

# Hard decisions on third aircraft carrier

The lack of a consensus on key technical aspects is delaying the construction of an indigenous aircraft carrier

AJAI SHUKLA  
New Delhi, 18 August

A fortnight ago, an opinion column in this newspaper argued for the early construction of a second indigenous aircraft carrier (IAC-2) for the Indian Navy. The first indigenous carrier, IAC-1, which has been constructed by Cochin Shipyard Ltd, will soon be commissioned as *INS Vikrant*. Alongside *INS Vikramaditya*, which was bought from Russia in 2014, the Navy will then operate two 44,000-tonne carriers.



**INS Vikramaditya, India's only aircraft carrier, which would be joined this month by the newly built INS Virat**

The proposed 65,000-tonne IAC-2, which would take at least another decade in construction, would be the fleet's third carrier. With one of those under repair or refit at any given time, the Navy would still have two carriers available and ready for operations.

The measure of an aircraft carrier's power is its air wing. A carrier roughly embarks one aircraft for each 1,000 tonnes of displacement. Both *Vikramaditya* and *Vikrant* displace 44,000 tonnes, allowing each to embark 25-30 fixed wing aircraft, along with 10 helicopters of various kinds. The planned third carrier — the 65,000-tonne IAC-2 — would pack significantly more air power. It would go into battle with 54 fighters (three squadrons of 18 fighters each), enough aircraft for fleet air defence, as well as strikes ashore.

In addition, IAC-2 would embark about 10 helicopters, for anti-submarine warfare (ASW), airborne early warning (AEW) and casualty evacuation tasks. Its larger size would also allow it to embark tactical airborne early warning (AEW) aircraft, such as the Northrop Grumman E-2C Hawkeye — a priceless asset in the air battle.

IAC-2 would be imposing enough on the basis of its integral air power alone. But, in fact, IAC-2 would not fight alone. It would

be the flagship of a carrier battle group (CBG) that would also include submarines, destroyers, frigates and corvettes, in addition to its own weaponry. These capital warships would give the CBG formidable anti-submarine, anti-surface and anti-aircraft firepower.

Yet, there are several reasons the Ministry of Defence (MoD) has not ordered the building of IAC-2. First, there is no consensus within the military on the need for a third carrier. The proposal to build one had been publicly questioned by the former Chief of Defence Staff (CDS), the late General Bipin Rawat; and by successive Indian Air Force (IAF) chiefs. Given this opposition, the Navy has a difficult task ahead to convince the other two services, as well as elements in the Navy itself, that India needs a third, large, expensive carrier.

**If you can't lose it, you can't use it:** Second, the Navy faces a major hurdle in obtaining the budget needed for what critics now bill as a "₹100,000-crore carrier". In fact, that figure is overblown. The cost of IAC-1 has come to about ₹20,000 crore; and the MoD Cost Committee has fixed the cost of IAC-2 at ₹40,000

crore. That caters for IAC-2's larger size (65,000 tonnes, to *INS Vikrant*'s 44,000 tonnes), for its more sophisticated and expensive weapons and sensors, and for inflation. The purported ₹100,000 crore figure also includes the cost of an entire air wing, including fighters, helicopters and combat support aircraft. The Navy will have already paid for two air wings — 45 MiG-29K/KUB fighters were bought a decade back, while another 57 multi-role carrier-borne fighters (MRCBF) are currently being acquired. Since only two CBGs would be sailing at any given time (with the third carrier in the dockyard), the Navy needs only two air wings, not three.

**The Technology Perspective and Capability Roadmap of 2018 (TPCR-18) is silent on the type of carrier the IAC-2 should be**

India's tri-service planners believe that the MRCBF's being evaluated for carrier deck operations — Boeing's F/A-18E/F Super Hornet and Dassault's Rafale — have only a "limited affordability". That leads to a "we cannot afford to lose it" mindset and, hence, to the conclusion, "we cannot afford to use it". The Navy must acquire only platforms that it can afford to lose

and, therefore, to use.

Third, the Navy has unwisely embraced the British and French notion that carriers must be a muscular 65,000 tonnes for the traditional carrier mission of obtaining sea control over a designated oceanic space. Instead of starting with size, naval planners must first identify the carrier's operational role. This flows out of the National Security Strategy (NSS), which is framed by the National Security Council. The NSS dictates the carrier's mission capabilities, from which emerge its size, design, weapons and sensors.

Instead of that derivative process, South Block planners have committed themselves to advice from a US-India "joint working group" (JWG) on carrier design. This is going ahead with a US Navy-style "power projection carrier", with formidable air power, as well as surface and sub-surface strike capability within the CBG. There has been little examination of whether the Navy's requirements would be better met by a French-type "strike carrier", which had an air wing built around the *Etendard*/Super *Etendard* surface strike aircraft, with a few F-8 Crusaders for fighter-type roles that involved protecting the strike aircraft.

The French "shore strike" model is relevant for the Navy, since one of its vital objectives is to keep the service relevant by influencing the all-important land battle. The newest French carrier, *Charles de Gaulle*, services this objective by embarking the Rafale multi-role fighter, which has both air defence and shore-strike capability.

The Technology Perspective and Capability Roadmap of 2018 (TPCR-18), which projects future weapons profiles, is silent on the type of carrier the IAC-2 should be. All that the TPCR-18 says is: Aircraft Carrier, Quantity 01.

**Ignoring an aircraft carrier pedigree:** Fourth, the Navy has failed to live up to its 60-year-old pedigree of operating aircraft carriers. Both IAC-1 and *INS Vikramaditya* should be carrying at least 44 aircraft, going by the benchmark of one aircraft for every 1,000 tonnes of carrier. However, both vessels are short of that benchmark because the Navy — ignoring its own design capability — has contracted with a Russian design bureau for designing the aviation complex

es of both *INS Vikramaditya* and IAC-1.

Fifth, Indian test pilots complain that the Navy has blindly accepted US statements that the E-2C Hawkeye cannot be launched from a ski-jump. They say the US firms have a vested interest in perpetuating that myth, in order to put a catapult as the launch system on IAC-2.

Perfected by the US Navy since World War II, a conventional catapult has a steam-driven piston system along the flight deck, which "catapults" the aircraft to 200 km per hour, fast enough to get airborne.

The catapult that the Indian Navy is considering for IAC-2 uses a powerful electromagnetic field to accelerate the fighter to take-off speed. Developed by General Atomics and called the "electromagnetic aircraft launch system" (EMALS), this is on the latest US Navy carriers, starting from the USS Gerald R Ford.

