklin Templeton Mutual Fund)

Sd/-

Authorised Signatory

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



# SBI, BoB see upgrades in earnings, target price

Strong Q2 showing has analysts upbeat; stocks touch record highs

NIKITA VASHISHT  
New Delhi, 7 November

State Bank of India's (SBI's) and Bank of Baroda's (BoB's) remarkable performance during the July-September quarter (Q2) has resulted in earnings and target upgrades from brokers.

Analysts see up to 31 per cent (target ₹805), and 17.6 per cent (target ₹184) upside in SBI and BoB stock, respectively, over a one-year period. Both banks had announced their respective Q2 numbers on Saturday.

At the bourses, shares of SBI hit a fresh record high of ₹623, surging 4.8 per cent in intra-day trade on Monday. Those of BoB touched a new 57-month high of ₹161.5, up 12 per cent intraday.

They settled 3.3 per cent, and 9.4 per cent higher, respectively, against 0.47 per cent gain in the Nifty50 index. The Nifty Bank and Nifty PSU Bank indices advanced 1 per cent and 4.5 per cent, respectively.

Global brokerage Jefferies has raised FY23 earnings estimates by nearly 16 per cent, and FY24-25 estimates by 10-14 per cent for SBI.

It sees 14 per cent compound annual growth rate (CAGR) in loans over FY22-25.

This, along with margin expansion, and lower credit cost should aid return on assets (RoAs) of 0.89 per cent/return on equity (RoE) of 16.3 per cent in FY24, they said. They are valuing SBI at ₹760 in its base-case scenario, and at ₹860 in the higher end. The bear-case scenario values SBI at ₹520.

Meanwhile, HSBC has



## SAFE TO BANK ON

Bank	Metric	New estimate		Change in estimate	
		FY23	FY24	FY23	FY24
SBI	Loan growth	18%	15%	448 bps*	250 bps
		16%	13%	100 bps	100 bos
SBI	NIM	3%	3%	0	- 6bps
		3%	3%	27 bps	24 bps
SBI	NII (₹cr)	144,500	162,400	2.50%	3.30%
		42,500	47700	10.00%	12.00%
SBI	PAT (₹cr)	48,900	51,600	8.70%	1.80%
		13,900	14,600	26.00%	33.00%
SBI	Basic EPS (₹)	54.85	57.83	8.70%	1.80%
		26.88	28.29	26%	33%

Note: \*bps is basis points, NIM is net interest margin, NII is net interest income, PAT is profit after tax, and EPS is earnings per share

Source: HSBC

raised its earnings per share (EPS) estimates for SBI by 8.7 per cent/1.8 per cent/3.3 per cent for FY23/24/25. It has increased loan growth estimates to 15.3 per cent CAGR over FY22-25 (estimated) against 12.9 per cent earlier.

"SBI's positive surprise on core profitability has played out faster than our estimates, leading to a beat of 6 per cent on net interest income (NII) and 10 per cent on PAT (profit after tax) in Q2. We continue to stand by that thesis on the following: NIM could continue to see some more benefits of levers with slower repricing of

deposits. Capital is adequate and not needed immediately. And, credit costs could continue to undershoot long-term trends for a longer period," it said.

Kotak Institutional Equities cautioned that a strong re-rating of the bank has been seen in recent quarters, driven by earnings upgrades, on the back of lower credit costs. "Since, we are getting closer to peak RoEs, re-rating is likely to get a lot slower," their analysts wrote in a post-results note.

SBI reported 75 per cent YoY earnings growth, led by operating profits doubling.

Revenues grew 12 per cent YoY with NII growth at 13 per cent, whereas non-interest income grew 8 per cent. Net interest margin (NIM) expanded 30-basis points (bps) quarter-on-quarter (QoQ) to 3.3 per cent. Loans grew 20 per cent YoY, which is at a decade high.

Asset quality metrics showed further improvement, with the gross NPL ratio declining 40 bps sequentially to 3.5 per cent, and net NPL ratio declining 20 bps to 0.8 per cent. RoE is at 18 per cent, and RoA at 1 per cent of loans.

As regards BoB, Motilal Oswal Financial Services has increased its FY23 earnings by 10 per cent, factoring in higher NII and lower credit cost. It has maintained its estimates for FY24.

