

ACCELERATING LOAN GROWTH, IMPROVE MARGINS

LIC Housing Fin to focus on affordable housing segment

AJAY RAMANATHAN
Mumbai, February 5

LIC HOUSING FINANCE will focus on the affordable housing segment in a bid to accelerate the loan growth and improve margins, managing director and chief executive officer Tribhuwan Adhikari said.

At a virtual media meet on Monday, Adhikari said the lender has not been very aggressive so far in the affordable segment.

It has largely catered to the salaried customer class with a high CIBIL score. But, now it sees a lot of promise in the affordable segment.

Typically, home loans of up to ₹50 lakh are categorised as credit for affordable housing. "Currently, affordable housing mix is 8-10% of the portfolio. Two years down the line, it could definitely be at least 20-25%," he said. Following Housing Development Finance Corporation's exit, LIC Housing Finance is the largest housing financier in the country.

The company's outstanding loan portfolio grew 5%



NEW APPROACH

LIC Housing Finance has largely catered to the salaried customer class with a high CIBIL score

Now it sees a lot of promise in the affordable segment (up to ₹50 lakh)

year-to-year to ₹2.8 trillion as on December 31. It has attributed the slower growth to a change in leadership and a major technology upgrade.

"Right at the beginning of the financial year, we went in for a major technology upgrade. We conducted a major overhaul of our organizational structure. Then in August, there was a change in leadership when I came," Adhikari, who had taken over from Viswanatha Gowd as the

company's top boss, said.

The company's project finance disbursements have taken a hit as two large customers opted to move to peers. "There is a huge interest rate war going on and some of my peers are offering project loans at 8.75%, which we are not comfortable with," he said.

With a bad loan ratio of 34%, LIC Housing will remain cautious in the project finance segment, and is focusing on

improving recoveries.

"Yes, we will continue to be cautious. Maybe next fiscal, we will take a call on whether we need to go all out or hold the reins," he said. The company's shift to a new lending platform weighed on the performance as it took nearly four months to stabilise. But, Adhikari contends these challenges are behind the company now, and that the loan growth should be much better in the March quarter.

TRIBHUWAN ADHIKARI,
MD & CEO, LIC HOUSING FINANCE

"AFFORDABLE HOUSING MIX IS CURRENTLY 8-10% OF THE PORTFOLIO. TWO YEARS ON, IT COULD BE AT LEAST 20-25%



IRMA, NCDEX launch centre for excellence

ABHINAV KUMAR
Anand, February 5

AN INJOINT initiative aimed at altering the agricultural landscape and developing the commodities derivatives ecosystem, premier commodity exchange National Commodity and Derivatives Exchange (NCDEX) and the Institute of Rural Management Anand (IRMA) have launched the Tribhuvasdas Patel Centre of Excellence for Commodity Markets in Anand, Gujarat.

This initiative aims at providing support to commodity derivative markets in the areas of research, policy formation, policy advocacy, capacity building, thought leadership, product development and leveraging synergies within the industrial and financial ecosystem.

The project seeks to redefine policy makers' perspectives on commodity derivative markets and fostering a deeper understanding of price discovery in commodities markets. IRMA, known for its expertise in rural

management, will spearhead efforts to enhance the scope of commodity markets through rigorous research and analysis.

The institution's role in redefining the FPO model aligns with its commitment to sustainable rural development. NCDEX, a key player in the commodities market, will play a pivotal role in providing technical support and data-related assistance. NCDEX aims to contribute significantly to the success of the Centre of Excellence.

Speaking at the launch, Arun Raste, MD & CEO, NCDEX said, "We are entering the Amrit Kaal, during which we have resolved to make India a developed nation."

Budget maintains optimism, ensuring growth continuity



HARSHA VAGARWAL

THE INTERIM BUDGET reaffirms the government's commitment to a comprehensive development of the country, aligning with the vision of Viksit Bharat by 2047. There is a clear roadmap focused on supporting the key pillars of youth, poor, women and farmers for India's transformation into a developed country. The direction of this Budget is towards strengthening the growth foundation for long-term prosperity.

We see a continued thrust on infrastructure development, which has proven to be a huge catalyst for improving connectivity, lowering logistics costs, improving industry competitiveness, creating jobs and accelerating overall growth. The enhanced outlay on infrastructure capex by over 11% along with the proposal of three major railway corridor programmes, upgradation of 40,000 rail bogeys to Vande Bharat standards and continued expansion and development of new airports are positive announcements.