Both current Indian carriers operate as STOBAR (short take-off but arrested recovery) vessels, but it remains to be decided whether IAC-2 would be a STOBAR carrier, or a CATOBAR (catapult assisted take-off, but arrested recovery) vessel. The possibility of putting an EMALS-assisted CATOBAR system on IAC-2 is being discussed in the JWG.

Finally, IAC-2's size and specifications would depend upon whether the Indian Navy has an operational role for twin-seat Super Hornets, which would make it worth putting in the additional crew requirements that would be needed.

It is noteworthy that the Defence R&D Organisation is developing the indigenous twin-engine deck-based fighter (TEDBF) as a single-seat fighter. The future lies in "manned-unmanned teaming" (MUM-T), which is the joint operation of manned and "unmanned airborne assets" (UAS) towards a shared mission objective.

MUM-T UAS is increasingly regarded as one of the key innovations that will define future airpower. The system will incorporate smart, connected and modular UAS, connected by a distributed network of intelligence that will act as force multipliers for the manned aircraft. Overall, it is expected to enhance the team's capabilities, while keeping the pilot out of harm's way, but still in control.

# Health ministry's draft guidelines may help nurses' work conditions

SHIVA RAJORA  
New Delhi, 18 August

In line with the World Health Organisation's (WHO's) global strategy on "Human Resources for Health: Workforce 2030", the Ministry of Health and Family Welfare (MoHFW) issued draft guidelines earlier this month to improve the working conditions of all categories of nurses in all healthcare institutions across India. The WHO's global strategy calls for a safe and healthy work environment for nurses in order to ensure quality nursing care.

The MoHFW draft guidelines are open for comments from the public and other stakeholders on the ministry's website till August 31.

## What do the draft guidelines say?

The proposals include provisions of basic amenities like separate washrooms and changing rooms for the nursing staff, annual health check-ups, necessary immunisation, adequate infrastructure, personal protective equipment and well-equipped work stations within the healthcare establishments.

In line with the provisions of the Maternity Benefit (Amendment) Act, 2017, the guidelines provide for paid maternity leave and other authorised leave and allowances along with a creche facility for the newborns. These also recommend that all healthcare establishments may, as far as possible, provide accommodation to their nursing staff within or near their premises.

In addition to this, the guidelines call for capping a work day at eight hours and not exceeding 40 hours a week, among other measures. Taking care of mental and emotional exhaustion of the people involved in nursing, the draft guidelines recommend promoting flexible working hours and shift duties, and practising routine transfer or rotation of nurses from high-demand settings to low-demand settings.

Recognising that the nursing profession requires extreme care and diligence, the draft guidelines call upon the healthcare establishments to provide induction training to the newly recruited nurses and identify designated resting rooms for nurses working for a prolonged duration.

To sternly deal with issues of harass-

ment of the nursing staff, the healthcare establishments will have to establish internal complaints committees in accordance with the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.

## Why were the new guidelines needed?

WHO had designated 2020 as the "International Year of the Nurse and the Midwife" in recognition of their role during the pandemic and their central role in achieving universal health coverage.

India's nursing workforce is about half of its active health workforce, which was estimated at 3.04 million in 2017-18 by the National Sample Survey Office (NSSO).

Still, the sector is dogged by structural challenges like weak regulation, gap in education and training, and the actual services rendered by them. This leads to poor quality of training, inequitable distribution of workload, inequitable pay and non-standardised practices in health institutions.

The draft guidelines are an important move to address some of these issues. India reportedly still needs an additional 2.4 million nurses to meet the WHO norm of four nurses for every 1,000 patients, and since most of the nursing education institutions are private and weakly regulated, the quality of training of nurses is diminished leading to severe gaps in the provision of care services.

## What to expect?

Speaking over the phone to *Business Standard*, Shalini (*she uses only her first name*), a nurse at a private hospital in Delhi, expressed "hope" that these new guidelines would change things for the better. She spoke of how the medical units "lack even basic amenities like water supply, disinfectants and dressing rooms". She added that floating of norms regarding workload and minimum wages is rampant in the sector, which is marred by severe staff shortage leading to erratic work hours, thus causing intense emotional and mental exhaustion.

With these new draft guidelines being put out, she hopes that the medical institutions will take note and the harsh work conditions that hundreds of thousands like her face might ease in the future.



**The guidelines call for capping a work day at eight hours and not exceeding 40 hours a week, among other measures**

**IIFL FINANCE**  
IIFL FINANCE LIMITED  
CIN: L67100MH1995PLC093797  
Regd. Office : IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, Thane Industrial Area, Wagle Estate, Thane - 400 604  
Tel: (91-22) 4103 5000 • Fax: (91-22) 2580 6654 • Website: www.iifl.com

**CORRIGENDUM**  
Subject : Corrigendum to the statement related to "Gold Loan in 5 minutes" under Gold Loan Mela Scheme published in newspapers in the month of June and July 22

This refers to our earlier advertisements/publications regarding using the statement "Gold Loan in 5 minutes" under Gold Loan Mela Scheme published in newspapers in the month of June and July 22. In this connection, we would like to clarify that the loan approval happens in 5 minutes and not the entire customer onboarding journey. The word approval was inadvertently missed in the advertisement.

For IIFL Finance Limited  
Sd/-  
Sneha Patwardhan  
Company Secretary and Compliance Officer  
Date: August 19, 2022  
Place: Mumbai

**BEFORE THE NATIONAL COMPANY LAW TRIBUNAL**  
DIVISION BENCH - I, CHENNAI  
CP (CAA)/66(CHE)/ 2022  
In  
CA (CAA)/119(CHE)/2021  
IN THE MATTER OF THE COMPANIES ACT, 2013  
And  
In the matter of sections 230 to 232 and other applicable provisions of the Companies Act, 2013  
And  
In the matter of Scheme of Amalgamation of **Brio Bliss Life Science Private Limited with Shield Health Care Private Limited** and their respective Shareholders

**Shield Health Care Private Limited**  
A Company incorporated under The Indian Companies Act, 1956, Having its Registered Office at M49 - M50, 2nd Floor, Classic Royal, L.B. Road, Indira Nagar, Adyar, Chennai- 600 020, Tamil Nadu.  
... Petitioner / Transferee Company

**NOTICE**  
Notice is hereby given that by an order dated 13th day of July 2022, the Chennai Bench of the National Company Law Tribunal has fixed the date of hearing of the Company Petition filed by the Petitioner Company (**Shield Health Care Private Limited**) under Section 230 to 232 of the Companies Act, 2013 for the sanction of Scheme of Amalgamation of **Brio Bliss Life Science Private Limited with Shield Health Care Private Limited** and their respective Shareholders, on the 7th day of September 2022.