BoB reported a PAT of ₹3,313 crore, driven by higher NII (₹1,630 crore; up 34 per cent YoY/15.1 per cent QoQ), and lower provisions. Margins increased 31 bps QoQ to 3.33 per cent. Loan book grew 21 per cent YoY and 4.6 per cent QoQ. Retail loans (up 7.4 per cent QoQ) and international loans (up 8.6 per cent QoQ) were the key growth drivers.

While overall deposit growth was also robust (up 13.6 per cent YoY/5.6 per cent QoQ), retail term-deposit growth was muted at 1.2 per cent QoQ.

"We raised FY23/24/25 EPS (earnings per share) estimates by 26/33/26 per cent, respectively. This is largely driven by increase in loan growth estimates (13.7 per cent CAGR vs 12.7 per cent earlier) and rise in NIM estimates (average NIM of 3.3 per cent vs 3.1 per cent earlier),"

# Select segments within PSU theme could outperform

SANJAY KUMAR SINGH

PSU (public sector unit) thematic funds have given investors a category average return of 24.7 per cent year-to-date (YTD), compared to the Nifty 50 total return index's (TRI) YTD of 5.8 per cent. A large part of this performance has come over the past three months when the category returns rose 13.3 per cent on an average.

## Riding the economic recovery

PSU stocks are largely present in the core sectors of the economy and are procyclical. "When an economic uptick happens, as is currently the case, they do well," says Dhimant Kothari, fund manager, Invesco Mutual Fund. He adds that if the economy continues to perform, PSU stocks will follow suit.

## Positive outlook for PSBs

Fund managers believe all the important levers of performance are in place for public sector banks (PSBs). "After the recent mergers, the number of PSBs has reduced. They are well capitalised and their balance sheets have become stronger," says Kothari.

Credit growth was weak for four-five years. Hence, not much non-performing assets (NPAs) were created

from the recent pool of loans. "The past NPAs have already been provided for," says Kothari.

Corporate credit growth, where PSBs play a larger role, has turned around over the past year. "This growth has pumped up the earnings of PSBs," says Vidya Bala, co-founder,

Primeinvestor.in.

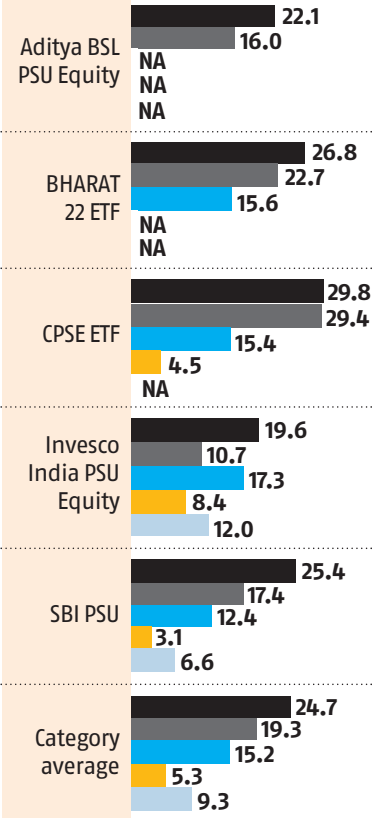
## Defence stocks could outperform

Defence spending had taken a backseat during the pandemic. "Now, the focus is back on defence spending. The government is seriously pursuing Make in India, which is expected to boost the indigenous defence sector. Order books of defence companies have started

## IN NUMBERS

Returns (in %)

■ YTD ■ 1-year ■ 3-year  
■ 5-year ■ 10-year



Returns above one year are annualised. Returns of active funds are for regular growth plans  
Source: Morningstar AWS

growing," says Kothari.

## Participation in capex revival

PSUs could also gain from the capex cycle. "We are positive on domestic cyclical and capex-related PSU names," says Chintan Haria, head-product development and strategy, ICICI Prudential Mutual Fund. The current demand-supply equation also favours power producers. "The plant load factor (PLF) of coal-based power plants is at a 10-year high," says Kothari.

A proposed legislation could improve the power sector's outlook.

"The Electricity Amendment Bill, 2022, currently with a parliamentary standing committee, could improve power producers' prospects," says Gautam Kalia, senior vice president and head – super investors, Sharekhan by BNP Paribas. PSU stocks are not grossly overvalued. "PSU names are in the fair value range and it would not be surprising if they continue to do well and get multiples, which typically a growth-oriented company enjoys, owing to the recent improvement in operational performance," says Haria.

