


**GINNI FILAMENTS LIMITED**  
Corporate Identity Number: L17200UP1982PLC012550  
Regd. Office: 110 KM Stone, Delhi Mathura Road, Chhata – 281 401, Distt. Mathura (U.P)  
Corporate Office: D-196, Sector 63 Noida-201307  
Tel : + 91-120-4058400 (30 LINES)  
Email ID : secretarial@ginnifilaments.com Website : www.ginnifilaments.com

**INFORMATION REGARDING 39TH ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCING (VC) OTHER AUDIO VISUAL MEANS (OAVM) AND RECORD DATE**  
Shareholders may please note that the 39th Annual General Meeting (AGM) of the Company will be held through VC / OAVM on Wednesday, 28th September, 2022 at 11.30 AM IST, in compliance with all the applicable provisions of the Companies Act, 2013 and the Rules made thereunder and the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with General Circular No. 14/2020 dated 8th April, 2020, General Circular No. 17/2020 dated 13th April, 2020, General Circular No. 20/2020 dated 5th May, 2020 and subsequent circulars issued in this regard, the latest being 2/2022 dated 5th May, 2022 and other applicable circulars issued by the Ministry of Corporate Affairs (MCA), Circular No. SEBI/HO/CFD/CMD2/CIR/P/2022/62 dated 13th May, 2022 issued by the SEBI and other applicable circulars issued in this regard, to transact the businesses that will be set forth in the Notice of the meeting.  
In compliance with the above Circulars, electronic copies of the Notice of the 39th AGM and Annual Report for the Financial Year 2021-22 will be sent to all the Shareholders whose email addresses are registered with the Company / Depository Participant(s). The Notice of the 39th AGM along with Annual Report for the Financial Year 2021-22 will also be available on the website of the Company at [www.ginnifilaments.com](http://www.ginnifilaments.com), on the website of the Stock Exchanges i.e. [www.nseindia.com](http://www.nseindia.com) and on the website of CDSL at [www.evotingindia.com](http://www.evotingindia.com). The copies of the Notice of the 39th AGM along with Annual Report for the FY 2021-22 shall be sent to those Members who request for the same.  
**1. Manner of registering/updating email addresses to receive the Notice of 39th AGM along with the Annual Report:**  
a. Shareholders holding shares in physical mode and who have not updated their email addresses with the Company are requested to update their email addresses by writing to the Company at [secretarial@ginnifilaments.com](mailto:secretarial@ginnifilaments.com) along with the copy of the signed request letter mentioning the name, complete address, Folio number, number of Shares held alongwith self-attested copy of the PAN card, and self-attested copy of any document (eg: Aadhar, Driving License, Election Identity Card, Passport, utility bill or any other Government Document) in support of the address of the Shareholder.  
b. Shareholders holding shares in dematerialised mode are requested to register/update their email addresses with the relevant Depository Participants.  
c. Shareholders may also register/update their email addresses with RTA at the following link : <http://skylinertta.com/EmailReg.php>  
**2. Manner of casting vote through e-voting:**  
a. Shareholders will have an opportunity to cast their votes remotely on the businesses as set forth in the Notice of the AGM through remote e-voting system.  
b. The login credentials for casting the votes through e-voting shall be made available through the various modes provided in the Notice as well as through email after successfully registering their email addresses. The details will also be made available on the website of the Company.  
**3.** Pursuant to Section 91 of the Companies Act, 2013 read with Rule 10 of the Companies (Management and Administration Rules), 2014, the Register of Member and Share Transfer Books of the Company will remain closed from September 22, 2022 to September 28, 2022 (both days inclusive) for the purpose of the Annual General Meeting.  
**4.** This notice is being issued for the information and benefit of all the Shareholders of the Company in compliance with the applicable circulars of the MCA and SEBI.  

By the order of Board of Directors  
For Ginni Filaments Limited  
Sd/-  
Bharat Singh  
Company Secretary



**LIC HFL**  
LIC HOUSING FINANCE LTD

**CRISIL CREDIT RATING AAA/STABLE**

**This abridged advertisement appears further to the statutory advertisement published by the Company on 28th September, 2021.**

# Big Pharma set to cash in on rising derma mkt

The ₹11,400–crore derma market is growing at 7–8 per cent annually

SOHINI DAS  
Mumbai, 25 August

The fast-growing cosmetic dermatology space is attracting big players such as Torrent Pharmaceuticals, which is in the race to make a big acquisition in the segment.

