



**ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ**  
**punjab national bank**  
(Govt. of India Undertaking)

**Powai Branch:-** B-1, GI-34, Galleria Hiranandani Gardens, Powai, Mumbai- 400 076, **Email Id:-**bo063210@pnb.co.in

**NOTICE TO LOCKER HOLDERS**

**DEFAULTERS IN PAYMENT OF RENT ON LOCKERS**

This is for the information of valued patrons who have taken lockers on rent at **Powai Galleria Branch** and not paid rent timely, the notices sent as per the Bank's guidelines to the Lessee at their recorded addresses but no response received. Now this final notice is given to all the persons named below for contacting the branch and to clear the dues of the bank within a period of 15 days, failing which the bank will proceed to break open the locker at their cost, risk and responsibility and the bank will exercise its right of lien on inventory for recovery of outstanding rent, costs and other charges.

Sr No	Locker No	Name	Overdue For More Than 3 Years	Address
1	EE250	Afsar Ali Sha		1,Hill View Apartment, Opp. IIT Market, Powai, Mumbai-400072
2	II503	Supratim Choudhury		1601,Norita, Hiranandani Gardens, Powai Mumbai-400076
3	LL638	K C Ramesh		1B/107,Powai Vihar Complex, Powai Mumbai-400072
4	MM712	S R Mehta		Flat No-203, Eden III, Hiranandani Gardens, Mumbai-400076

PLACE:- **MUMBAI**  
DATE:-**01.05.2025**

BRANCH MANAGER  
**POWAI BRANCH**

**ANAND RATHI**

Anand Rathi Global Finance Limited, Express Zone, A Wing, 8th Floor, Western Express Highway, Goregaon (E), Mumbai - 400 063 India  
Mobile: +91-8433508283 | Website: www.rathi.com

**E-AUCTION SALE NOTICE**

Notice is hereby given to the public in general and in particular to the below Borrower/ Guarantors that the below described **Schedule** immovable property inter alia secured to Anand Rathi Global Finance Limited ["ARGFL"] (**Secured Creditor**), having Loan Account No. APPL00000452 the Physical Possession of which has been taken by the Authorised Officer of ARGFL, will be sold by an Online e-Auction through website https://sarfaesi.auctiontignet.net on the date specifically mentioned in Schedule, on an "As is where is" & "As is what is" and "Whatever there is" basis towards recovery of total sum specifically mentioned in Schedule and the contractual interest thereon and other cost and charges till the date of realisation from Borrower/Guarantors as mentioned below:

**Name of the Borrower:** (1) **BLINDIA FITOUT PVT. LTD. (Borrower)**Gala no. G196, Express Zone, B Wing, Next to Patel Vanika, Western Express highway, Goregaon East, Mumbai- 400063

**Name of the Co-borrower/s:** (2) **Mr. Ramsurat Babulal Vishwakarma (Co-Borrower)** Flat No. 608, Swapnakiran Bldg. No. 2A, rani Sati Marg, Pimprii Pada, Opp. Swapnalok Tower, Malad East, Mumbai 400097 (3) **Mrs. Shardadevi Ramsurat Vishwakarma (Co-Borrower)** Flat No. 608, Swapnakiran Bldg. No. 2A, rani Sati Marg, Pimprii Pada, Opp. Swapnalok Tower, Malad East, Mumbai 400097(4) **Mr. Sandeep Kumar Vishwakarma (Co-Borrower)**Flat No. 608, Swapnakiran Bldg. No. 2A, rani Sati Marg, Pimprii Pada, Opp. Swapnalok Tower, Malad East, Mumbai 400097

**Property Address:-** Flat No. 1805, 18th floor, B Wing, Building No. 02, Mauli Omkar, Vaishet Pada, Laxman Nagar Road No. 2, CTS No. 701B/1A/1/1 (Pt) & 701B/1A/1/1 to 30 of village Malad, Malad (E), Mumbai 400097.

Outstanding Amount (as per demand notice along with future interest and cost) **Rs.59,77,764/-** (Rupees Fifty Nine Lakhs Seventy Seven Thousand Seven Hundred Sixty Four Only)

Date of Auction **16<sup>th</sup> May, 2025**

Reserve Price **Rs.67,50,000/-** (Rupees Sixty Seven Lakhs Fifty Thousand Only)

Earnest Money Deposit **10% of the Reserve Price**

Minimum Bid increment Amount **Rs.10,000/-**

Date and time of inspection of property for intending purchasers **9<sup>th</sup> May 2025**  
From 10 am to 4 pm

Date and Time for submission of Tender form along with KYC documents / Proof of EMD etc. **14<sup>th</sup> May 2025**  
Up to 4.00 PM with KYC documents

Date & time of opening of online offers **16<sup>th</sup> May 2025 Between 10:00 am and 1.00 PM**

**Note: The Intending bidder/purchaser may visit Anand Rathi Group website www.rathi.com for detail terms and conditions regarding auction proceedings.**

This Publication is also 15 days' notice stipulated under rule 8(6) & 9(1) of Security Interest (Enforcement) Rules, 2002 to the above Borrower/ Guarantors.