## Select segments are at risk

Avoid segments exposed to commodity stocks. "If inflation reverses and commodity prices fall, PSU stocks linked to natural resources could correct sharply," says Vaibhav Porwal, co-founder, dezerv, a wealth-tech firm.

Changes in government regulations, which affect these companies in a big way, also pose a risk, he adds. PSBs, too, could face a few challenges.

"Interest rates have gone up. Small finance banks are willing to offer high interest rates to garner deposits. This will make it challenging for PSBs to gather low-cost deposits and maintain their net interest margins," says Bala.

Some segments could be volatile. "Oil and gas could be volatile due to possible swings in crude prices and regulatory changes like the windfall tax," says Kalia.

## Invest selectively

Underperformance by some segments could pull down the future returns of the PSU theme. Experts say investors should focus on a narrower theme like PSBs. "Consider PSU bank funds if you don't have adequate exposure to them through diversified-equity funds," says Kalia. Porwal suggests that instead of investing in a theme, which is bound to fall out of favour after a while, investors should opt for a strategy. "Invest in a value-oriented fund, which will also give you exposure to domestic manufacturing. But the fund manager will have greater room to manoeuvre and he won't have to distinguish between public-sector and private-sector companies," he says.

**Registered Office:** 404, Dev Plaza, 68, S.V Road, Andheri (W), Mumbai 400 058,  
**Phone:** +91 22 4223 3333 **Fax:** +91 22 4223 3300  
**E-mail:** info@zodiacventures.in  
**Web:** www.zodiacventures.in  
**CIN:** L45209MH1981PLC023923

**NOTICE**

NOTICE is hereby given that pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, a meeting of the Board of Directors of the Company will be held on Monday, 14<sup>th</sup> November 2022 at 5:00 p.m. at the Registered Office of the Company situated at 404, Dev Plaza, Plot No. 68, S. V. Road, Andheri (W), Mumbai - 400058, to consider and approve, inter alia, the Unaudited Financial Results of the Company for the quarter and half-year ended 30<sup>th</sup> September 2022.

The said information is also available on the Company's Website at www.zodiacventures.in and may also be available on website of Stock Exchange i.e. www.bseindia.com.

Pursuant to SEBI (Prohibition of Insider Trading) Regulations, 2015, read with the Company's Code for Prevention of Insider Trading, the Trading Window in respect of dealing in the Equity Shares of the Company has been closed for all the Directors and designated (specified) employees of the Company since 1<sup>st</sup> October 2022, and will remain so until 48 hours after the declaration of the Financial Results of the Company for the quarter and half-year ended 30<sup>th</sup> September 2022.

**For Zodiac Ventures Limited**  
Sd/-  
**Jimit Shah**  
Managing Director

Place: Mumbai  
Date: 7<sup>th</sup> November 2022

**Stressed Assets Management Branch**  
Rajajiplaza, 1<sup>st</sup> Floor, No.1112, Avinashi Road, Coimbatore - 641037.

**RESORT FOR SALE**  
(e-Auction Sale under SARFAESI Act)

Notice is hereby given to the public in general that a resort situated at **Vayalar, Chertala, Alappuzha, Kerala** in the name of **M/s. Vasu Coco Resorts Pvt. Ltd., & Mr. Prasanth Vasudevan**, measuring **284.54 Ares (Approx. 703 cents)** of land with resort buildings and other amenities thereon will be sold on "As is where is" "As is what is" & "Whatever there is" basis on **30.11.2022** for a **reserve price of Rs.42.30 Crores**.

For detailed terms and conditions of the sale, please refer to the link provided in **https://ibapi.in & https://bank.sbi**

Or contact : Shri. N. Ulaganathan, Assistant General Manager, State Bank of India, Stressed Assets Management Branch, Coimbatore.  
**Ph: 0422-2245452, Mob: 9496362888 / 9633785596**  
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**ENDURANCE**  
Complete Solutions

**CIN:** L34102MH1999PLC123296  
**Registered office:** E-92, M.I.D.C. Industrial Area, Waluj, Aurangabad - 431 136 (Maharashtra), India  
**Website:** www.endurancegroup.com, **Email:** investors@endurance.co.in