According to reports, the company is set to acquire Curatio Healthcare, which makes skincare products, for ₹2,100 crore.

The ₹240-crore company, which has about 50 products prescribed by 6,000 doctors and a network of 700 distributors, has been valued at a premium.

A senior executive at a firm, also in the race to buy Curatio, said its portfolio of cosmetic-dermatology brands made it lucrative.

“The average prescription value of dermatology is high because the products are relatively expensive. With growth in cosmetic dermatology products, the value is around ₹1,000,” said the executive.

Apart from Torrent Pharma, Zydus Lifesciences, Dr Reddy’s Laboratories, and JB Chemicals are reportedly in the race to buy Curatio.

The ₹11,400-crore derma market in India is growing at 7-8 per cent annually. Industry insiders point out there has been growth in cosmetic



According to reports, Torrent Pharmaceuticals is set to acquire Curatio Healthcare for ₹2,100 crore

dermatology products like the ones for acne, hair fall and dandruff.

These products are outside price control and thus offer better margins to manufacturers.

Curatio’s product range covers hair, body, face and baby products.

Paediatric dermatology is another area where parents go for doctor-prescribed products, even soaps and shampoos.

“With the recent controversy surrounding the talcum powder of a renowned company, many parents go for doctor-prescribed skincare products for their kids. If a company with strong marketing muscles pushes those, these products can grow fast,” said another industry executive.

In its first-quarter review of Torrent Pharmaceuticals, Edelweiss analysts noted Torrent’s India performance was improving.

“Torrent Pharma recorded four consecutive quarters of double-digit growth in India aided by price hikes and new launches. Sales force expansion to show benefits in coming quarters,” the brokerage said, adding that with all pharma companies taking high single-digit price increases, the widening price differential of Torrent Pharma’s brands should now be arrested.

New launches are contributing around 3 per cent to growth.

India is Torrent’s key market, accounting for 74 per cent of its revenues. The company has been aggressive in making acquisitions in India - the domestic business of Unichem (₹3,600 crore), Elder Pharma’s local formulations business (₹2,004 crore), and Zyg Pharma (derma player).

It has also bought a portfolio of brands from Novartis and recently from Dr Reddy’s Laboratories.

“Torrent’s strength lies in its ability to cross-sell. It has a field force from its acquisitions, and cross-sells products across segments. It recently added to its field force, taking the total to 4,200 after the first quarter, and launched two divisions,” said an analyst who tracks the company.

# Removed over 2K personal loan apps since Jan: Google

SOURABH LELE  
New Delhi, 25 August

Google said it had removed over 2,000 personal loan apps — or more than half of the total apps in the category — from Google Play India since the beginning of the year, mainly due to user safety concerns.

Senior Director and head of trust & safety for Google Asia-Pacific Saikat Mitra said, “Supported by local research and feedback from our stakeholders, we have been updating the Google Play policies associated with personal loan apps in India.”

Mitra added that the technology giant has been assisting law enforcement agencies in their investigation.

The issue of unregulated personal loan apps attracted attention after the Reserve Bank of India (RBI) came up with a regulatory framework.

Mitra said that once an app is uploaded to Google Play, it goes through a series of scans, both from a technical and content point of view. “But in the case of loan apps, the criminal activities are happening outside of the apps in the real world.”

Several borrowers have complained of harassment and black-mailing on loan repayment on the platforms. “Ever since we came to know about user harm due to pred-

## TECH GIANT LINES UP INITIATIVES FOR ONLINE SAFETY


Google announced online safety initiatives in India, including multi-city cybersecurity roadshows to upskill about 1,00,000 developers and digital safety-focused grants of USD 2 million from Google.org to community organisations. All these efforts are aimed at strengthening the collective capability of the country’s growing digital economy against cyber threats, Google said.

PTI

atory practices adopted by some of the personal loan apps, we have been engaging with the industry and law enforcement agencies to help address these issues,” Mitra said.

