



Yuvraaj Hygiene Products Limited

9th September, 2021

To,
The Manager – CRD,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai – 400 001
Scrip Code: 531663

Dear Sir(s),

Sub: Submission of copies of Newspaper Advertisement of the Notice of 26th Annual General Meeting of the Company to be held through Video Conference or Other Audio Visual Means.

Dear Sir/Mam,

With reference to the above captioned subject and pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that the Company has published the newspaper advertisement on Thursday, 9th September, 2021 with regard to 26th Annual General Meeting of the members of the Company scheduled to be held on Thursday, the 30th day of September, 2021 at 12.00 noon (IST) through Video Conference or Other Audio Visual Means in the following newspapers:

The notice has been published in the following two newspapers:

1. Business Standard (English-National Daily)
2. The Global Times (Marathi-Regional Daily)

Copy of newspaper advertisement is enclosed herewith for your records.

Thanking You.

Yours faithfully,

For Yuvraaj Hygiene Products Limited


Mustafa Badami
Company Secretary
Membership No.-30133



Encl.: A/a

CIN : L74999MH1995PLC220253

Address : A-650, TTC, MIDC, Mahape, Navi Mumbai - 400 705.

Tel. No. : 022-2778 4491 | 92 | 93 | 94 | E-mail : yhp@hic.in | Website : www.hic.in

YUVRAAJ HYGIENE PRODUCTS LIMITED
CIN: L74999MH1995PLC220253
Regd. Off.: Plot No A-850, 1st Floor, TTC Industrial Estate, MIDC, Pawane Village, Mahape, Navi Mumbai - 400705
Tel: 022 2778 4491/92/93/94 | **E-mail:** yhp@hic.in | **Website:** www.hic.in;
NOTICE
NOTICE is hereby given that the 26th (Twenty Sixth) Annual General Meeting ("AGM") of the Members of **Yuvraaj Hygiene Products Limited** will be held on Thursday, the 30th day of September, 2021 at 12.00 Noon (IST) through Video Conferencing (VC) / Other Audio Visual Means (OAVM) to transact the business as set out in the Notice of 26th AGM. The same is available on the website of the Company viz. www.hic.in and on website of CDSL www.evotingindia.com.
Pursuant to the General Circular numbers 14/2020 dated 8th April, 2020, 17/2020 dated 13th April, 2020, 20/2020 dated 5th May, 2020 and 02/2021 dated 13th January, 2021, issued by the Ministry of Corporate Affairs ("MCA") and Circular number SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated 12th May, 2020 and SEBI/HO/CFD/ CMD2/CIR/P/2021/11 dated 15th January, 2021 issued by the Securities and Exchange Board of India ("SEBI") (hereinafter collectively referred to as "the Circulars"), companies are allowed to hold AGM through VC/OAVM, without the physical presence of members at a common venue. In compliance with the aforesaid Circulars, Companies Act, 2013 ("the Act") and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") the AGM of the Company will be held through VC/OAVM.
Notice of the AGM and the Annual Report for the financial year ended 31st March, 2021 have been sent electronically on Tuesday, 7th September, 2021 to those members whose e-mail address(es) are registered with the Company/Depository Participant(s)/Registrar and Share Transfer Agent as on Friday, 3rd September, 2021.
Pursuant to the provisions of Section 91 of the Act, the Register of Members and Share Transfer Books of the Company will remain closed from Friday, 24th September, 2021 to Thursday, 30th September, 2021 **(both days inclusive)** for the purpose of 26th AGM.
Pursuant to the provisions of Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 (as amended from time to time) and Regulation 44 of Listing Regulations (as amended from time to time), and the Circulars, the Company is providing facility of remote e-voting to its Members in respect of the business to be transacted at the AGM. For this purpose, the Company has entered into an agreement with Central Securities Depository Limited (CDSL) for facilitating voting through electronic means, as the authorized agency. The facility of casting votes by a member using remote e-voting system on the date of the AGM will be provided by CDSL.
All the members are hereby informed that: -
1. The business as set forth in the Notice of 26th AGM shall be transacted through electronic means.
2. The cut-off date for determining the eligibility to vote through electronic means shall be Thursday, 23rd September, 2021. Persons whose name is recorded in the register of members or in the register of beneficial owners maintained as on cut-off date, only shall be entitled to avail the facility of remote e-voting as well as the e-voting at the AGM.
3. E-voting portal will remain open from Monday, 27th September, 2021 (9.00 a.m. IST) and ends on Wednesday, 29th September, 2021 (5.00 p.m. IST). The e-voting module shall be disabled by CDSL thereafter and voting shall not be allowed beyond said time.
4. Any person, who acquires shares and becomes a member of the Company after the dispatch of the notice and hold shares as on cut-off date i.e. Thursday, 23rd September, 2021, may obtain login ID and password by sending a request on helpdesk.evoting@cdslindia.com, to cast their vote electronically.
5. The members who have cast their vote by e-voting prior to the meeting may also attend the meeting but shall not be entitled to cast their vote again.
The manner of e-voting and remote e-voting during the AGM, for members holding shares in physical mode, dematerialized mode and for those members who have registered their e-mail addresses is provided in detail in Notice of AGM.
M/s. Manish Ghia & Associates, Company Secretaries, Mumbai, have been appointed as the Scrutinizer for scrutinizing the e-voting process in a fair and transparent manner. The results declared along with the Scrutinizer's Report within the prescribed period shall be displayed on the Company's website and shall also be communicated to BSE Limited.
For detailed instructions of e-voting, members may refer to the Section 'E-voting Process' in the Notice of 26th AGM. In case of queries or grievances pertaining to e-voting procedure, members may refer the Frequently Asked Questions (FAQs) and e-voting manual available at www.evotingindia.com or write and email to Mr. Rakesh Dahi, Manager, CDSL at helpdesk.evoting@cdslindia.com or call on 022-23058542/43. Members may also write to the Compliance Officer of the Company at yhp@hic.in or at the Registered Office Address given above