Date : **30<sup>th</sup> April, 2025**  
Date : **Mumbai**

Sd/- Anand Rathi Global Finance Limited  
Authorized Signatory

**TRENT LIMITED**  
A TATA Enterprise

**Corporate Identity No.:** L24240MH1952PLC008951;  
**Registered Office:** Bombay House, 24, Homi Mody Street, Mumbai 400 001;  
**Corporate Office:** Trent House, G Block, Plot No. C-60, Besides Citi Bank, Bandra Kurla Complex, Bandra East, Mumbai 400 051;  
**Tel:** (91-22) 6700 8090; **E-mail:** investor.relations@trent-tata.com;  
**Website:** www.trentlimited.com

**NOTICE**

**1. Seventy-Third Annual General Meeting (AGM)**  
The Seventy-Third AGM of the Company is scheduled to be held on Thursday, 3<sup>rd</sup> July 2025.

**2. Record Date for payment of Dividend**  
The Company has fixed the Record Date as Thursday, 12<sup>th</sup> June 2025 for payment of dividend, subject to approval of shareholders at the AGM. If the dividend on equity shares, as recommended by the Board of Directors, is approved at the forthcoming AGM, such dividend will be paid, subject to deduction of tax at source, as applicable, on or after Monday, 7<sup>th</sup> July 2025 as under:  

i. To all beneficial owners in respect of shares held in dematerialized form as per details furnished by the depositories for this purpose as of the close of business hours on Thursday, 12<sup>th</sup> June 2025;

ii. To all members in respect of shares held in physical form after giving effect to valid transmission or transposition requests lodged with the Company as of the close of business hours on Thursday, 12<sup>th</sup> June 2025.

The intimation is available on the websites of National Stock Exchange of India Limited (**www.nseindia.com**) and BSE Limited (**www.bseindia.com**) and will also be available on the Company's website **www.trentlimited.com**.

For Trent Limited  
Sd/-  
**Krupa Anandpar Company Secretary**

Place : Mumbai  
Date : 30<sup>th</sup> April 2025

NOTICE is hereby given to all the concerned that my clients, Bharat Cooperative Bank (Mumbai) Ltd. having their registered Office at "Mohan Terrace", 64/72, Mody Street, Fort, Mumbai 400 001 and amongst others, aPowaiBranch at Office at Shop no. 5 Ground Floor Phulora CHS Ltd Opp IIT Main Gate Powai Mumbai 400 076(hereinafter called the said Bank), has received an application for loan facilities from Shri Rashmish Rama Shetty (hereinafter called the said Applicant) and the said applicant has offered all that piece and parcel of land admeasuring 717.6 sq.yards equivalent to 600 sq.mtrs. bearing Old Survey No.25 Hissa No.1 (Part), New Survey No.124 Hissa No.1 of village Mire, Taluka and District Thane in the registration Sub District and District Thane, Western Express Highway, Kashmirira, Mira Road East, Thane 410 207 together with building comprising of ground plus three upper floors in all admeasuring 599.89 sq.mtrs. constructed thereon formerly known as 'Highway Square' now known as 'A.R.Paradise' (hereinafter called the said Premises), presently owned by M/s.Anjanikumar Co. Pvt. Ltd. and proposed to be purchased by the said applicant viz. Shri Rashmish Rama Shetty,for the loan facilities that may be sanctioned by the said bank to the said applicant.