Mitra added Google has been deploying its artificial intelligence/machine learning capabilities to penalise bad actors on the Play Store.


The issues with the loan apps could be easily solved in countries like Indonesia as there was a list of government-certified apps, Mitra said.




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Individual depositor can scan QR code to place deposit through HOMY APP.



Revised Rate of Interest will be applicable for Sanchay Public Deposit & Corporate Deposit Scheme w.e.f. 29/08/2022								
Public Deposit								
TERM	Existing	Existing	Existing	Existing	Revised	Revised	Revised	Revised
	Rate of Interest p.a. on Public Deposits upto Rs. 20 Crore	Rate of Interest p.a. on Public Deposits above Rs. 20 Crore	Rate of Interest p.a. on Public Deposits upto Rs. 20 Crore	Rate of Interest p.a. on Public Deposits above Rs. 20 Crore	Rate of Interest p.a. on Public Deposits upto Rs. 20 Crore	Rate of Interest p.a. on Public Deposits above Rs. 20 Crore	Rate of Interest p.a. on Public Deposits upto Rs. 20 Crore	Rate of Interest p.a. on Public Deposits above Rs. 20 Crore
	Monthly Option	Monthly Option	Yearly Option	Yearly Option	Monthly Option	Monthly Option	Yearly Option	Yearly Option
	Non-Cumulative	Non-Cumulative	Cumulative & Non-Cumulative	Cumulative & Non-Cumulative	Non-Cumulative	Non-Cumulative	Cumulative & Non-Cumulative	Cumulative & Non-Cumulative
1 YEAR	5.80%	5.20%	5.95%	5.30%	6.20%	5.55%	6.30%	5.65%
18 MONTHS	5.80%	5.20%	5.95%	5.30%	6.30%	5.65%	6.40%	5.75%
2 YEARS	6.35%	5.75%	6.50%	5.85%	6.60%	5.95%	6.75%	6.10%
3 YEARS	6.50%	5.90%	6.65%	6.00%	6.75%	6.10%	6.95%	6.30%
5 YEARS	6.80%	6.20%	6.95%	6.30%	6.80%	6.20%	6.95%	6.30%

TERM	Existing	Revised	Revised	Revised
	Rate of Interest p.a. on Corporate Deposits upto Rs. 20 Crore	Rate of Interest p.a. on Corporate Deposits upto Rs. 5 Crore	Rate of Interest p.a. on Corporate Deposits above Rs. 5 Crore upto Rs. 10 Crore	Rate of Interest p.a. on Corporate Deposits above Rs. 10 Crores upto Rs. 20 Crore
	Yearly Option	Yearly Option	Yearly Option	Yearly Option
	Cumulative & Non-Cumulative	Cumulative & Non-Cumulative	Cumulative & Non-Cumulative	Cumulative & Non-Cumulative
1 YEAR	5.95%	6.30%	6.40%	6.50%
18 MONTHS	5.95%	6.40%	6.50%	6.60%
2 YEARS	6.50%	6.75%	6.85%	6.85%
3 YEARS	6.65%	6.95%	6.95%	6.95%
5 YEARS	6.95%	6.95%	6.95%	6.95%

Other Details	Monthly Option	Yearly Option
Minimum Amount of Deposit	Rs. 2,00,000/-	Rs. 20,000/-
Additional Deposit in multiples of	Rs. 10,000/-	Rs. 1000/-
Interest will be paid on Non-Cumulative Scheme	1st Day of the Month & on 31st March for the month of March.	On 31st March
Interest will be compounded	-	Annually on Cumulative Deposits

Card rates will be applicable as per the amount of deposit mentioned in the FD application form.