For **Yuvraaj Hygiene Products Limited**
Sd/-
Vishal Kampani
Managing Director
DIN: 03335717

Places: Navi Mumbai
Date: 8th September, 2021

DhanlaxmiBank
Dhanlaxmi Bank Limited
Uthasnagar Branch, Dhanlaxmi Bank Limited, Ground & Mezzanine Floor, Komal Park, Gol Maidan, Uthasnagar- 421001.
AUCTION NOTICE
Notice is hereby given to the borrowers to our Uthasnagar branch mentioned in the list below, that the gold ornaments pledged by them to the respective branch, against account number/s indicated against their name/s, for availing the respective gold loan/s will be auctioned/sold by private sale by the Bank, due to non-closure/non-renewal of the accounts, at **3PM on 15-09-2021** at branch premises

Sr. No.	Branch	Acct. No.	Name
1	ULHASNAGAR	19856200028623	HARESH ARJANDAS ACHHRA
2	ULHASNAGAR	19856200028597	PALAK SHAMB
3	ULHASNAGAR	19856200028581	DHIRAJ RAJPAL

Please note that if the concerned Branch does not receive appropriate bid/s during the process for any of the above account/s, ornaments in such accounts will be disposed off subsequently, in private sale, without any further reference to the borrowers. Bank reserves its right to postpone/ cancel the Auction / Sale without assigning any reason thereof.
Place: Uthasnagar
Date: 09.09.2021