India has taken a strong leap towards sustainability under the leadership of Prime Minister Modi. Given our commitment towards 'Net Zero by 2070', the continued focus on the green economy is welcome as this is one of the priority areas for FICCI this year. The Budget lays out several measures for promoting the green economy including viability gap funding towards harnessing offshore wind energy, coal gasification, blending of compressed biogas in CNG and PNG, support to the EV ecosystem. The proposed new scheme for bio-manufacturing and bio-foundry for developing environment-friendly alternatives can be a game-changer once adopted widely, thus enabling rapid progression towards the achievement of India's green goals. Similarly, the scheme for rooftop solarization by one crore households will have multiple benefits such as encouraging sustainable practices at the ground level besides providing electricity savings for households and income opportunities for youth.

In the last few years, India has seen significant growth in the startup ecosystem, with technology being leveraged to provide innovative solutions to various social and economic challenges. The Budget has given a further

boost to this eco-system through the research and innovation corpus of rupees one lakh crore for long-term financing at low or nil rates. This would help unleash the entrepreneurial spirit amongst youth for making meaningful contributions towards the vision of Viksit Bharat.

The finance minister also stressed the support required by MSMEs for the adoption of relevant technologies and appropriate training for their growth and competitiveness. We look forward to further improvements in the regulatory and policy regime for MSMEs.

Another priority area for FICCI is farm prosperity. The efforts to improve value addition in agriculture and support the rural economy are once again visible in the interim budget this year. We look forward to greater public-private partnerships across the agri value chain from farm to fork. The budget indicates investment support for post-harvest activities, which is the need for the hour. The schemes for boosting rural income through dairy and fisheries will get a further boost through further development and expansion of specific programmes in these areas. The proposal to set up five integrated aquaparks will give a boost to marine exports as well.

Women-led development is also a key focus area for FICCI. Various measures announced for girl child development and women empowerment in strengthening India's long-term growth and development. Extending the Ayushman Bharat scheme to all ASHA workers, anganwadi workers and helpers, and enhancing the target for Lakhpati Didi from 2 crore to 3 crore will encourage women empowerment in rural areas. The steps towards maternal health and childcare, including the promotion of vaccination for cervical cancer for girls and speedy upgradation of anganwadi centres, are positive measures that will help in overall women's development.

In all, the Budget reflects continuity and maintains optimism around the growth prospects of the country. Despite the external headwinds, the government has been able to meet its fiscal commitments without compromising on the productive expenditure backed by robust revenue collections. This is commendable and reflects the economy's resilient growth.

(The writer is senior vice-president, FICCI, vice-chairman and managing director at Emami)

DHARMAJ CROP GUARD LIMITED

Regd. Office - Plot No. 408 to 411, Kerala GIDC Estate, Off NH-8, At : Kerala, Ta.: Bavla, Ahmedabad-382220.

website: www.dharmajcrop.com, email: cs@dharmajcrop.com, CIN: L24100GJ2015PLC081941, Phone: 079 29603735

STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED ON DECEMBER 31, 2023 (in Millions)

Sr. No.	Particulars	Quarter ended			Nine months ended		Year ended
		31-12-2023	30-09-2023	31-12-2022	31-12-2023	31-12-2022	
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1.	Total income from operations	1,234.19	2,526.66	1,010.70	5,380.29	4,598.77	5,335.51
2.	Net Profit / (Loss) for the period (before Exceptional items and Tax)	77.28	308.09	73.95	580.47	427.20	444.72
3.	Net Profit / (Loss) for the period before tax (after Exceptional items)	77.28	308.09	73.95	580.47	427.20	444.72
4.	Net Profit / (Loss) for the period after tax (after Exceptional items)	58.43	230.28	54.98	433.77	318.62	331.10
5.	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after Tax) and Other Comprehensive Income (after Tax))	58.55	230.01	55.04	433.94	318.54	330.99
6.	Equity Share Capital	337.97	337.97	337.97	337.97	337.97	337.97
7.	Other Equity						2,876.31
8.	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations)						
1. Basic:		1.73	6.81	1.63	12.83	9.43	12.03
2. Diluted:		1.73	6.81	1.63	12.83	9.43	12.03