Any person desirous of supporting or opposing the said Petition should send to the Petitioner's Advocates, notice of his intention, signed by him or his Advocate, with his name and address, so as to reach the Petitioner's Advocates not later than two days before the date fixed for hearing of the Petition. Where he seeks to oppose the Petition, the grounds of opposition or a copy of his affidavit shall be furnished with such notice. A copy of the Petition will be furnished by the undersigned to any person requiring the same on payment of the prescribed charges for the same.

Dated this 19th day of August, 2022 at Chennai

**PAWAN JHABAKH**  
Counsel for the Petitioner  
New No. 115, First Floor, Luz Church Road, Mylapore, Chennai – 600 004.

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**NMDC Limited**  
(A Government of India Enterprise)  
NMDC Iron & Steel Plant, Post - Nagarnar (Bastar) C.G. PIN 494001  
Email: srinivasprata@nmdc.in; wskhwale@nmdc.co.in  
rameshvatwani@nmdc.in; galjendrasethiya@nmdc.co.in  
CIN:L13100TG1958GOI01674; GSTIN: 22AAACN7325A323

**OPEN TENDER ENQUIRY**  
NMDC Iron & Steel Plant, Nagarnar, invites sealed tenders in two bid system with last date & Time for submission of offers as 19.09.2022 by 02.30 PM for the following:  
**Name of Work:** Hiring of 1 Nos. of Ambulance (1 No. Ambulance for Advanced Life Support - Type D) Medical Technicians on round the clock (24 hrs. per day) basis for a period of 2 years for 3.0 MTPA Integrated Steel Plant at Nagarnar, near Jagdalpur, Chhattisgarh State.  
**Tender No. & Date:** NISP/Contracts/M&C/282/AMB/2022/287 Dated 19.08.2022  
Tender documents can be downloaded from websites [www.nmdc.co.in](http://www.nmdc.co.in) or [www.eprocure.gov.in](http://www.eprocure.gov.in) in tender section.  
GM (Materials & Contracts)  
हर एक काम देश के नाम इस्पति इरादा

**ALKEM**  
**ALKEM LABORATORIES LIMITED**  
CIN: L00305MH1973PLC174201  
Registered Office: 'Alkem House', Senapati Bapat Marg, Lower Panel, Mumbai 400 013.  
Phone: +91 22 3982 9999 Fax: +91 22 2495 2955  
Website: [www.alkemlabs.com](http://www.alkemlabs.com), Email: [investors@alkem.com](mailto:investors@alkem.com)

**For information of Shareholders of the Company**  
Corrigendum to the Notice of the 48<sup>th</sup> Annual General Meeting scheduled to be held on 25<sup>th</sup> August 2022 through video conferencing/other audio-visual means

Alkem Laboratories Limited ("the Company") had issued a notice dated 13<sup>th</sup> May, 2022 ("AGM Notice") for convening the 48<sup>th</sup> Annual General Meeting ("AGM") of the shareholders of the Company scheduled to be held on Thursday, 25<sup>th</sup> August, 2022 through Video Conferencing ("VC")/ Other Audio-Visual Means ("OAVM"). The AGM notice has already been circulated to all the shareholders of the Company in compliance with the provisions of the Companies Act, 2013 read with the rules made thereunder ("AGM Notice") and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Subsequent to the issuance and circulation of the AGM Notice, the Company was informed that Mr. Balmiki Prasad Singh, Executive Director has expressed his unwillingness to offer himself for reappointment as a Director of the Company at the AGM of the Company on grounds of his health. Accordingly, the ordinary business appearing under Item No. 3 in the AGM Notice reading as:

"to appoint a Director in place of Mr. Balmiki Prasad Singh (DIN: 00739856), who retires by rotation and being eligible, offers himself for re-appointment"

shall not be taken up for the consideration and voting by the shareholders of the Company at the AGM. Accordingly, Item No. 3 of the AGM Notice stands withdrawn and shall be deemed deleted from the AGM Notice and the Annual Report and the AGM Notice stands modified to this extent.

This Corrigendum to the AGM Notice shall form an integral part of the AGM Notice dated 13<sup>th</sup> May, 2022 circulated to all the shareholders of the Company. Other contents of the AGM Notice remain unchanged. Accordingly, all shareholders, stock exchanges, depositories, registrar and share transfer agent, agencies appointed for e-voting, other authorities, regulators and all other concerned persons are requested to take note of the above deletion.

The Corrigendum is available on the website of the Company ([www.alkemlabs.com](http://www.alkemlabs.com)) and has been communicated to the stock exchanges where the equity shares of the Company are listed.

For Alkem Laboratories Limited  
Sd/-  
Manish Narang  
President – Legal, Company Secretary & Compliance Officer  
Date: 18<sup>th</sup> August, 2022  
Place: Mumbai



**ABHISHEK INFRAVENTURES LIMITED**  
CIN No.: L45204TG1984PLC111447  
6C-B, 6th Floor, Melange Tower, SY.No. 80-84/3/B7, 4, 5, 5/A, 5/B, 6/A, 8(P)&17, 9/A/16&25/9, Madhapur, Hyderabad - 500081 Rangareddy Telangana

**NOTICE OF 33<sup>RD</sup> ANNUAL GENERAL MEETING, BOOK CLOSURE AND REMOTE E-VOTING INFORMATION**

Notice is hereby given that the 33<sup>rd</sup> Annual General Meeting (AGM) of the members of Abhishek Infra Ventures Limited will be held on Friday, the 30<sup>th</sup> day of September, 2022 at 12:30 p.m. (VC)/ Other Audio Visual Means ("OAVM") to transact the business as set out in the Notice of the AGM.