Sd/-
Branch Manager

UPSURGE INVESTMENT AND FINANCE LIMITED
Reg Off.: - Office No. 303, Morya Landmark I, Behind crystal Plaza Opp, Off New Link Road, Andheri (West), Mumbai 400053 **CIN: L67120MH1994PLC079254**
Phone: 022-67425441 **Email Id:** info@upsurgeinvestment.com
Notice of 27th Annual General Meeting, Book Closure and Remote E-Voting Information
1. **NOTICE** is hereby given that the **27th Annual General Meeting (AGM)** of the Members of the Upsurge Investment & Finance Limited ("Company") will be held on **Thursday, 30th September, 2021 at 1.00 PM**, through Video Conferencing/Other Audio Visual Means (VC/OAVM) in accordance with the provisions of Companies Act, 2013 and Rules made thereunder; SEBI (LODR) Regulations, 2015 (Listing Regulations) read with General Circulars issued by Ministry of Corporate Affairs (MCA) and SEBI to transact the Ordinary business as mentioned in the notice of the Meeting.
2. The Notice of AGM along with the Annual Reports for the Financial Year ended 31st March, 2021 have been sent by electronic mode to all Members whose E-mail IDs are registered with Company/RTA Depository Participant. The mailing of the Notice has been completed on 07th September 2021. The Notice and Annual Report is available on the Company's website i.e. www.upsurgeinvestment.com.
3. **Remote E-Voting**
In compliance with provisions of Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as well as provision of Section 108 of the Companies Act, 2013 read with the Companies (Management and Administration) Rules, 2014, as amended from time to time, the Company is pleased to offer remote e-voting facility to its members, holding shares either in physical form or in dematerialized form, as on the cut-off date i.e. Thursday 23rd September, 2021 enabling them to cast their votes electronically on the business as set forth in the Notice of AGM through remote E-voting system of CDSL through their portal www.evotingindia.com. The procedure to cast vote using remote e-voting system has been described in the Notice of AGM. The members please note that:
a. The Remote e-voting period shall commence on Monday, 27th September, 2021 at 9.00 a.m. and shall end at 5.00 p.m. on Wednesday 29th September, 2021. The e-voting module will be disabled on Wednesday 29th September, 2021 after 5.00 p.m. Once the vote on resolution is cast by member, the member shall not be allowed to change it subsequently.
b. Any person who acquires shares of the Company and becomes Member of the Company after dispatch of the Notice of AGM and holding shares as on the Cut-off date i.e. 23rd September 2021, may obtain the User ID and password for e-voting by sending a request at helpdesk.evoting@cdslindia.com. However if a person is already registered with CDSL for remote e-voting then existing User ID and Password can be used for casting vote.
c. The facility of voting through e-voting shall be made available at the AGM and the members who have cast their vote by remote e-voting prior to AGM may also attend the AGM, however shall not be entitled to vote again at the AGM.
d. For any queries / grievances, connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dahi, Manager, (CDSL,) Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futurex, Marfatil Mill Compounds, N.M.Joshi Marg, Lower Panel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call on 022-23058542/43.
4. **Book Closure**
Notice is also hereby given pursuant to Section 91 of the Companies Act, 2013 and Regulation 42 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 that the Register of Members and Share Transfer Books of the Company will remain closed from Thursday 23rd September, 2021 to Thursday 30th September, 2021 (both days inclusive) for the purpose of AGM.

FOR UPSURGE INVESTMENT & FINANCE LIMITED
Sd/-
Dayakrishna Goyal
Managing Director
DIN: 00398539

Place: Mumbai
Date: 08.09.2021

NOTICE
NOTICE is hereby given that certificate of **CONFIDENCE PETROLEUM LTD.** have been lost or mislaid and application has been made to the Company to issue duplicate in lieu thereof.

Sr. No.	Shareholder Name	Folio No.	Certificate No.	Distinctive Nos.	No. of Shares
1.	Sanam B. Jain	0004284	41028	6780001-6784000	4000
2.	Harish B. Amn	0004285	41027	6784001-6787000	3000
3.	Naresh B. Jain	0004288	41028	6787001-6790000	3000
4.	Subhdevi B. Jain	0004267	41029	6790001-6793000	3000
5.	Bhawaraj L. Jain	0004268	41030	6793001-6797000	4000

Any person who has a claim in respect of the said shares should lodge such claim with the Company's Registrars & Transfer Agents at **"ADROIT CORPORATE SERVICES PVT. LTD."** 19, Jafarbhoy Industrial Estate 1st Floor, Mahipura Road, Marol Naka, Andheri (E), Mumbai-400 059 within 15 days from the date of publication of this Notice, else the Company will proceed to issue Duplicate Certificates.
Date : 08.09.2021 **Place :** Mumbai