Note:

- The above financial results were reviewed and recommended by the Audit Committee and were approved by the Board of Directors at its meeting held on February 05, 2024.
- This statement has been prepared in accordance with the Companies (Indian Accounting Standards) Rules, 2015 (Ind AS) prescribed under Section 133 of the Companies Act, 2013 read with rule 3 of the Companies (Indian Accounting Standard) Rules, 2015 and Companies (Indian Accounting Standard) (Amendment) Rules, 2016.
- The Auditors of the Company have carried out the "Limited Review Report" of the above Financial Result for the Quarter and nine months ended December 31, 2023
- The above is an extract of the detailed format of Quarterly Financial Result filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the Stock Exchange websites, www.bseindia.com / www.nseindia.com and website of the company www.dharmajcrop.com .

For and on Behalf of Board
Dharmaj Crop Guard Limited

SD/-

Mr. Ramesh Ravajibhai Talavia
Chairman & Managing Director (DIN:-01619743)Place : Ahmedabad
Date : February 05 , 2024

MERCATOR LIMITED

CIN: L63090MH1983PLC031418
Regd. Office: 83-87, 8th Floor, Mittal Tower, B-wing, Nariman Point, Mumbai-400021
Tel.: 022 6637 3333, Email: secretarial@mercator.co.in, Website: www.mercator.co.in

Extract of Unaudited Consolidated Financial Results for the Quarter and Nine Months Ended December 31, 2023 (Rs. in Million, Except EPS)

Sr. No.	Particulars	For Quarter Ended		For the Nine Months Ended		For Year Ended
		31.12.2023	31.12.2022	31.12.2023	31.12.2022	
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1.	Total income from operations	-	-	-	-	-
2.	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(2.86)	(5.86)	(8.43)	(19.66)	(24.56)
3.	Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	(2.86)	(5.86)	(8.43)	(19.66)	(24.56)
4.	Net Profit/(Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	(2.86)	(5.86)	(8.43)	(19.66)	(24.56)
5.	Total Comprehensive Income for the period after tax (Comprising Profit/(Loss) for the period (after tax) and other comprehensive income (after tax))	(2.86)	(5.86)	(8.43)	(19.66)	(24.56)
6.	Equity Share Capital	302.46	302.46	302.46	302.46	302.46
7.	Reserves (Excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year					(14,571.84)
8.	Earnings Per Share (of Rs. 10/- each)					
Basic		(0.01)	(0.02)	(0.03)	(0.06)	(0.08)
Diluted		(0.01)	(0.02)	(0.03)	(0.06)	(0.08)

Notes:

- The above is an extract of the detailed Unaudited Financial Results of the Company for the quarter and Nine Months ended December 31, 2023 as approved in the meeting held on Saturday, February 3, 2024. The same is available on website of BSE Limited, www.bseindia.com and National Stock Exchange of India Limited on www.nseindia.com where shares of the Company are listed.
- Previous period/year's figures have been reclassified / regrouped wherever necessary to confirm with the current accounting treatment.
- A Corporate Insolvency Resolution Process (CIRP) has been initiated against the Company vide an order dated February 08, 2021 of NCLT Mumbai Branch under the provisions of IBC, Mr. Girish Juneja has been appointed as the Resolution Professional (RP) by the Committee of Creditors (COC). There are 27 subsidiaries of the Company. The responsibility towards preparation and presentation of subsidiary financials is that of the respective management, since the subsidiaries are separate legal entities. The Resolution Plans submitted by the Resolution Applicants (RAs) were placed before the Committee of Creditors for their consideration and the resolution plan, failed to receive the requisite votes in terms of the provisions of the code. Accordingly, an application for liquidation was filed in terms of section 33 of the Code. Pursuant to the said application, NCLT Mumbai has ordered the company to be liquidated as a going concern and Mr. Girish Siriram Juneja has been appointed as Liquidator of the company vide its order dated February 21, 2023. The Liquidator has taken on record the said statement of Consolidated Financial Results in good faith and only to the limited extent of discharging the powers of the Board of Directors of the Company which has been conferred upon him in terms of provisions of Section 17 of the Code.