**EXTRACT OF STANDALONE AND CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30<sup>TH</sup> SEPTEMBER, 2022**

₹ in million (except per share data)

Sr. No.	Particulars	Standalone			Consolidated		
		Quarter ended 30 <sup>th</sup> September, 2022	30 <sup>th</sup> September, 2021	Half Year ended 30 <sup>th</sup> September, 2022	Quarter ended 30 <sup>th</sup> September, 2022	30 <sup>th</sup> September, 2021	Half Year ended 30 <sup>th</sup> September, 2022
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
1	Total Income	19,113.00	15,057.05	35,313.85	23,690.58	18,957.54	44,875.65
2	Net Profit/(Loss) for the period (before Tax and Exceptional items)	1,768.57	1,651.45	2,971.96	1,746.54	1,723.97	3,180.23
3	Net Profit/(Loss) for the period before tax (after Exceptional items)	1,768.57	1,651.45	2,869.11	1,746.54	1,723.97	3,077.38
4	Net Profit/(Loss) for the period after tax (after Exceptional items)	1,312.74	1,223.65	2,122.00	1,314.94	1,333.30	2,348.79
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	1,304.82	1,208.37	2,117.19	1,040.02	986.90	2,000.58
6	Paid-up Equity Share Capital (Face value of ₹10/- per share)	1,406.63	1,406.63	1,406.63	1,406.63	1,406.63	1,406.63
7	Earnings Per Share (of ₹10/- each) (for continuing and discontinued operations) - Basic and diluted (not annualised) - (₹)	9.33	8.70	15.09	9.35	9.48	16.70

**Notes:**

a) The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 7<sup>th</sup> November, 2022. The Statutory Auditors of the Company have carried out a limited review of these financial results.

b) The Consolidated financial results include results of the Company's subsidiaries in Italy, Germany and India.

c) The above is an extract of the detailed format of the Standalone and Consolidated financial results for the quarter and half year ended 30<sup>th</sup> September, 2022, filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the financial results is available on the Company's website at www.endurancegroup.com and on the websites of the Stock Exchanges i.e. www.bseindia.com and www.nseindia.com.

**For and on behalf of the Board of Directors**

**Anurag Jain**  
Managing Director  
(DIN: 00291662)

Place: Mumbai  
Date: 7<sup>th</sup> November, 2022

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— Advertorial

## PUNJAB NATIONAL BANK, KOLKATA, SOUTH CIRCLE, OBSERVES VIGILANCE AWARENESS WEEK

Punjab National Bank, Kolkata South Circle is observing Vigilance Awareness Week on 31st October, the Birthday of Sardar Vallabhbhai Patel. This year Vigilance Awareness week is being observed from 31st October to 6th November, 2022 & the theme is "Corruption free India for a development Nation". The observation of Vigilance Awareness week commenced with the administering of integrity pledge by Shri. Adiya Kumar Padhi, Circle Head & DGM and Shri Sujit Kumar Negi, Dy. Circle Head & AGM and staff member of Circle Office. As a part of Vigilance Awareness Week, PNB South Circle also organized some function like Quiz & Extempore, Health Checkup camp, Health Awareness programme for Female staff members regarding Breast Cancer. A Walkathon was organized on 4th October at 8.30am from Branch Office Garhiat to BO Keyatala via Golpark. This was represented by Shri Aditya Kumar Padhi (Circle Head & DGM), Shri Pradip Mishra (DGM) ZAO Kolkata, Shri Jagbandhu Padhi (AGM, Vigilance) Sh. Sujit Kumar Negi (Dy. Circle Head & AGM) along with all Chief Managers & other staff members.

## VIGILANCE AWARENESS WEEK OBSERVED AT KOLKATA AIRPORT

Vigilance Awareness Week started off on 31st October 2022 at Netaji Subhas Chandra Bose International Airport, Kolkata where all the employees took Integrity Pledge presided over by Shri C. Pattabhi, Airport Director, Kolkata. The week long activities starting from 31st October continued till 6th November. Different events like slogan and essay writing competition for employees of the NSCB Airport, Kolkata, essay and drawing competition for children of Kolkata Airport employees and also a nearby school was held in this week. While the online closing ceremony was held on 06.11.2022, the prize distribution ceremony for the participants of the activities was held yesterday i.e 07.11.2022.