YASH MANAGEMENT AND SATELLITE LIMITED
Reg Off.: - Office No. 303, Morya Landmark I, Opp. Inlitali Mall, Off New Link Road, Andheri (West), Mumbai 400053
CIN: L65920MH1993PLC675309
Phone: 022-67425443 **Email Id:** info@yashmanagement.in
Notice of 28th Annual General Meeting, Book Closure and Remote E-Voting Information
1. **NOTICE** is hereby given that the **28th Annual General Meeting (AGM)** of the Members of the Yash Management And Satellite Limited ("Company") will be held on **Thursday, 30th September, 2021 at 11.00 A.M.** through Video Conferencing/Other Audio Visual Means (VC/OAVM) in accordance with the provisions of Companies Act, 2013 and Rules made thereunder; SEBI (LODR) Regulations, 2015 (Listing Regulations) read with General Circulars issued by Ministry of Corporate Affairs (MCA) and SEBI to transact the Ordinary business as mentioned in the notice of the Meeting.
2. The Notice of AGM along with the Annual Reports for the Financial Year ended 31st March, 2021 have been sent by electronic mode to all Members whose E-mail IDs are registered with Company/RTA Depository Participant. The mailing of the Notice has been completed on 07th September 2021. The Notice and Annual Report is available on the Company's website i.e. www.yashmanagement.in.
3. **Remote E-Voting**
In compliance with provisions of Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as well as provision of Section 108 of the Companies Act, 2013 read with the Companies (Management and Administration) Rules, 2014, as amended from time to time, the Company is pleased to offer remote e-voting facility to its members, holding shares either in physical form or in dematerialized form, as on the cut-off date i.e. Thursday 23rd September, 2021 enabling them to cast their votes electronically on the business as set forth in the Notice of AGM through remote E-voting system of CDSL through their portal www.evotingindia.com. The procedure to cast vote using remote e-voting system has been described in the Notice of AGM. The members please note that:
a. The Remote e-voting period shall commence on Monday, 27th September, 2021 at 9.00 a.m. and shall end at 5.00 p.m. on Wednesday 29th September, 2021. The e-voting module will be disabled on Wednesday 29th September, 2021 after 5.00 p.m. Once the vote on resolution is cast by member, the member shall not be allowed to change it subsequently.
b. Any person who acquires shares of the Company and becomes Member of the Company after dispatch of the Notice of AGM and holding shares as on the Cut-off date i.e. 23rd September 2021, may obtain the User ID and password for e-voting by sending a request at helpdesk.evoting@cdslindia.com. However if a person is already registered with CDSL for remote e-voting then existing User ID and Password can be used for casting vote.
c. The facility of voting through e-voting shall be made available at the AGM and the members who have cast their vote by remote e-voting prior to AGM may also attend the AGM, however shall not be entitled to vote again at the AGM.
d. For any queries / grievances, connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dahi, Manager, (CDSL,) Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futurex, Marfatil Mill Compounds, N.M.Joshi Marg, Lower Panel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call on 022-23058542/43.
4. **Book Closure**
Notice is also hereby given pursuant to Section 91 of the Companies Act, 2013 and Regulation 42 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 that the Register of Members and Share Transfer Books of the Company will remain closed from Thursday 23rd September, 2021 to Thursday 30th September, 2021 (both days inclusive) for the purpose of AGM.

FOR YASH MANAGEMENT AND SATELLITE LIMITED
Sd/-
Anurag Gupta
Managing Director
DIN: 00398458

Place: Mumbai
Date: 08.09.2021

PUBLIC NOTICE
IN THE COURT OF CHIEF METROPOLITAN MAGISTRATE
11th COURT, AT KURLA, MUMBAI
CASE NO. 416/MIS/2018
Mrs. Panchasheela Kishore Gaikwad
Residing at Chawl No.11, Room No.1, Konkarnagar, Opp. Navjivan Society, Chembur, Mumbai-400074. ...Claimant/Decree Holder
VERSUS
Mr. Kishore Savirram Gaikwad
Room No.102, 1st Floor, Building No.3.7a, Dinkawadi Road, Raika Compound, Panjrapol, Sion Trombay Road, Chembur, Mumbai-400088. ...Respondents/Judgement Debtor
NOTICE
To,
Mr. Kishore Savirram Gaikwad
The Respondent Abovenamed
TAKE NOTE THAT an application has been made before this Court by Claimant/Decree Holder Mrs. Panchasheela Kishore Gaikwad for Attachment of Immovable property of the Respondent. You are therefore, directed to appear in matter in person and by way of your advocate and file your say on or before **17/09/2021** at 11 a.m. Why the said application should not be granted.
Dated this 6th day of September, 2021