4 Key Standalone Financial information is given below: (Rs. in Million)

Sr. No.	Particulars	For Quarter Ended		Nine Months Ended		For Year Ended
		31.12.2023	31.12.2022	31.12.2023	31.12.2022	
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1.	Total income from operations	-	-	-	-	-
2.	Profit before tax	4.38	1.40	13.15	1.87	4.08
3.	Net Profit after tax	4.38	1.40	13.15	1.87	4.08

Place : Mumbai
Date: February 3, 2024For Mercator Ltd.
Sd/- Girish Siriram Juneja
Liquidator
IBBI/PA-001/NP-P00999/2017-2018/11646

Parsvnaths

committed to build a better world

PARSVNATH ESTATE DEVELOPERS PRIVATE LIMITED

Regd. Office: Parsvnath Tower, Near Shahdara Metro Station, Shahdara, Delhi - 110 032

CIN: U45400DL2007PTC166218, Tel.: 011-43050100, 43010500; Fax: 011-43050473

E-mail: secretarial@parsvnath.com

website: www.parsvnath.com/investors/ulr/subsidiary-companies/pedpl/about-us-2-2/

Extracts of unaudited Financial Results for the quarter and nine months ended December 31, 2023

Sl. No.	Particulars	Quarter ended			Year ended
		31-12-2023	31-12-2022	31-12-2022	
		Unaudited	Unaudited	Audited	Audited
1.	Total Income from Operations	1,957.75	1,605.30	5,344.78	5,270.67
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(795.01)	(4,467.61)	(6,563.71)	(17,960.23)
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(795.01)	(4,467.61)	(6,563.71)	(17,960.23)
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(795.01)	(4,467.61)	(6,563.71)	(18,264.53)
5.	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	(795.01)	(4,467.61)	(6,563.71)	(18,264.53)
6.	Paid up Equity Share Capital	500.00	500.00	500.00	500.00
7.	Reserves (excluding Revaluation Reserve)	(89,390.90)	(77,423.36)	(89,390.90)	(82,827.20)
8.	Net worth	(88,890.90)	(76,923.36)	(88,890.90)	(82,327.20)
9.	Paid up Debt Capital / Outstanding Debt	1,52,717.64	1,62,422.28	1,52,717.64	1,49,538.92
10.	Debt Equity Ratio	(1.48)	(1.71)	(1.48)	(1.60)
11.	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) -				
1. Basic:		(15.90)	(89.35)	(131.27)	(365.29)
2. Diluted:		(15.90)	(89.35)	(131.27)	(365.29)
12.	Capital Redemption Reserve	-	-	-	-
13.	Debture Redemption Reserve	-	-	-	-
14.	Debt Service Coverage Ratio	0.53	0.28	0.53	0.24
15.	Interest Service Coverage Ratio	0.53	0.28	0.53	0.24

Notes:

- The above is an extract of the detailed format of financial results filed with the Stock Exchange under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"). The full format of the financial results are available on the website of BSE Ltd (www.bseindia.com) and the Company (www.parsvnath.com/investors/ulr/subsidiary-companies/pedpl/about-us-2-2/). The Company's debentures are listed and therefore Regulation 52 of the Listing Regulations is applicable to the Company.
- For the other line items referred in Regulation 52 (4) of the Listing Regulations, the pertinent disclosures have been made to BSE Ltd. and can be accessed on the URL www.bseindia.com.
- The above financial results have been reviewed and approved by the Board of Directors in the meeting held on 3rd February, 2024.
- Debture Redemption Reserve has not been created due to net losses as at 31.12.2023
- The Company has not received any complaint from the investor during the quarter ended 31st December, 2023 and there was no complaint pending at the beginning of the Quarter.
- Figures for the previous year/period have been regrouped for the purpose of comparison.