**FOR CORPORATE DEPOSITS ABOVE RS. 20 CRORE: PLEASE CONTACT OUR CORPORATE OFFICE FOR APPLICABLE RATES.**  
**A depositor can deposit upto Rs. 20 Crore in each of the period between 1st to 15th & 16th to the last day of a month at the applicable card rates. If the total deposit amount exceeds Rs. 20 Crore in any of the above mentioned period, the interest rates for that period will be the rates applicable for deposits exceeding Rs. 20 Crore. Other terms and conditions remain unchanged.**

**Registered Office:** Bombay Life Building, 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai – 400 001. Contact Numbers: +91 22 22049919, +91 22 22049799, Fax: +91 22 22049682 | Email: [pd@lichousing.com](mailto:pd@lichousing.com), Website: [www.lichousing.com](http://www.lichousing.com)

**Corporate Office:** 131, Maker Tower, "F" Premises, 13th Floor, Cuffe Parade, Mumbai 400005. Contact Numbers: +91 22 22178600, +91 22 22178700, Fax: +91 22 22178777

**We would encourage you to use the NEFT/RTGS facility for making fresh deposits. Details are available in the application form & also on our website.**

**Mode of repayment to the Depositors:** Repayment of deposit will be made by crossed account payee cheque, RTGS, or NEFT (as per the request of the depositor) and payment of interest will be made through warrants or NACH as requested by the depositors for Yearly option and only through NACH for Monthly Option. Interest will be paid on fixed date i.e. 31st March for Yearly option, for Monthly option on 1st day of the month and on 31st March for the month of March.

**Premature withdrawal:** No premature withdrawal will be allowed before the completion of three months from the date of realization subject to the Non-Banking Financial Company-Housing Finance Company (Reserve Bank) Directions 2021, as applicable from time to time. In case of request for premature withdrawal, the rates given in the table shall apply:

Period completed from the date of deposit	Rate of interest payable (% p.a.)
Within three months subject to lock-in period requirements	No interest [subject to the Non-Banking Financial Company-Housing Finance Company (Reserve Bank) Directions 2021]
After 3 months but before or up to 6 months	The interest payable shall be 3% p.a. for individual depositor and no interest in case of other category of depositor.
After 6 months but before the date of maturity	Interest Payable will be 1% lower than the interest rate applicable to the deposit for which deposit remained with the company. If the interest rate has not been prescribed for such period, then interest payable will be 2% lower than the lowest rate at which public deposits are accepted by the company or the rate applicable for the immediately lower prescribed period, as applicable.

In the event of the deposit holder already having /received interest at a higher rate, the difference in the total interest paid and the revised interest payable would be adjusted against the interest/principal amount. Outstanding post-dated interest warrants in the custody of the depositor, if any, should be surrendered to the LIC Housing Finance Limited. The brokerage payable to the authorized agents is for the period completed and excess brokerage paid as a result of pre-payment of the deposit will be recovered from deposit amount.


**Renewal of deposits:**

The deposit may be renewed on maturity on the terms and conditions applicable to deposits on the maturity date. A duly completed prescribed application form along with the discharged deposit receipt should be submitted for renewal. The depositor has the option to choose Auto-renewal on maturity of the deposit. In such case the deposit would be automatically renewed on maturity under the similar product and for the same period at the rate of interest prevailing on the date of maturity of the deposit. In case the similar product/period option are not available on the maturity date, deposit will be renewed for a period which is closest to the original period. The auto renewal facility is available only once.

If the depositor does not choose any option, the maturity amount will be automatically remitted to depositor’s designated bank account on maturity of the deposit.

The Company is having a valid Certificate of Registration dated 31-07-2001 issued by the National Housing Bank (NHB) under Section 29A of the National Housing Bank Act, 1987. However, the RBI or the NHB does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinion expressed by the Company and for repayment of deposits/ discharge of liabilities by the Company. The Deposits solicited by the Company are not insured.

**For other terms and conditions refer to the information furnished in the application form for soliciting public deposit.**



**Kkalpana Industries (India) Limited**  
CIN: L19202WB1985PLC039431  
Regd Office : New BK Market, 16A Shakespeare Sarani, 4th Floor, Room No. 3, Kolkata - 700071  
Telephone : 91-033-4064 7843  
E-Mail : [kolkata@kkalpana.co.in](mailto:kolkata@kkalpana.co.in), Website: [www.kkalpanagroup.com](http://www.kkalpanagroup.com)