In view of the global outbreak of the COVID-19 pandemic, social distancing is a norm to be followed. Accordingly, the Ministry of Corporate Affairs ("MCA"), vide its General Circular No. 20/2020 dated 5<sup>th</sup> May, 2020 read with General Circular Nos. 02/2021, 17/2020, 14/2020 & 2/2022 dated 13<sup>th</sup> January, 2021, 13<sup>th</sup> April, 2020, 8<sup>th</sup> April, 2020, 5<sup>th</sup> May, 2020, 2020 respectively issued by the Ministry of Corporate Affairs (collectively referred to as MCA Circulars) and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, ("Listing Regulations") read with SEBI Circular No. SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated 12<sup>th</sup> May, 2020 read with Circular No. SEBI/HO/CFD/CMD2/CIR/P/2021/11 dated 15<sup>th</sup> January, 2021 and SEBI/HO/CFD/CMD2/CIR/P/2022/62 dated 13<sup>th</sup> May, 2022, has permitted the holding of the Annual General Meeting through video conferencing or other audio-visual means, without the physical presence of the Members at a common venue. In compliance with the above and the relevant provisions of the Companies Act, 2013 (the "Act") and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the AGM of the Company is being held through VC/OAVM on Friday, 30<sup>th</sup> September, 2022 at 12.30 p.m. (IST) through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM"), which does not require physical presence of members at a common venue.

Electronic copies of the Notice of AGM and Annual Report are sent to all the shareholders on 08.09.2022 whose email ID's are registered with Company/Depositories in accordance with the SEBI Circular dated May 12, 2020.

Pursuant to Section 91 of the Companies Act, 2013, the Register of Members & Share Transfer Books of the Company will remain closed from 24.09.2022 to 30.09.2022 (both days inclusive) for the purpose of Annual General Meeting.

Members will be provided with a facility to attend the AGM through VC/OAVM through Central Depository Services Limited (CDSL). Members may access the same at [www.evotingindia.com](http://www.evotingindia.com). In terms of Section 108 of the Companies Act, 2013 and Regulation 44 of SEBI (LODR) Regulations, 2015, the company is providing the facility to cast their vote by electronic means on all the resolutions set forth in the Notice of the AGM through electronic voting system of Central Depository Services Limited (CDSL) (remote e-voting). The facility of casting votes by a member using remote e-voting as well as free-voting system on the date of the AGM will be provided by CDSL. All the members are informed that:

- The business as set forth in the Notice of the 33<sup>rd</sup> AGM may be transacted through voting by electronic means.
- The remote e-voting shall commence at 27.09.2022 at 9.00 a.m.
- The remote e-voting shall end on 29.09.2022 at 5.00 p.m.
- The cut-off date for determining the eligibility to vote by electronic means or at the AGM is 23.09.2022.
- Remote e-voting module will be disabled after 5.00 PM IST on 29<sup>th</sup> September, 2022.
- Any person who acquires shares of the company and become member of the Company after dispatch of the notice of the AGM may obtain the login ID and password by sending a request at [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com).
- Members may note that the facility for remote e-voting module will also be made available during the AGM and those members present in the AGM through VC facility, who have not cast their vote on the resolutions through remote e-voting or otherwise are eligible to vote through e-voting system at the AGM. The members who have casted their vote by remote e-voting prior to AGM may also attend the AGM but shall not be entitled to cast the vote again.
- Members who have not registered their email address are requested to register their email address with the Depositories/ Company Registrar and Share transfer agent i.e. Aarhi Consultants Private Limited, to receive copies of Annual Report 2021-22 along with notice of 33<sup>rd</sup> Annual General Meeting.
- The Notice of AGM is available on the Company's website: [www.abhishekinfra.co.in](http://www.abhishekinfra.co.in) and also on the CDSL's website <https://www.evotingindia.com/>.
- The manner of voting remotely for members holding shares in dematerialized mode, physical mode and members who have not registered their e-mail addresses is provided in the Notice of the AGM.
- In case of queries, members may refer to the Frequently Asked Questions (FAQs) for members and e-voting User Manual for Shareholders available at the downloads section of <https://www.evotingindia.com> or contact Mr. Nagaraju Nookala, Whole-time Director at 6C-B, 6th Floor, Melange Tower, SY.No. 80-84/3/B7, 4, 5, 5/A, 5/B, 6/A, 8(P)&17, 9/A/16&25/9, Madhapur, Hyderabad - 500081 Rangareddy, Telangana, email id: [abhishekinfra@gmail.com](mailto:abhishekinfra@gmail.com), Ph: +91-9866972384.

For Abhishek Infra Ventures Limited  
Sd/-  
Nagaraju Nookala  
Whole Time Director  
(DIN: 09083708)