Sd/-
Judicial Clerk
Addl.Chief Metropolitan Magistrate
11th Court, Kurla, Mumbai

Seal

APPENDIX IV
[See rule 8 (1)]
POSSESSION NOTICE
(for immovable property)
Whereas,
The undersigned being the Authorized Officer of **INDIABULLS HOUSING FINANCE LIMITED** (CIN:L65920DL2005PLC136029) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated 02.06.2021 calling upon the Borrower(s) **UKS ENGINEERING PVT. LTD. (THROUGH ITS DIRECTORS), SHARDA YADAV (CO-BORROWER, WIFE AS WELL AS LEGAL HEIR OF LATE UMESH PRASAD YADAVA), HEMANT KUMAR (SON AS WELL AS LEGAL HEIR OF LATE UMESH PRASAD YADAVA), VINITA YADAV (DAUGHTER AS WELL AS LEGAL HEIR OF LATE UMESH PRASAD YADAVA) AND TANU YADAV (DAUGHTER AS WELL AS LEGAL HEIR OF LATE UMESH PRASAD YADAVA)** to repay the amount mentioned in the Notice being Rs.1,56,70,994.27/- (Rupees One Crore Fifty Six Lakh Seventy Thousand Nine Hundred Ninety Four and Paise Twenty Seven Only) against Loan Account No.HLAPRHN00213171 as on 29.05.2021 and interest thereon within 60 days from the date of receipt of the said Notice.
The Borrower (s) having failed to repay the amount, Notice is hereby given to the Borrower (s) and the public in general that the undersigned has taken symbolic possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on **07.09.2021**
The Borrower (s) in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **INDIABULLS HOUSING FINANCE LIMITED** for an amount of Rs.1,56,70,994.27/- (Rupees One Crore Fifty Six Lakh Seventy Thousand Nine Hundred Ninety Four and Paise Twenty Seven Only) as on **29.05.2021** and interest thereon.
The Borrower's attention is invited to provisions of Sub-Section (8) of Section 13 of the Act in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY	
THE PREMISES BEING PROPERTY NO.-RZF-1/132 "KRD BHAWAN" CONSTRUCTED ON FREEHOLD LAND MEASURING APPROX. 125 SQ. YDS. OUT OF KHASRA NO.-88/2/3, STREET NO.-1, MAHAVIR ENCLAVE, VILLAGE - PALAM, NEW DELHI- 110045 AND AS PER SALE DEED LAND IS BOUNDED AS FOLLOWS:	
EAST :GALI 10 FT.	WEST :PROPERTY OF OTHERS
NORTH:PROPERTY OF OTHERS	SOUTH:ROAD 20 FT. WIDE

Date : 07.09.2021 **Authorized Officer**
Place : NEW DELHI **INDIABULLS HOUSING FINANCE LIMITED**

FORM NL-1A-B-RA
Münchener Rückversicherungs-Gesellschaft Aktiengesellschaft - India Branch
Registration No. : FRB/001
Date of Registration with the IRDAI: 21 December 2016
Revenue Account for the period ended 31 March 2021
EXTRACT OF AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2021

Revenue Account for the year ended 31 March 2021
(₹ in lakhs)

Sr. No.	Particulars	For the year ended 31 March 2021					For the year ended 31 March 2020				
		Fire	Marine	Misc	Life	Total	Fire	Marine	Misc	Life	Total
1	Premiums earned (Net)	27,447	241	2,03,501	22,787	2,53,976	15,409	275	1,45,000	13,961	1,74,645
2	Profit/Loss on sale/redemption of Investments	-	-	-	-	-	-	-	-	-	-
3	Others	-	-	-	-	-	-	-	-	-	-
	Foreign Exchange Gain / (Loss)	(88)	(1)	(425)	(55)	(570)	-	-	(1)	-	(1)
	Miscellaneous Income	-	-	-	505	505	-	-	-	670	670
4	Interest, Dividend & Rent - Gross	1,476	20	7,096	918	9,510	1,156	14	6,119	348	7,637
	TOTAL (A)	28,835	260	2,10,172	24,155	2,63,421	16,565	289	1,51,118	14,978	1,82,950
1	Claims Incurred (Net)	30,312	362	1,62,207	35,403	2,28,285	15,744	228	1,09,154	12,214	1,37,339
2	Commission (Net)	8,029	6	48,697	(1,558)	55,174	7,968	14	38,734	(1,695)	45,021
3	Operating Expenses related to Insurance Business	583	5	5,263	4,414	10,255	458	8	5,143	4,230	9,838
4	Premium Deficiency	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)	38,924	374	2,16,168	38,259	2,93,725	24,170	250	1,53,030	14,749	1,92,199
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business	(10,090)	(114)	(5,996)	(14,104)	(30,304)	(7,605)	39	(1,912)	229	(9,249)
	C= (A - B)										
	APPROPRIATIONS										
	Transfer to Shareholders' Account	(10,090)	(114)	(5,996)	(14,104)	(30,304)	(7,605)	39	(1,912)	229	(9,249)
	TOTAL (C)	(10,090)	(114)	(5,996)	(14,104)	(30,304)	(7,605)	39	(1,912)	229	(9,249)