**NOTICE TO MEMBERS IN RESPECT OF ANNUAL GENERAL MEETING OF THE COMPANY**

1. In view of the continuing COVID-19 pandemic, the Ministry of Corporate Affairs ("MCA") has, vide its General Circular No. 14/2020 dated April 8, 2020, General Circular No. 17/2020 dated April 13, 2020, General Circular No. 20/2020 dated May 5, 2020, General Circular No. 02/2021 dated January 13, 2021, General Circular No. 19/2021 dated December 8, 2021, General Circular No. 21/2021 dated December 14, 2021 and General Circular No. 02/2022 dated May 5, 2022 (collectively referred to as "MCA Circulars"), and Securities and Exchange Board of India vide its Circular No. SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated May 12, 2020, SEBI/HO/CFD/CMD2/CIR/P/2021/11, dated January 15, 2021 and SEBI/HO/CFD/CMD2/CIR/P/2022/62, dated May 13, 2022 (collectively referred to as "SEBI Circulars") permitted the holding of the Annual General Meeting ("AGM") through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM"), without the physical presence of the Members at a common venue. In compliance with the provisions of the Companies Act, 2013 ("the Act"), the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") and MCA Circulars, the 37th AGM of the Company will be conducted through VC/ OAVM on Saturday, the 24th day of September 2022, at 11:30 a.m. (IST). The deemed venue for the 37th AGM will be the registered office of the Company at New BK Market, 16 A Shakespeare Sarani, 4th Floor, Room No. 3, Kolkata - 700071

Further, the Register of Members and the Share Transfer Books of the Company will remain closed from Sunday, 18th September 2022 to Saturday, 24th September 2022 (both days inclusive) ("Book Closure Dates"). The cut-off date for purpose of ascertaining the eligible shareholders to participate in the AGM is 17th September 2022.

In compliance with provisions of MCA Circulars and SEBI Circular, the notice of AGM including details and instructions for remote e-voting/e-voting at AGM, will be dispatched electronically to the respective E-mail address of those members whose E-mail IDs are registered with the Company/Registrar and Share Transfer Agents ("RTA") of the Company or with their respective Depository Participants ("DP").

In this regard, the member who's E-mail Ids for communication is not registered with the Company/RTA/ DP is requested to update the same by following the below instructions:

**Members holding shares in Demat Mode**  
Members holding shares in Demat Mode are requested to update their E-mail ID and/or Bank Mandate with their respective DP.

**Members holding shares in Physical Mode**  
Members holding shares in physical mode are requested to send a request to the Company's RTA, M/s C B Management Services Private Limited on their E-mail address [rtacbsml.com](mailto:rtacbsml.com) with Subject Line "E-mail Registration-Kkalpana Industries (India) Limited" mentioning/ attaching:

For registering the E-mail ID  
Folio No.  
Name of the Shareholder (as in Share Certificate)  
Scan copy of Share Certificate  
Self-attested copy of PAN and  
Self-attested copy of Aadhaar/Voter ID/ Passport


The AGM Notice will also be made available on the website of the Company at <https://kkalpanagroup.com/investor-relations/> and could also be accessed from the website of Bombay Stock Exchange at [www.bseindia.com](http://www.bseindia.com) and that of Calcutta Stock Exchange at [www.cse-india.com](http://www.cse-india.com). Members can join the AGM only through VC/OAVM and instructions for joining the AGM are provided in the Notice of the AGM. Members participating in the AGM through VC/OAVM will be counted for the purpose of reckoning the quorum, under section 103 of the Companies Act, 2013.

The Company is also providing the Remote E-voting facility (prior to AGM) as well as E-voting facility (during the meeting) to all its members to cast vote on all resolutions set out in the Notice of AGM. Members who have not cast their vote through Remote E-Voting will be allowed to cast vote through E-Voting at AGM. Instructions for E-voting (both Remote and at the meeting) is provided in the Notice of the AGM.

Any person who acquires shares and becomes member of the company after the date of electronic dispatch of Notice of the AGM and holds shares on the cut-off date may obtain the login id and password by following the instructions as mentioned in the Notice of the AGM or sending request at [evoting@nsdl.co.in](mailto:evoting@nsdl.co.in).

The above information is issued for the information and benefit of all the members of the Company and is in compliance with MCA Circulars and SEBI Circulars, as applicable.