Place: Hyderabad  
Date : 08.09.2022

SHIRAM CITY UNION FINANCE LIMITED		
PUBLIC NOTICE		
This is to inform our depositors, borrowers, customers and public at large that our below mentioned branches will be shifting from Existing Old Premise to a New Premise with effect from January 30, 2023. Details are as follows:		
S.No	Branch	To (New Premise)
1	Ameerpet	From: Flat No.203 & 204, 2nd Floor, Rahmat Complex, Ameerpet, Hyderabad - 500070, Telangana To: H.No.7-1-615, Flat No. 204, 205 (2nd Floor) & 118 (1st Floor), Rahmat Commercial Complex, Ameerpet, Hyderabad - 500016, Telangana
2	Parkal	From: H.No. 20-302 To 304/B, Jaya Talkies Road, Parkal, District Warangal - 506012, Telangana To: H.No.20-202, 203, 204, Jaya Talkies Road, Parkal - 506164, Telangana
3	Leeja	From: H.No.91, Opposite New Bus Stand, Leeja, Mahabub Nagar District - 509127, Telangana To: H.No. 4-9A, 1st Floor, Opposite New Bus Stand, Leeja, Mahabub Nagar District - 509127, Telangana
4	Mahabub Nagar	From: Plot No.19 & 20, 2nd Floor, Kota Complex, Opposite Modern High School Road, Mahabub Nagar - 509102, Telangana To: Door No: 2-2/D/6, Plot No. 19 & 20, 2nd Floor, Beside Prashanth Residency, Modern School Road, Mahabub Nagar - 509001, Telangana
5	Vanasthalipuram	From: 6-1-200/15, Plot No.23, Phase - II, 1st Floor, Main Road, Vanasthalipuram, Hyderabad - 500670, Telangana To: Door No: 6-1-627, Plot No 23, Phase 2, 1st Floor, Main Road, Opposite Police Station, Vanasthalipuram, Hyderabad - 500070, Telangana
6	Palakurthy	From: 4-139, 1st Floor, Chowrasta Main Road, Palakurthy - 506252, Telangana To: H.No: 4-137, 1st Floor, Rajeev Chowrasta, Palakurthy - 506317, Telangana
7	Adilabad	From: H.No.4-4-281, Bhuktapur, Adilabad - 504001, Telangana To: H.No: 6-7-74/1 & 2, 2nd Floor, Bhuktapur, Adilabad - 504001, Telangana
8	Attapur	From: H.No.3-4-178, 2nd Floor, Opposite RTO Office, New S R K Nagar, Golconda Road - 500048, Telangana To: 3-4-178, 2nd Floor, P.No.142, Hyderabad, X Road, Attapur, Hyderabad - 500048, Telangana
9	Bhadrachalam	From: H.No.12-2-68/1, 1st Floor, Opposite Andhra Bank, Khammam - 507111, Telangana To: H.No: 12-2-6/1, 1st Floor, Opposite Andhra Bank, Bank Street, Bhadrachalam - 507111, Telangana
10	Ghanpur	From: 5-1/01/D/B, 1st Floor, Near Grampanchayat Station, Ghanpur, Jangaon - 506143, Telangana To: H.No: 2-121, 1st Floor, Palakurthy Road, Station Ghanpur, Jangaon - 506143, Telangana
11	Peddapalli	From: H.No.3-2-5/2, Janda Chowrasta Peddapalli, Karimnagar District - 505172, Telangana To: Door No.3-2-3, Bharatiya Complex, Near Janda Chowrasta, Peddapalli - 505172, Telangana
12	Madhira	From: H.No.1-55/3, KJR Complex, Near Ganesh Temple, Main Road, Khammam - 507203, Telangana To: 5-33, 1st Floor, KJR Complex, Near Ganesh Temple, Main Road, Madhira, Khammam - 507203, Telangana
13	Mulugu	From: 7-181, Srinivasa Complex, Main Road, Mulugu - 506343, Telangana To: H.No.2-2/3-1, 1st Floor, Upstairs Pallavi Medical & General Stores, Main Road, Mulugu - 506343, Telangana
14	Marredpally	From: 10-3-56/2/3, 1st Floor, Near Shenoy Nursing Home, Marredpally East Secunderabad, East Marredpally - 500026, Telangana To: Door No: 10-3-5/1, 2nd Floor, Laxmi Plaza, Beside Shenoy Nursing Home, East Marredpally - 500026, Telangana
15	Metpally	From: 2-3-65/B, 1st Floor, Opposite Khadi Complex, Metpally, Karimnagar District - 505325, Telangana To: H.No:1-8-252, 2nd Floor, Main Road, Metpally - 505325, Telangana
16	Palwancha	From: H.No.14, SBH Road, Palwancha - 507115, Telangana To: H.No: 14-1-122, 1st Floor, SBH Road, Palwancha - 507115, Telangana
17	Sircilla	From: 8-4-34/C, 1st Floor, Beside E-Seva Office, Sircilla, Karimnagar District - 505301, Telangana To: H.No: 9-4-83, 1st Floor, Gopal Nagar, Sircilla - 505301, Telangana

For Shiram City Union Finance Limited,  
Authorised Signatory

**GENNEX LABORATORIES LIMITED**  
CIN : L24230TG1990PLC011168  
Regd. off. : Survey No. 133, Bollaram, Jinnaram Mandal, Medak, Sangareddy Dist - 502 325, Telangana State, India. Tel. No. 67334400-30, Fax: 67334433, Email: [info@gennexlab.com](mailto:info@gennexlab.com), website: [www.gennexlab.com](http://www.gennexlab.com)

**NOTICE OF THE 37<sup>th</sup> ANNUAL GENERAL MEETING, E-VOTING INFORMATION AND BOOK CLOSURE**

Notice is hereby given that the 37<sup>th</sup> Annual General Meeting (AGM) of the Company scheduled to be held on Friday, the September 30, 2022 at 12:30 P.M. through video Conferencing (VC)/Other Audio Visual Means (OAVM). In Compliance with General Circular numbers 14/2020, 17/2020, 20/2020 and 02/2021 issued by the Ministry of Corporate Affairs (MCA) and Circular Number SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated May 12, 2020 has allowed companies to conduct their AGMs through VC/OAVM, thereby, dispensing with the requirements of physical attendance of the members at their AGM, and accordingly.

In accordance with the MCA Circulars and SEBI Circular dated May 12, 2020, the Notice convening the 37<sup>th</sup> AGM (the "Notice") alongwith the softcopy of Annual Report of the Company for the Financial Year ended March 31, 2022, will be sent by only e-mail to those Members whose e-mail address are registered with the Company/Depository Participants/Registrar and Share Transfer Agent (the "RTA") i.e., M/s. R & D Infotech Private Limited. The instructions for joining the AGM through VC or OAVM and the manner of talking part in the e-voting process will be provided alongwith the Notice and Annual Report.

Members holding shares in physical mode or whose e-mail addresses are not registered, may cast their votes through e-voting system, after registering their e-mail address by sending the following documents to the Company at [investorrelations@gennexlab.com](mailto:investorrelations@gennexlab.com) or the RTA at [info@rdinfotech.net](mailto:info@rdinfotech.net)

- Scanned Copy of a Signed request letter, mentioning Name, Folio Number/DP ID and Client ID and Number of Shares held and complete postal Address;
- Self-attested Scanned copy of PAN Card; and
- Self-attested Scanned copy of any documents (such as Aadhar Card/latest Electricity Bill/latest Telephone Bill/Driving License/Valid Passport/Voter ID Card/Bank Passbook Particulars) in support of the Postal address of the Member as registered against their shareholding.

Members who hold shares in physical mode and who already have valid e-mail address registered with the Company/the RTA need not take any further action in this regard.

**Members holding shares in the demat mode should update their e-mail address and Bank mandates directly with their respective Depository Participants.**

Notice is also hereby given pursuant to Section 91 of the Act read Rule 10 of the Companies (Management and Administration) Rules 2014 made thereunder and Regulation 42 of the SEBI (LODR) Regulations, 2015, the Registrar of Members and Share Transfer Books of the Company shall remain closed from Friday, September 23, 2022 to Friday, September 30, 2022 (both days inclusive) for the purpose of AGM.

The Notice of Annual General Meeting, e-voting instructions and Annual Report of 2021-22 are available on the Company's website: [www.gennexlab.com](http://www.gennexlab.com) and also on the website of the Stock Exchange where the Equity Shares of the Company are listed, i.e., [www.bseindia.com](http://www.bseindia.com)

Members are requested to refer to e-voting instructions, regarding the process and manner for e-voting by electronic means. In case of any query or issue regarding e-voting, members may also refer to "Frequently Asked Questions" (FAQ) and "user manual for shareholders to cast their votes" in help section at <https://www.evoting.nsd.com>. For any query or grievance, members may contact NSDL at Toll free No. 1800-222-990 or write an e-mail to [evoting@nsdl.co.in](mailto:evoting@nsdl.co.in) or write an e-mail to [investorrelations@gennexlab.com](mailto:investorrelations@gennexlab.com).