Balance sheet as at 31 March 2021
(₹ in lakhs)

Particulars	As at 31 March 2021	As at 31 March 2020
SOURCES OF FUNDS		
Share Capital	-	-
Reserves and Surplus	-	-
Head Office Account	2,26,960	1,59,300
Fair Value Change Account	-	-
Borrowings	-	-
Total	2,26,960	1,59,300
APPLICATION OF FUNDS		
Investments - Shareholders	1,91,576	1,40,986
Investments - Policyholders	1,73,374	1,11,700
Loans	-	-
Fixed Assets	506	239
Deferred Tax Asset	-	-
Current Assets		
Cash and Bank Balances	56,163	23,596
Advances and Other Assets	4,17,886	3,07,964
Sub-Total (A)	4,74,049	3,31,561
Current Liabilities	4,99,808	3,18,717
Provisions	1,41,707	1,18,402
Sub-Total (B)	6,41,516	4,37,119
Net Current Assets (C) = (A - B)	(1,67,466)	(1,05,558)
Miscellaneous Expenditure (to the extent not written off or adjusted)	-	-
Debit Balance in Profit and Loss Account	28,970	11,933
Total	2,26,960	1,59,300
Contingent Liabilities	-	-

Profit and Loss Account for the year ended 31 March 2021
(₹ in lakhs)

Sr. No.	Particulars	For the year ended 31 March 2021	For the year ended 31 March 2020
1.	Operating Profit / (Loss)		
	(a) Fire Insurance	(10,090)	(7,605)
	(b) Marine Insurance	(114)	39
	(c) Miscellaneous Insurance	(5,996)	(1,912)
	(d) Life Insurance	(14,104)	229
2.	Income from Investments		
	(a) Interest, Dividend & Rent	13,725	8,933
	(b) Profit / (Loss) on sale/redemption of investments	-	-
3.	Other Income		
	TOTAL (A)	(16,579)	(315)
4.	Provisions (Other than taxation)		
	(a) For diminution in the value of investments	-	-
	(b) For doubtful debts	-	-
	(c) Others	-	-
5.	Other Expenses		
	Expenses other than those related to Insurance Business	-	-
	Employees' remuneration & welfare benefits	439	364
	Interest & Bank Charges	19	16
	TOTAL (B)	459	380
	Profit / (Loss) Before Tax	(17,037)	(696)
	Provision for Taxation:		
	(a) Current Tax	-	-
	(b) Deferred tax (Income) / Expense	-	455
	(c) Minimum Alternate Tax	-	-
	Profit / (Loss) After Tax	(17,037)	(1,151)
	Appropriations		
	(a) Interim dividends paid during the year	-	-
	(b) Proposed final dividend	-	-
	(c) Dividend distribution tax	-	-
	(d) Transfer to General Reserves	-	-
	Balance of Profit / (Loss) brought forward from last year	(11,933)	(10,782)
	Balance carried forward to Balance Sheet	(28,970)	(11,933)

Analytical Ratios

Sr. No.	Particulars	For the year ended 31 March 2021	For the year ended 31 March 2020
1	Gross Premium Growth Rate	27%	67%
2	Gross Premium to shareholders' fund ratio	2.46	2.59
3	Growth rate of shareholders' fund	34%	51%
4	Net Retention Ratio	57%	58%
5	Net Commission Ratio	20%	20%
6	Expense of Management to Gross Direct Premium Ratio	2%	3%
7	Combined Ratio	114%	104%
8	Technical Reserves to net premium ratio	1.37	1.19
9	Underwriting balance ratio	(0.16)	(0.10)
10	Operating Profit Ratio-	12%	-5%
11	Liquid Assets to liabilities ratio	0.15	0.09
12	Net earning ratio	-7%	-1%
3	Return on net worth ratio	-9%	-1%
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.55	1.92
15	NPA Ratio	-	-
	Gross NPA Ratio	-	-
	Net NPA Ratio	-	-

For and on behalf of the Executive Committee of Management
Hitesh Kotak
Chief Executive Officer

Place : Mumbai
Dated : 09/09/2021