For Kkalpana Industries (India) Limited  
Sd/-  
Ankita Karnani (Membership No. ACS 33634)  
Company Secretary



**GAYATRI GROUP**

**BUDGE BUDGE COMPANY LIMITED**  
CIN: L26941WB1973PLC028796  
Registered Office : 16A, Brabourne Road, 9th Floor, Kolkata- 700001  
Works : 64, Maulana Azad Road, Budge Budge, Budge Budge, 24 Parganas (S)- 700137  
Tel No. : 033 4010-8000; Fax No. : 033 4010-8080;  
E-mail : [bbcl@gayatrigroup.co](mailto:bbcl@gayatrigroup.co); Website : [www.gayatrigroup.co](http://www.gayatrigroup.co)

This Exit Offer Public Announcement ("Exit Offer PA") is being issued, in accordance with Regulation 26 of the Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2021 as amended (the "Delisting Regulations") and as per the instructions of the BSE Limited, by Mr. Manish Poddar, forming part of the Promoters/ Promoter Group (hereinafter referred to as the "Acquirer") of M/s. Budge Budge Company Limited (hereinafter referred to as the "Company"/ "BBCL"), to provide the remaining public shareholders ("Residual/ Remaining Public Shareholders") of BBCL an exit opportunity. The Acquirer intends to acquire the remaining 2,13,877 (Two Lakhs Thirteen Thousand Eight Hundred and Seventy Seven Only) equity shares representing 3.35% of fully paid up equity share capital of the Company held by the Residual Public Shareholders.

Capitalized terms used but not defined in this Exit Offer PA shall have the same meaning assigned to them as in the Letter of Offer and Exit Offer Letter (As defined below).

**1. INTIMATION OF DATE OF DELISTING:**

1.1 Following the closure of the Delisting Offer and in accordance with the Delisting Regulations, the Company applied for the final delisting of its Equity Shares from both the BSE Limited ("BSE") and the Calcutta Stock Exchange Limited ("CSE") i.e., both the Stock Exchanges where the equity shares of the Company were listed.

1.2 BSE, vide its notice no. 20220817-4 dated 17th August, 2022 and CSE vide its ref no. CSE/LD/15608/2022 dated 28th July, 2022 have communicated that the equity shares of the Company will be delisted from Exchange records with effect from 1st September, 2022 and 29th July, 2022 respectively.

**DELISTING OF THE EQUITY SHARES OF THE COMPANY MEANS THAT THE EQUITY SHARES OF THE COMPANY CANNOT AND WILL NOT BE TRADED ON THE STOCK EXCHANGES THEREAFTER.**

**2. OUTSTANDING EQUITY SHARES AFTER DELISTING:**

In accordance with the Delisting Regulations and as per the instructions of the BSE Limited, the remaining Public Shareholders of the Company who did not or were not able to tender their equity shares in Delisting process will be able to offer their equity shares to the Acquirer at the price of Rs. 2/- (Rupees Two Only) ("Delisting Offer Price") for a period of one year starting from the last date of Delisting i.e., from 1st September, 2022 to 31st August, 2023 ("Exit Period").

**3. PAYMENT OF CONSIDERATION TO RESIDUAL SHAREHOLDERS:**

Subject to any regulatory approvals as may be required, the Acquirer intends to make payments on monthly basis, within 15 days of the end of the relevant calendar month ("Monthly Payment Cycle"). The first Monthly Payment Cycle shall commence within 15 days from 1st October, 2022 for Equity Shares tendered upto 30th September, 2022. Payments will be made only to those shareholders who have validly tendered their equity shares. Please note that the Acquirer reserves the right to make payments earlier.

If the Public Shareholders have any query, they may contact the Company at the details appearing below:

- **Contact Person** : Mr. Danveer Singh
- **Email- Id** : [dvs@gayatrigroup.co](mailto:dvs@gayatrigroup.co)
- **Tel. No.** : +91 7003251649
- **Registered Office** : 16A, Brabourne Road, 9th Floor, Kolkata- 700001

**Signed by the Acquirer:**  
Sd/-  
Manish Poddar

**Place: Kolkata**  
**Date: 25.08.2022**