For Gennex Laboratories Limited  
Sd/-  
Arihant Baid  
Managing Director  
DIN: 01171845

Date : 08.09.2022  
Place : Secunderabad

**PRUDENTIAL SUGAR CORPORATION LIMITED**  
PSCL CIN : L15432TG1990PLC032731  
Regd. Office: Akash Gangar, 4th Floor, Plot No.144, Srinagar Colony, Hyderabad - 500073, Telangana, India  
Ph. No. : 040-23746451 / 67334400/1  
Visit us at: [www.prudentialsugar.com](http://www.prudentialsugar.com), e-mail: [psclsupport@gmail.com](mailto:psclsupport@gmail.com)

**NOTICE OF THE 31<sup>st</sup> ANNUAL GENERAL MEETING, E-VOTING INFORMATION AND BOOK CLOSURE**

Notice is hereby given that the 31<sup>st</sup> Annual General Meeting (AGM) of the Company scheduled to be held on Friday, the September 30, 2022 at 03:30 P.M. through video Conferencing (VC)/Other Audio Visual Means (OAVM). In Compliance with General Circular numbers 14/2020, 17/2020, 20/2020 and 02/2021 issued by the Ministry of Corporate Affairs (MCA) and Circular Number SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated May 12, 2020 has allowed companies to conduct their AGMs through VC/OAVM, thereby, dispensing with the requirements of physical attendance of the members at their AGM, and accordingly.

In accordance with the MCA Circulars and SEBI Circular dated May 12, 2020, the Notice convening the 31<sup>st</sup> AGM (the "Notice") alongwith the softcopy of Annual Report of the Company for the Financial Year ended March 31, 2022, will be sent by only e-mail to those Members whose e-mail address are registered with the Company/Depository Participants/Registrar and Share Transfer Agent (the "RTA") i.e., M/s. R & D Infotech Private Limited. The instructions for joining the AGM through VC or OAVM and the manner of talking part in the e-voting process will be provided alongwith the Notice and Annual Report.

Members holding shares in physical mode or whose e-mail addresses are not registered, may cast their votes through e-voting system, after registering their e-mail address by sending the following documents to the Company at [psclsecretarial@gmail.com](mailto:psclsecretarial@gmail.com) or the RTA at [info@rdinfotech.net](mailto:info@rdinfotech.net)

- Scanned Copy of a Signed request letter, mentioning Name, Folio Number/DP ID and Client ID and Number of Shares held and complete postal Address;
- Self-attested Scanned copy of PAN Card; and
- Self-attested Scanned copy of any documents (such as Aadhar Card/latest Electricity Bill/latest Telephone Bill/Driving License/Valid Passport/Voter ID Card/Bank Passbook Particulars) in support of the Postal address of the Member as registered against their shareholding.

Members who hold shares in physical mode and who already have valid e-mail address registered with the Company/the RTA need not take any further action in this regard.

**Members holding shares in the demat mode should update their e-mail address and Bank mandates directly with their respective Depository Participants.**

Notice is also hereby given pursuant to Section 91 of the Act read Rule 10 of the Companies (Management and Administration) Rules 2014 made thereunder and Regulation 42 of the SEBI (LODR) Regulations, 2015, the Registrar of Members and Share Transfer Books of the Company shall remain closed from Friday, September 23, 2022 to Friday, September 30, 2022 (both days inclusive) for the purpose of AGM.

The Notice of Annual General Meeting, e-voting instructions and Annual Report of 2021-22 are available on the Company's website: [www.prudentialsugar.com](http://www.prudentialsugar.com) and also on the website of the Stock Exchange where the Equity Shares of the Company are listed, i.e., [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com)

Members are requested to refer to e-voting instructions, regarding the process and manner for e-voting by electronic means. In case of any query or issue regarding e-voting, members may also refer to "Frequently Asked Questions" (FAQ) and "user manual for shareholders to cast their votes" in help section at <https://www.evoting.nsd.com>. For any query or grievance, members may contact NSDL at Toll free No. 1800-222-990 or write an e-mail to [evoting@nsdl.co.in](mailto:evoting@nsdl.co.in) or write an e-mail to [pscl.secretarial@gmail.com](mailto:pscl.secretarial@gmail.com).

For Prudential Sugar Corporation Limited  
Sd/-  
Sandeep Daga  
Company Secretary