Said Applicant has represented to my clients that the owners have lost and or misplaced the original registered Deed of Confirmation dated 08.09.1997 executed between **Smt. Anandibai alias Vitthalai Waman Patil** therein called the Vendor and **M/s. Hotel Delhi Durbar** a partnership firm through its partners, **1. Mr. Umar Suleman Sunasara, 2. Mr. Adam Haji Valimohamed, 3. Mr. Ebrahim Yusuf Mukhi, 4. Mr. Mohamed Aslam, 5. Mr. Ebrahim Rahimutulla Mirza, 6. Mr. Abdul Rahim Dost mohomed and 7. Mr. Rashid Ahmed GulamRasool** along with Deed of Conveyance dated 17.06.1986 executed between Smt. Anandibai alias Vitthalai Waman Patil therein called the Vendor and M/s. Hotel Delhi Durbar a partnership firm through its partners **1. Mr. Umar Suleman Sunasara, 2. Mr. Adam Haji Vali mohamed, 3. Mr. Ebrahim Yusuf Mukhi, 4. Mr. Mohamed Aslam, 5. Mr. Ebrahim Rahimutulla Mirza, 6. Mr. Abdul Rahim Dost mohomed and 7. Mr. Rashid Ahmed Gulam Rasool** in respect of land admeasuring 717.6 sq.yards equivalent to 600 sq.mtrs. bearing Old Survey No.25 Hissa No.1 (Part), New Survey No.124 Hissa No.1 of village Mire along with structure standing there on and informed that the owners are not in a position to submit the same. The said applicant further submits that the owners have free, clear and marketable title over said premises.

Any persons having any claim or interest to or in any interest in the said premises and or in the original title deeds/documents in respect of the said premises by way of sale, mortgage, assignment, charge, trust, lien, possession, gift, inheritance, maintenance, tenancy, lease, easement or otherwise however is hereby required to make the same to known in writing to the undersigned, having address referred below in writing to the undersigned with documentary evidence in support thereof (and not otherwise) within 14 (fourteen) days of publication of this notice, otherwise my clients shall presume that the said premises are free from all encumbrances and the claim, if any, received thereafter will be considered as waived.

Place :**Mumbai**  
Date : **01.05.2025**

Sd/-  
**Dr. Naveen Kumar Pojory Advocate High Court**  
A/501, Fifth Floor, New Gagangiri CHS Ltd., Opp. MCF Joggers Park, Eksar, Borivali (West), Mumbai – 400 092

AUDITED STATEMENT OF FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2025

TATA AIG GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 108, dated January 22, 2001

www.tataaig.com



WITH YOU ALWAYS

FORM NL-1A-B-RA		REVENUE ACCOUNT				(₹ in Lakhs)			
S. No.	Particulars	For the year ended March 31, 2025 (Audited)				For the year ended March 31, 2024 (Audited)			
		Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
1	Premiums Earned (Net)	39,872	56,795	9,61,060	10,57,727	47,596	57,819	8,24,270	9,29,685
2	Profit/(Loss) on Sale/Redemption of Investments (Net)	4,162	4,399	1,18,217	1,26,778	1,273	1,269	31,276	33,818
3	Interest, Dividend and Rent – Gross	6,464	5,430	1,46,236	1,58,130	7,143	5,191	1,28,100	1,40,434
4	Others:								
	(a) (i) Miscellaneous Income	12	14	257	283	16	17	285	318
	(b) Contribution from the Shareholders' Account								
	(i) Towards Excess Expenses of Management	-	-	-	-	-	-	-	-
	(ii) Towards remuneration of MD/CEO/ WTD/Other KMPs	60	25	457	542	95	32	531	658
	<b>TOTAL (A)</b>	<b>50,570</b>	<b>66,663</b>	<b>12,26,227</b>	<b>13,43,460</b>	<b>56,123</b>	<b>64,328</b>	<b>9,84,462</b>	<b>11,04,913</b>
5	Claims Incurred (Net)	33,832	44,291	7,39,499	8,17,622	30,864	53,482	5,79,772	6,64,118
6	Commission (Net)	(10,467)	9,657	2,78,526	2,77,716	(14,557)	9,658	2,06,838	2,01,739
7	Operating Expenses related to Insurance Business	19,584	6,406	1,59,314	1,85,304	27,722	8,009	1,41,446	1,77,177
8	Premium Deficiency	-	-	-	-	-	-	-	-
	<b>TOTAL (B)</b>	<b>42,949</b>	<b>60,354</b>	<b>11,77,339</b>	<b>12,80,642</b>	<b>44,029</b>	<b>71,149</b>	<b>9,27,856</b>	<b>10,43,034</b>
	<b>Operating Profit / (Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)</b>	<b>7,621</b>	<b>6,309</b>	<b>48,888</b>	<b>62,818</b>	<b>12,094</b>	<b>(6,821)</b>	<b>56,606</b>	<b>61,879</b>
APPROPRIATIONS									
1	Transfer to Shareholders' Account	7,621	6,309	48,888	62,818	12,094	(6,821)	56,606	61,879
2	Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-
3	Transfer to Other Reserve	-	-	-	-	-	-	-	-
	<b>TOTAL (C)</b>	<b>7,621</b>	<b>6,309</b>	<b>48,888</b>	<b>62,818</b>	<b>12,094</b>	<b>(6,821)</b>	<b>56,606</b>	<b>61,879</b>