For and on behalf of the Board
Parsvnath Estate Developers Private Limited

SD/-

Surya Mani Pandey
Director
DIN: 08250346Place : Delhi
Dated: 3rd, February, 2024

John Deere Financial India Private Limited

(CIN: U65923PN2011PTC141149)

Regd. Address: Tower XIV, Cybercity, Magarpatta City, Hadapsar, Pune - 411 013 • Tel: 020-6703 2000/2001

Email: LavataAnkush@JohnDeere.com • Website: https://www.deere.co.in/en/finance/financing

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2023

[Regulation 52 (8), read with Regulation 52 (4), of the SEBI (LODR) Regulations, 2015]

Sl. No.	Particulars	Quarter ending		Year ended
		December 31, 2023	December 31, 2022	
		(Unaudited)	(Unaudited)	(Audited)
1.	Total Income from Operations	17,046.33	15,908.28	62,127.10
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	3,570.43	4,951.82	19,285.21
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	3,570.43	4,951.82	19,285.21
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,653.71	3,693.26	14,326.22
5.	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	2,653.72	3,693.26	14,300.29
6.	Paid up Equity Share Capital	53,590.00	53,590.00	53,590.00
7.	Reserves (excluding Revaluation Reserve)	49,321.52	37,713.95	41,427.56
8.	Securities Premium Account (Included in Reserves above)	2,224.00	2,224.00	2,224.00
9.	Net worth	1,02,911.52	91,303.95	95,017.56
10.	Paid up Debt Capital / Outstanding Debt	3,57,961.09	3,27,638.62	3,38,672.27
11.	Outstanding Redeemable Preference Shares *	NA	NA	NA
12.	Debt Equity Ratio *	3.48	3.59	3.56
13.	Earnings Per Share (face value of Rs. 10/- each) (for continuing and discontinued operations) -			
1. Basic :		0.50	0.69	2.67
2. Diluted :		0.50	0.69	2.67
14.	Capital Redemption Reserve *	NA	NA	NA
15.	Debture Redemption Reserve *	NA	NA	NA
16.	Debt Service Coverage Ratio *	NA	NA	NA
17.	Interest Service Coverage Ratio *	NA	NA	NA

Note:

- The above is an extract of the detailed format of quarterly financial results filed with the Stock Exchanges under Regulation 52 of the LODR Regulations. The full format of the quarterly financial results is available on the websites of the Stock Exchange(s) and the listed entity (https://www.deere.co.in/en/investor-information/)
- For the other line items referred in regulation 52 (4) of the LODR Regulations, pertinent disclosures have been made to the Bombay Stock Exchange and can be accessed on the company's website.
- The above results are reviewed by the Audit Committee on 01st Feb 2024 and approved by the Board of Directors at its meeting held on 5th Feb 2024.
- In compliance with Regulation 52 of the Securities Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, a limited review of financial results for the

1 नं. - सुधारणी-2
 1. 2023 च 4 वा वार्षिक अहवाल
 2. 2023 च 4 वा वार्षिक अहवाल
 3. 2023 च 4 वा वार्षिक अहवाल
 4. 2023 च 4 वा वार्षिक अहवाल
 5. 2023 च 4 वा वार्षिक अहवाल
 6. 2023 च 4 वा वार्षिक अहवाल
 7. 2023 च 4 वा वार्षिक अहवाल
 8. 2023 च 4 वा वार्षिक अहवाल
 9. 2023 च 4 वा वार्षिक अहवाल
 10. 2023 च 4 वा वार्षिक अहवाल

केम्बल बँक Canara Bank
 भारतीय बँक संघ (सहकारण) च अंग, मुंबई व दिल्ली येथील मुख्य कार्यालये आहेत. मुंबई, कोलकाता, चेन्नई, दिल्ली, पुणे, बंगलूर, वाराणसी येथील शाखा आहेत.

एचएचए/एचएलए/एचएलए (कॉम 13 (3)) देवत मॉड्यूल नॉटिस

Reg. D C ROAD, BANGALURU-560024 PE

देवत मॉड्यूल नॉटिस (कॉम - 13 (3) देवत मॉड्यूल नॉटिस)
 नॉटिस नं. 2023/13 (3) देवत मॉड्यूल नॉटिस, कोलकाता, चेन्नई - 560024

कॉम - 13 (3) देवत मॉड्यूल नॉटिस
 नॉटिस नं. 2023/13 (3) देवत मॉड्यूल नॉटिस, कोलकाता, चेन्नई - 560024

कॉम - 13 (3) देवत मॉड्यूल नॉटिस
 नॉटिस नं. 2023/13 (3) देवत मॉड्यूल नॉटिस, कोलकाता, चेन्नई - 560024

नॉटिस नं. 2023/13 (3) देवत मॉड्यूल नॉटिस
 नॉटिस नं. 2023/13 (3) देवत मॉड्यूल नॉटिस, कोलकाता, चेन्नई - 560024