Date : 08.09.2022  
Place : Secunderabad

SHIRAM CITY UNION FINANCE LIMITED		
PUBLIC NOTICE		
This is to inform our depositors, borrowers, customers and public at large that our below mentioned branches will be shifting from Existing Old Premise to a New Premise with effect from January 27, 2023. Details are as follows:		
S.No	Branch	To (New Premise)
1	Akividu	From: D.No.14-105/104, 1st floor, Sri Venkateswara Complex, Opposite Eeseva, Main Road, Akividu - 534235, Andhra Pradesh. To: Door No: 15-95, 'S' Turning 1st Floor, Upstairs Axis Bank, Main Road, Akividu - 534235, Andhra Pradesh.
2	Anakapalli	From: 4-3-32, 1st & 2nd Floor, Chodavaram Road, Anakapalli - 531001, Andhra Pradesh. To: Door No: 3-3-5, Narsingarao Peta, Near Rama Chandra Theatre, Chodavaram Road, Anakapalli - 531001, Andhra Pradesh.
3	China Waltair	From: 6-1-1/1/3, Flat No: 103, Ground Floor, China Waltair Peda Waltair Vazag - 530017, Andhra Pradesh. To: Door No: 8-6-24/2, 1st Floor, Main Road, Beside Jagannadha Swamy Temple, Near Majid, LB Colony, Chinnna Waltair, Visakhapatnam - 530017, Andhra Pradesh.
4	Chintalapudi	From: No. 5/128 (1), 1st Floor, Main Road, Chintalapudi - 534460, Andhra Pradesh. To: Door No: 5-127/4, Annappurna Complex, GBG Road, Chintalapudi - 534460, Andhra Pradesh.
5	Hanuman Junction	From: H.No. 1-58, Ground Floor, NH-5, Eluru Road, Appanaveedi Panchayat, Hanuman Junction - 521105, Andhra Pradesh. To: Door No: G14, 1st Floor, Ganapathi Complex, Near Petrol Bunk, NH 5, Eluru Road, Hanuman Junction - 521105, Andhra Pradesh.
6	Jaggaihpeth	From: 6-87/4, Ground Floor, Sermthamam Pet Road, Jaggaihpeth, Krishna (District) - 521175, Andhra Pradesh. To: Door No: 6-838/3, Ground Floor, Uma Gopal Complex, Kodad Road, Jaggaihpeth - 521175, Andhra Pradesh.
7	Jangareddy Gudem	From: 14-75, Basement, MGR Building, Aswarao- Peta Road, Jangareddy Gudem, West godavari - 534447, Andhra Pradesh. To: Door No: 18-110, 1st Floor, Konatam Complex, Opposite Indian Bank, Aswarao Peta Road, Jangareddy Gudem - 534447, Andhra Pradesh.
8	Madhurawada	From: No. 1/173/4F, 1st Floor, 100 Feet Vuda Road, Opposite Silpamaram, Madhurawada - 530041, Andhra Pradesh. To: Door No: 1-173/40, 1st Floor, 100 Feet Vuda Road, Opposite Silpamaram, Madhurawada, Visakhapatnam - 530041, Andhra Pradesh.
9	Mydukur	From: 10/117-2, 1st Floor, Badvel Road, Mydukur - 516172, Andhra Pradesh. To: Door No: 10/350, 1st Floor, Syndicate Farms Premises, Badvel Road - 516172, Andhra Pradesh.
10	Narsipatnam	From: 18-3-98, Srinivasa Complex, Main Road, Narsipatnam, Vizag Dist - 531116, Andhra Pradesh. To: Door No: 37-2/9, Srinivasa Complex, 1st Floor, Main Road, Narsipatnam - 531116, Andhra Pradesh.
11	Nuzvid	From: D.No.20-175, DAR College Road, Chinnna Gandhi Borna Center, Near Rythu Bazar, Nuzvid - 521201, Andhra Pradesh. To: Door No: 20-244, Near Chinnna Gandhi Borna Center, Andhra Bank Upstairs, Nuzvid - 521201, Andhra Pradesh.
12	Piduguralla	From: 15/218, 1st Floor, Ambica Complex, Main Road, Piduguralla, Guntur (District) - 522413, Andhra Pradesh. To: Door No: 307, Opposite Gangamma Temple, Upstairs Of Central Bank Of India, Main Road, Piduguralla - 522413, Andhra Pradesh.
13	Penugonda	From: Penugonda Bazar West Godavari - 534320, Andhra Pradesh. To: Door No: 1-85/A, 1st Floor, Gandhi Chowk Main Road, Penugonda - 534320, Andhra Pradesh.
14	Sattenapalli	From: 7-1-14, 1st Floor, Srisal Complex, Station Road, Sattenapalli, Guntur (District) - 522403, Andhra Pradesh. To: Door No: 9-2-42, 1st Floor, Mannem Residency, Upstairs Of Bank Of Baroda, Opposite Telugudasa Party Office, Sattenapalli - 522403, Andhra Pradesh.
15	Tiruvuru	From: D.No. 19-93, 1st Floor, Main Road, Tiruvuru, Krishna (District) - 521235, Andhra Pradesh. To: Door No: 21-41, 2nd Floor, Madhira Cross Road, Tiruvuru, NTR (District) - 521235, Andhra Pradesh.
16	Yelamanchili	From: 1st Floor, Main Road, Yelamanchili - 531055, Andhra Pradesh. To: Door No: 7-105, 1st Floor, Beside Ambica Enterprises, Main Road, Yelamanchili - 531055, Andhra Pradesh.
17	Palakonda	From: Main Road, Opposite RTC Complex, Palakonda, Srikakulam (District) - 532440, Andhra Pradesh. To: Door No: 14-546, 1st Floor, Main Road, Palakonda - 532440, Andhra Pradesh.
18	Ranastalam	From: Quarter No.2, Ravada Road, JR Puram, Ranastalam, Srikakulam (District) - 532001, Andhra Pradesh. To: H.No: 2-61, Ravada Road, JR Puram, Ranastalam, Srikakulam (District) - 532001, Andhra Pradesh.
19	Tekkali	From: Main Road, Tekkali, Srikakulam (District) - 532201, Andhra Pradesh. To: H.No: 2-216/A, 1st Floor, NH5 Road, Tekkali, Srikakulam (District) - 532201, Andhra Pradesh.

For Shiram City Union Finance Limited,  
Authorised Signatory

Ref No: DCB/Sec13(2)/July/22/527259  
Date: 15/07/2022

**DCB BANK**

**1. Son/Daughter/Widow/ Sana Narasimulu (Since Deceased) (Borrower)**  
And other known and Unknown Legal heirs(s), Legal Representative(s), Successors and Assigns of Sana Narasimulu (Since Deceased)  
H No 28/2/1340, 5th Street, Srinivasa Nagar Mypada Road, Nellore, Andhra Pradesh  
PIN Code - 524002

**Also At:**  
Son/Daughter/Widow of Sana Narasimulu (Since Deceased) (Borrower)  
And other known and Unknown Legal heirs(s), Legal Representative(s), Successors and Assigns of Sana Narasimulu (Since Deceased) Sy.No.305, South Part Of Plot No.81, Ward No.28, D.No.240, Patta No.268, VENGAMAMBA GARDENS, PC Naidu Nagar, Bit-2, Nellore-524002.

**2. Mrs. Sana Krishnaveni (Co-Borrower)**  
H No 28/2/1340, 5th Street, Srinivasa Nagar Mypada Road, Nellore, Andhra Pradesh, PIN Code - 524002

**Demand Notice under section 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002**  
Dear Sir/Madam,

1. We DCB Bank Limited with one of our office at # 8-2-120/84, 2nd Floor, Jyothi Majestic, Banjara Hills, Hyderabad, Telangana - 500034 had, at your request, granted to you, **Home Loan (Retail Mortgages) of Rs.17,50,000/- (Rupees Seventeen Lakhs Fifty Thousand only)** vide loan agreements entered into between you and the Bank on 30/04/2021 and opened Loan Account No.: DRHLNEL00527259 in your name respectively.

2. You have defaulted in repayment of instalments and total an amount of **Rs.18,36,797.00/- (Rupees Eighteen Lakhs Thirty Six Thousand Seven Hundred Ninety Seven only)** as on 15/07/2022 is still outstanding from you to the Bank towards the loan amount with further interest and charges thereon. Breakup of the same is stated below.