Disclosure as per Regulation 52 (8) read with Regulation 52 (4) of the SEBI (LODR),2015 (₹ in Lakhs)					
S. No.	Particulars	3 months ended / As at		Year ended / As at	
		March 31, 2025 (Unaudited)	March 31, 2024 (Unaudited)	March 31, 2025 (Audited)	March 31, 2024 (Audited)
1	Total Income from Operations <sup>1</sup>	4,55,367	3,99,329	18,15,957	15,42,256
2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	(18,391)	12,321	1,12,148	91,536
3	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	(18,391)	12,321	1,12,148	91,536
4	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	(13,687)	9,293	83,789	68,492
5	Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)] <sup>2</sup>	NA	NA	NA	NA
6	Paid up Equity Share Capital	99,526	99,446	99,526	99,446
7	Reserves (excluding Revaluation Reserve)	4,53,269	3,68,206	4,53,269	3,68,206
8	Securities Premium Account	48,328	47,054	48,328	47,054
9	Net worth	5,52,795	4,67,651	5,52,795	4,67,651
10	Outstanding Debt	54,500	73,000	54,500	73,000
11	Outstanding Redeemable Preference Shares	NA	NA	NA	NA
12	Debt Equity Ratio	0.10	0.16	0.10	0.16
13	Earnings Per Share (of ₹ /- each) –				
	1. Basic:	(1.38)	0.93	8.42	6.89
	2. Diluted:	(1.38)	0.93	8.39	6.89
14	Capital Redemption Reserve	-	-	-	-
15	Debenture Redemption Reserve	5,450	8,225	5,450	8,225
16	Debt Service Coverage Ratio	(15.57)	9.11	20.98	24.43
17	Interest Service Coverage Ratio	(15.57)	9.11	20.98	24.43

**Note:**  
1 Total Income from Operations represents Gross Premium Written.  
2 The new Indian Accounting Standards (IND AS) are currently not applicable to Insurance Companies in India.

For TATA AIG GENERAL INSURANCE COMPANY LIMITED

**Amit Ganorkar**  
Managing Director & CEO  
DIN:07889158

Place : Mumbai  
Date : April 29, 2025

Registered Office : Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai - 400013.  
CIN:U85110MH2000PLC128425

FORM NL-2A-B-PL		PROFIT AND LOSS ACCOUNT		(₹ in Lakhs)	
S. No.	Particulars	For the year ended March 31, 2025 (Audited)	For the year ended March 31, 2024 (Audited)		
1	<b>OPERATING PROFIT/(LOSS)</b>				
	(a) Fire Insurance	7,621	12,094		
	(b) Marine Insurance	6,309	(6,821)		
	(c) Miscellaneous Insurance	48,888	56,606		
		<b>62,818</b>	<b>61,879</b>		
2	<b>INCOME FROM INVESTMENTS</b>				
	(a) Interest, Dividend & Rent – Gross	31,839	28,617		
	(b) Profit on sale/redemption of investments	31,595	9,247		
	(c) (Loss on sale/ redemption of investments)	(4,950)	(2,125)		
	(d) Amortization of (Premium) / Discount on Investments	1,052	513		
		<b>59,536</b>	<b>36,252</b>		
3	<b>OTHER INCOME</b>				
	(a) Claims Service Fees	27	26		
	(b) Interest on Income Tax Refund	-	249		
	(c) Recovery of bad debts written off	301	47		
		<b>328</b>	<b>322</b>		
	<b>TOTAL (A)</b>	<b>1,22,682</b>	<b>98,453</b>		
4	<b>PROVISIONS (Other than taxation)</b>				
	(a) For Diminution in the value of Investments	2,500	-		
	(b) For Doubtful Debts	(31)	708		
5	<b>OTHER EXPENSES</b>				
	(a) Expenses other than those related to Insurance Business:				
	Debenture Issue Expenses	-	107		
	(Profit) / Loss on Sale / Write off of Fixed Assets (Net)	(17)	(58)		
	Donation	-	0		
	(b) Bad Debts written off	318	242		
	(c) Interest on subordinated debt	5,612	3,907		
	(d) Expenses towards CSR activities	1,460	1,273		
	(e) Penalties	-	-		
	(f) Contribution to Policyholders' A/c				
	(i) Towards Excess Expenses of Management	-	-		
	(ii) Towards remuneration of MD/ CEO/WTD/Other KMPs	542	658		
	(g) Remuneration to Directors	150	80		
	<b>TOTAL (B)</b>	<b>10,534</b>	<b>6,917</b>		
6	<b>Profit/(Loss) Before Tax (A) - (B)</b>	<b>1,12,148</b>	<b>91,536</b>		
7	<b>Provision for Taxation</b>				
	(a) Current Tax	28,340	20,897		
	(b) Deferred Tax	19	2,147		
8	<b>Profit/(Loss) After tax</b>	<b>83,789</b>	<b>68,492</b>		
9	<b>APPROPRIATIONS</b>				
	(a) Interim dividends paid during the year	-	-		
	(b) Final dividend paid	-	-		
	(c) Transfer to Debenture Redemption Reserve	-	5,450		
	(d) Transfer to any Reserves or Other Accounts	-	-		
	<b>Balance of profit/ loss brought forward from last year</b>	<b>3,09,739</b>	<b>2,46,697</b>		
	<b>Balance carried forward to Balance Sheet</b>	<b>3,93,528</b>	<b>3,09,739</b>		