## RS. 5 CRORES WON BY AN ARMY MAN FROM BANKURA, WEST BENGAL

Mr. Rudra Pratap Mahanty serving in Indian Army has won Rs. 5 Crores as the first prize in Nagaland State's "Dear Diwali Special Bumper" lottery in the draw held on 22.10.2022. His winning ticket number is B-824824. He has purchased this lucky ticket from a lottery seller in Jalandhar, Punjab when he was there.

He hails from an agrarian family in Raipur, a village in the Bankura district of West Bengal. Forty-one years old Rudra sometimes buy one or two bumper or special lottery tickets, just for fun. "There were only two tickets left with the seller when I bought it. The seller requested me repeatedly, so I bought the one ticket without any expectation."

Rudra has a unique dream that he never disclosed. He is a huge fan of Caravan and independent personalised travel and camping. "In Jalandhar, I saw how people turned a passenger vehicle into a beautiful caravan with a bed, bathroom, and kitchen - you can call it a lovely house with all facilities on wheels. You can drive your home, and explore unknown beautiful corners of India."

## CHAIRMAN, INDIANOIL, FELICITATES INTERNATIONAL BRONZE WINNING INDIAN CHESS TEAM FROM YERAWADA PRISON, GROOMED UNDER INDIANOIL'S PARIVARTAN - PRISON TO PRIDE CAMPAIGN

SM Vaidya, Chairman, IndianOil, felicitated the six inmates from Yerawada Prison, Pune, who secured Bronze medal for India at the recently concluded Intercontinental Chess for Freedom Online Championship for Prisoners, organised by World Chess Federation (FIDE). This was the first time the tournament witnessed the participation of Indian Prison Teams, who competed with more than 85 teams from 46 countries. The participating Indian teams were groomed and trained under IndianOil's "Parivartan - Prison to Pride" initiative which is the brainchild of Mr Vaidya. Under this outreach, IndianOil is facilitating training programs in various sports such as chess, basketball, badminton, volleyball and carrom across prisons in India to help improve the physical and mental well-being of inmates. During the occasion, Mr Vaidya felicitated Mr Ketan Khaire, who played an instrumental role by imparting training to the jail inmates under the supervision of IndianOil. Mr Vaidya also honoured Mr Shivshankar Patil, Superintendent of Yerwada Jail and two other senior jail officials for supporting this unique cause.

Speaking on the occasion, Mr Vaidya said, "The success of the brilliant Chess Team from Yerawada Jail reinforces our belief in the magical power of sports to inspire hope and optimism amidst the toughest challenges. We are committed to stewarding Parivartan forward and expanding the healing footprint of sports across our prisons". Lauding the mental resilience of the inmates, Mr Vaidya said, "You don't always have to make forward moves to win a game. Like chess, in life, too, you have to take a step back at times to move forward toward a better future."

## BANK OF MAHARASHTRA ORGANISES FINANCIAL LITERACY CAMPAIGN FOR NCC CADETS

Bank of Maharashtra (BoM) organised Financial Literacy Campaign for NCC Cadets of Maharashtra state, with introductory session for 370 NCC Cadets of Pre-Rd Parade Camp at Group Head Quarter (HQ) Pune, on 2nd Novemebr, 2022. Shri AB Vijayakumar, Executive Director, Bank of Maharashtra, presided over the inauguration ceremony of 'Financial Literacy Awareness Campaign' & impressed upon the importance of financial literacy. While addressing the event Shri AB Vijayakumar, Executive Director, Bank of Maharashtra said, "NCC grooms the young cadets for selfless service with firm leadership traits along with their character building. To excel in a fast growing Nation its equally important to have the financial literacy from early age. He asserted on honing Cadets with Banking acumen for their financial awareness with imperative Govt. of India schemes Viz. PMJBY, PMSBY, NPS, SSY, Digital Banking and its usage. He further explained benefits especially of small saving schemes which will enlighten them and help them with prudent banking practices starting from early age and educate others. The initiative has been taken by BoM, as part of 'Financial Literacy Mission Strategy' to educate all Cadets in the financial management. The objectives of Financial Literacy Campaign is to educate students on various applicable saving and education loan schemes along with importance of financial planning, meeting planned and unplanned expenditure through setting of objectives and also to avail benefits under various government financial support schemes using Digital Banking."