क्र. नं.	मॉड्यूल नॉटिस	मॉड्यूल नॉटिस	नॉटिस नं. 2023/13 (3) देवत मॉड्यूल नॉटिस	नॉटिस नं. 2023/13 (3) देवत मॉड्यूल नॉटिस	नॉटिस नं. 2023/13 (3) देवत मॉड्यूल नॉटिस
1	70029450001069	Term Loan	₹. 8,43,481.23	₹. 32,320.63	₹. 8,75,801.86
2	70021400001851	Cash Credit	₹. 4,84,821.25	₹. 5,782.58	₹. 4,79,038.67

नॉटिस नं. 2023/13 (3) देवत मॉड्यूल नॉटिस
 नॉटिस नं. 2023/13 (3) देवत मॉड्यूल नॉटिस, कोलकाता, चेन्नई - 560024

IDFC IDFC Limited
 IDFC Limited
 Registered Office: 7th Floor, Corporate Tower, 108, Naraina Puri, New Delhi-110028
 Tel: 011-44 44 4444
 Corporate Office: 7th Floor, Corporate Tower, 108, Naraina Puri, New Delhi-110028
 Tel: 011-22 22 2222
 Email: info@idflimited.com

NOTICE OF POSTAL BALLOT

NOTICE is hereby given that Pursuant to Section 108 and 110 of the Companies Act, 2013 read with Rule 21 and 22 of Companies (Management and Administration) Rules, 2014, Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI LODR) and read with General Circular No. 14/2020 dated April 06, 2020, No. 14/2020 dated September 28, 2020, No. 20/2020 dated June 15, 2020, No. 10/2020 dated April 13, 2020, No. 20/2020 dated May 5, 2020, No. 10/2020 dated December 21, 2020, No. 10/2021 dated June 23, 2021, No. 10/2021 dated December 08, 2021, No. 3/2022 dated May 3, 2022, No. 15/2022 dated December 08, 2022 and 09/2023 dated September 25, 2023 issued by Ministry of Corporate Affairs (MCA Circular), the approval of members of IDFC Limited ("IDFC" or "the Company") is being sought for the following Special Resolution(s) by way of Postal Ballot through Electronic Voting System only:

Sr. No.	Brief Description of the Proposed Resolutions
1.	Re-appointment of Mr. Anil Singh (DIN: 00269680) as an Independent Director of the Company.
2.	Re-appointment of Dr. James Shajee (DIN: 87274267) as an Independent Director of the Company.

Pursuant to MCA Circulars, the Company has dispatched Postal Ballot Notice on Monday, February 05, 2024, electronically to all the Members who have registered their email addresses with the Company/Depository Participant/Registrar & Share Transfer Agent i.e. KFin Technologies Limited as on Cut-off date i.e. Friday, February 02, 2024. Copy of the said Notice together with Explanatory Statement and E-voting instructions are also available on the Company's website www.idflimited.com, on RTA's website www.kfintech.com, the website of the Stock Exchange i.e. BSE Limited at www.bseindia.com and The National Stock Exchange of India Limited at www.nseindia.com.

Notice is further given that in compliance with the guidelines and requirements of MCA Circulars, hard copy of the Postal Ballot Notice along with Postal Ballot Form and Pre-paid business envelope will not be sent to the Members and Members are required to communicate their consent or dissent through E-voting system only.

Pursuant to SEBI order No. SEBI/DO/CFD/CMD/CRP/2020/242 dated 06 December, 2020 on "e-voting facility provided by Listed Companies", e-voting process has been enabled for all the individual demat account holders, by way of single sign identifier, through their demat accounts' websites of Depositories ("NSDL"/"CDSL") and Depository Participants in order to increase the efficiency of the voting process. Members are advised to update their mobile number and e-mail ID in their demat accounts in order to access the e-voting facility. Detailed instructions for remote e-voting are provided in Notes of the Postal Ballot Notice.

Members whose names appear in the Register of Members/List of Beneficial Owners as received from the National Securities Depository Limited and Central Depository Services (India) Limited as on Friday, February 02, 2024 ("Cut-off date") will be considered for the purpose of E-voting and the voting rights shall be reckoned on the paid-up equity shares registered in the name of the members as on that date. The procedure of e-voting and its particulars (including User ID and Password) are given in the Notice under the head "Instructions for members for remote e-voting". The said documents are also available on the website of the Company www.idflimited.com and on the website of RTA, <https://www.kfintech.com>.