**Notes :**  
1 The above financial results have been presented in accordance with the presentation & disclosure framework prescribed in Insurance Regulatory and Development Authority of India (IRDAI) circular No. IRDAI/F&A/CIR/MISC/256/09/2021 dated September 30, 2021 read with SEBI Master Circular No. SEBI/HO/DDHS/DDHS-PoD1/P/CIR/2024/48 dated May 21, 2024 and the requirements of the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ("Listing Regulations, 2015"), to the extent applicable and the same were reviewed and recommended by the Audit committee on April 28, 2025 and then subsequently approved by the Board of Directors at their meeting held on April 29, 2025. The same has been subjected to "Audit" by the Statutory Auditors of the Company.  
2 The primary segments identified under Insurance Regulatory and Development Authority (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 read with AS 17 on "Segment Reporting" specified under Section 133 of the Companies Act, 2013, the Company has classified the segmental information for Fire, Marine and Miscellaneous lines of Business and there are no reportable geographical segments, since all business are written in India.  
3 Sector Specific Ratios (18 to 36) are computed in accordance with and as per definition given in the IRDAI Circular No. IRDAI/F&A/CIR/MISC/256/09/2021 dated September 30, 2021 read with Master circular on Actuarial, Finance and Investment Functions of Insurers, 2024 dated May 17, 2024.  
4 Debt Equity ratio is calculated as total borrowings divided by Equity. Net Worth defined by IRDAI is considered as Equity.  
5 Debt Service Coverage ratio is calculated as Profit before interest and tax divided by Interest expenses together with principal payments of long term debt during the period.  
6 Interest Service Coverage ratio is calculated as Profit before interest and tax divided by Interest expenses of long term debt during the period.  
7 Total debts to Total Assets is computed as borrowings divided by Total Assets.  
8 Asset coverage Ratio is computed in accordance with the SEBI Circular SEBI/ HO/ MIRSD/ CRADT/ CIR/ P/ 2020/230 dated November 12, 2020 read with SEBI/HO/DDHS-PoD1/P/CIR/2023/109 dated March 31, 2023.  
9 These ratios are not applicable to Insurance Companies.  
10 In compliance with Insurance Regulatory and Development Authority (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024, previous period figures regrouped / reclassified as below :

Regrouped from	Regrouped to	Period ended	Amount (₹ in Lakhs)
i. Investment Income / (loss) from Terrorism Pool and Nuclear Pool (Revenue Account)	Interest, Dividend & Rent – Gross (Revenue Account)	March 31, 2024	2,111
ii. Operating Expenses related to Insurance Business (Revenue Account)*	Towards remuneration of MD/CEO/WTD/Other KMPs (Revenue Account)	March 31, 2024	658

\*Effect is given in Underwriting balance ratio, Expense of management ratio and Combined ratio, while the Operating Profit and Profit after tax remains same. Excess of Managerial remuneration over and above limit as prescribed by IRDAI regulation was earlier netted from Operating Expenses related to Insurance Business\* is now shown under the head "Towards remuneration of MD/CEO/WTD/Other KMPs".  
11 During the year ended March 31, 2025, the Company has allotted 109,178 equity shares of face value ₹ 10 each pursuant to exercise of employee stock options granted.  
12 "IRDAI vide IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulation, 2024 and accompanying master circular dated May 17, 2024 has prescribed accounting treatment for long-term products, effective October 01, 2024, where premium on the long term policies (other than Motor TP) shall be recognised on 1/n basis where "n" denotes the policy duration. As a result, the Gross Written Premium is reduced by ₹ 45,529 lakhs for the year ended March 31, 2025 with a corresponding increase in premium received in advance. The impact of this change on Profit Before Tax is Nil.  
As per the above circular and further clarification received from IRDAI vide mail dated January 31, 2025, the Company has accordingly