Loan Account No. & Product	Loan Amount Rs.	Date of Disbursement	Rate of Interest	Total Outstanding Amt as on 15/07/2022 (Rs.)
DRHLNEL00527259 & Home Loan	Rs. 17,50,000/-	3/04/2021	11.50%	Rs.18,36,797.00/-

3. As you have committed repeated defaults in observing the financial discipline under the said loan, your Loan accounts has been classified and declared as **Non Performing Asset (NPA) on 04/June/2022** in accordance with the directions and the guidelines issued by the Reserve Bank of India from time to time.

4. You are aware that the said loan granted by us is secured by a mortgage over the property owned by **Sana Narasimulu (Deceased) & Sana Krishnaveni** of you, mortgaged property details mentioned below, and more clearly mentioned in Schedule of the property;

**Sri Potti Sreeramulu Nellore District, Nellore Registration District, Stonehouse Sub-Registrar Office, Nellore Municipal Corporation, PC. Naidu Nagar, Ward No. 28, Near Door No.240, Nellore Bit-2 Area Patta No. 268, Sy.No.305 Consisting of Ac.8.32 cents, in it East Side an extent of Ac.4.16 cents of site was divided in to Layout Plan Plots named as "VENGAMAMBA GARDENS" Plots, in it Plot No.81 Consisting of 19 ankams 67 sq. ft. of site in it Southern Side an extent of 10.02 ankams or 80.16 sq. yards of site, in it 720 Sq.ft. of constructed R.C.C. Roofed house etc.,**

5. We hereby call upon you to discharge your liabilities in full, within a period of 60 (sixty) days from the date of issue of this notice, failing which we shall be exercising the powers under section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter called as "Securitization Act"), against the Secured Asset mentioned above.

6. The powers available to us under section 13 of the Securitisation Act, inter-alia, includes (i) power to take possession of the secured asset including the right to transfer by way of lease, assignment or sale for realizing the secured asset (ii) take over the management of the secured assets including the right to transfer by way of lease, assignment or sale and realize the secured asset and any transfer of secured asset by us shall vest in the transferee all rights in or in relation to the secured asset transferred as if the transfer had been made by you.

7. The amount realized from exercising the powers mentioned above, shall first be applied in payment of all costs (including legal costs and lawyers' fees and expenses), charges and expenses which in our opinion have been properly incurred by us or any expenses incidental thereto, and secondly applied in discharge of our dues, as mentioned above with contractual interest from the date of this notice till the date of actual realization and the residue of the money if any shall be paid to you.

8. Please take note that after the date of issue of this notice you shall not transfer or part with possession by way of sale, lease or otherwise the secured asset referred to in this notice, or any part or right thereof, without our prior written consent.

9. We also inform you that if our dues are not fully satisfied with the sale proceeds of the said secured asset, we reserve our right to proceed against you (jointly and severally) before an appropriate Court, for recovery of the balance amount from you.

10. Kindly note that an amount **Rs.18,36,797.00/- (Rupees Eighteen Lakhs Thirty Six Thousand Seven Hundred Ninety Seven only)** is due from you to us as on 15/07/2022 and we reserve the right to recover the same from you (jointly and severally) along with costs and further interest as per contractual terms (with monthly rests) till the date of full and final payment.

**Schedule of the Property**  
**Sri Potti Sreeramulu Nellore District, Nellore Registration District, Stonehouse Sub-Registrar Office, Nellore Municipal Corporation, PC. Naidu Nagar, Ward No. 28, Near Door No.240, Nellore Bit-2 Area Patta No. 268, Sy.No.305 Consisting of Ac.8.32 cents, in it East Side an extent of Ac.4.16 cents of site was divided in to Layout Plan Plots named as "VENGAMAMBA GARDENS" Plots, in it Plot No.81 Consisting of 19 ankams 67 sq. ft. of site in it Southern Side an extent of 10.02 ankams or 80.16 sq. yards of site, in it 720 Sq.ft. of constructed R.C.C. Roofed house etc.,**

**East : Lay-out Road - dimension in this direction 17'-6"**  
**South : Site in Plot No. 80- dimension in this direction 41'-0"**  
**West : Site in Plot No.54, 55- dimension in this direction 17'-6"**  
**North : Remaining Site in Plot No.81-dimension in this direction 41'-6"**

Thanking you  
For DCB Bank Limited  
Authorized Officer

Ref No: DCB/Sec13(2)/Aug/22/30244  
Date: 19/08/2022

**DCB BANK**

**1. Mr. Ram Babu Meka (Borrower)**  
HIG 387, Road No.12, BHLLI, Ramachandra Puram, Hyderabad, Telangana  
PIN Code - 500032  
**Also At:** Mr. Ram Babu Meka (Borrower)  
Plot 387, Sy.No.232 Part, Ramachandrapuram, Ramachandrapuram Mandal, Medak - Telangana, PIN Code - 500032  
**Also At:** Mr. Ram Babu Meka (Borrower)  
Swaraj Computers, Annapurba B-block, Ditya Enclave, Ameerpet, Hyderabad, Telangana  
PIN Code - 500016

**2. Mr. M. Gopala Krishnaiah (Co-Borrower)**  
HIG 387 BHLLI Town Ship, Hyderabad - Telangana, PIN Code - 500032

**3. Mr. Meka Dhanunjaya Rao (Co-Borrower)**  
Plot No.3/Mig Sy No 143,144, Hyder Nagar Phase 2, Hyderabad, Telangana, PIN Code - 500072

**Demand Notice under section 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002**  
Dear Sir/Madam,

1. We DCB Bank Limited with one of our office at # 8-2-120/84, 2nd Floor, Jyothi Majestic, Banjara Hills, Hyderabad, Telangana - 500034 had, at your request, granted to you, **Business Loan & Home Loan (CITIFIN Home Equity & CITIFIN Home Loan) of Rs.26,00,380.70/- (Rupees Twenty Six Lakhs Three Hundred Eighty and Seventy Paise only) & Rs. 5,46,646.96/- (Rupees Five Lakhs Fourty Six Thousand Six Hundred Forty Six and Ninety Six Paise Only)** vide loan agreements entered into between you and the Bank on 20/02/2013 & 21/02/2013 and opened Loan Account No.: HCFEYH00030244 & HCFHLY000031001 in your name respectively.

2. You have defaulted in repayment of instalments and total an amount of **Rs.26,41,**