The remote e-voting period commences on Tuesday, February 06, 2024 at 09:00 a.m. and concludes on Wednesday, March 06, 2024 at 05:00 p.m. The remote e-voting module will be disabled by RTA for voting thereafter and no voting shall be allowed beyond 05:00 p.m. on Wednesday, March 06, 2024. Once the vote on a resolution is cast by the Shareholder, the Shareholder shall not be allowed to change it subsequently or cast the vote again. A person who is not a Member as on the cut-off date should treat this Postal Ballot Notice for information purposes only.

The Company has availed the service of KFin Technologies Limited, Registrar and Share Transfer Agents (RTA) of the Company for facilitating e-voting to enable the Shareholders to cast their votes electronically.

The Company has appointed Scrutinizer & Scrutinizer, Company Secretaries, as the Scrutinizer for conducting the Postal Ballot through e-voting process in a fair and transparent manner. The Scrutinizer's decision on the validity of the Postal Ballot (E-voting) shall be final.

The results of the Postal Ballot will be announced on or before Thursday, March 07, 2024. The declared results along with the report of the scrutiner shall be communicated to the BSE Limited and National Stock Exchange of India Limited and shall be uploaded on the website of the Company i.e., www.idflimited.com, website of KFin Technologies Limited <https://www.kfintech.com>.

Any person who is a Member as on Cut-off date i.e. Friday, February 02, 2024 and has not received the said Notice may request for the duplicate copy of the same from RTA. In case of any queries/grievances pertaining to e-voting, Shareholders may refer FAQs section of <https://www.kfintech.com> (RTA website) or contact Mr. Krishna Priya M, Senior Manager - Corporate Registry, at KFin Technologies Limited, Unit: IDFC Limited, Selenium Tower B, Plot No 31 & 32 Gachibowli, Financial District, Narayana, Serilingampally Hyderabad - 500 032 Tel: +91 - 40 - 6716 2222, Fax: +91 40 2342 0814, and Toll Free No.: 1800 345 4001; email: priya.maddula@kfintech.com or sineard.rishik@kfintech.com or itfc.cs@kfintech.com

For IDFC Limited
 Sd/-
 Shivangi Mishra
 Company Secretary
 Date: February 05, 2024

Place: Mumbai
 Date: February 05, 2024

IGAR FACTORIES FEDERATION LTD
 AP MARD, LUCKNOW-226001
 (0522)2428310, Fax: (0522) 2427994
 www.igarfed.com | Website: www.igarfed.org

Tender Notice

different kind of Alkaline (SOD/SENA) reputed Industries of India, immediate been issued by the Excise Department, Revenue of Excise Department of the State of Uttar Pradesh, Lucknow, dated 14.02.2024, 15.02.2024, 16.02.2024, 17.02.2024, 18.02.2024, 19.02.2024, 20.02.2024, 21.02.2024, 22.02.2024, 23.02.2024, 24.02.2024, 25.02.2024, 26.02.2024, 27.02.2024, 28.02.2024, 29.02.2024, 01.03.2024, 02.03.2024, 03.03.2024, 04.03.2024, 05.03.2024, 06.03.2024, 07.03.2024, 08.03.2024, 09.03.2024, 10.03.2024, 11.03.2024, 12.03.2024, 13.03.2024, 14.03.2024, 15.03.2024, 16.03.2024, 17.03.2024, 18.03.2024, 19.03.2024, 20.03.2024, 21.03.2024, 22.03.2024, 23.03.2024, 24.03.2024, 25.03.2024, 26.03.2024, 27.03.2024, 28.03.2024, 29.03.2024, 30.03.2024, 31.03.2024, 01.04.2024, 02.04.2024, 03.04.2024, 04.04.2024, 05.04.2024, 06.04.2024, 07.04.2024, 08.04.2024, 09.04.2024, 10.04.2024, 11.04.2024, 12.04.2024, 13.04.2024, 14.04.2024, 15.04.2024, 16.04.2024, 17.04.2024, 18.04.2024, 19.04.2024, 20.04.2024, 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