

July 28, 2020

To  
**BSE Limited,**  
Corporate Relationship Department  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Fort,  
Mumbai - 400 001

**Scrip Code: 530145**

Dear Sir/Madam,

**Sub.: Newspaper advertisement pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

In compliance with Regulation 47 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (including any statutory modification(s), amendment(s), and re-enactment(s) thereof), we are hereby enclosing copies of Newspaper advertisement of notice of the meeting of the Board of Directors of KISAN MOULDINGS LIMITED scheduled to be held on Friday, July 31, 2020, *inter alia*, to consider and approve the Audited Financial Results of the Company for the Quarter and Financial Year ended on March 31, 2020, published today i.e. Tuesday, July 28, 2020 in following newspapers:

1. Business Standard (All edition) - English language
2. Mumbai Lakshdeep (Mumbai edition) - Marathi language

This is for your information and record.

Thanking you,  
Yours truly,  
**FOR KISAN MOULDINGS LIMITED**



**DHARAK MEHTA\***  
**COMPANY SECRETARY & COMPLIANCE OFFICER**  
**MEMBERSHIP NO.: ACS40502**

Encl.: As above

# RBI's warning on bad loans pulls down banking stocks

Only a few stocks attractive from a medium-term perspective, say analysts

SHREEPAD S AUITE  
Mumbai, 27 July

The Reserve Bank of India (RBI)'s financial stability report (FSR) released last weekend, underlining the potential balance sheet stress for banks amid the Covid-19 crisis, impacted investor sentiment on Monday.

With a 3.6 per cent fall, the Nifty Bank index traded below its 200-day moving average. Not only did it underperform the leading market indices, but was also the biggest loser among sectoral indices. Banking stocks were the key reason for the Sensex falling 0.5 per cent on Monday. Though the asset quality stress was expected, the same being highlighted by the RBI was crucial.

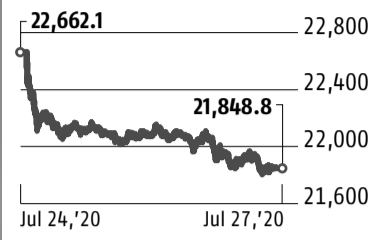
Among other key developments over the weekend, Aditya Puri, managing director of HDFC Bank, selling most of his shares before his retirement in October and ICICI Bank's June 2020 quarter (Q1) results showing higher moratorium also affected sentiment towards banking stocks.

According to the FSR, under the scenarios ranging from baseline to very severe stress, the banking industry's non-performing assets (NPA) ratio may go up to 12.5-14.7 per cent in FY21, from 8.5 per cent in FY20. Banks' common equity



ILLUSTRATION: ANAY MOHANTY

## NIFTY BANK



### Banks that lost the most

(Price in ₹)	Jul 27, '20	1-day chg (%)
ICICI Bank	358.5	-6.1
Bank of Baroda	46.7	-4.0
IDFC First Bank	27.4	-3.9
PNB	32.3	-3.7
HDFC Bank	1,079.5	-3.5

Source: BloombergExchange  
Compiled by BS Research Bureau

tier-1 (CET-1) capital ratio may decline to 10.7-9.4 per cent, from 11.7 per cent in FY20, because of the economic slowdown led by the Covid-19 pandemic, the report said.

Asset quality uncertainty remains a key challenge not only for banks but also for non-banking financial companies (NBFCs). The regulator published the report on Friday last week after market hours.

Prakash Agarwal, head-financial sector ratings at India Ratings, said: "The RBI's bad loan indications are in-line with our NPA estimates of

around 5.5 per cent incremental NPAs in FY21 due to the pandemic." Though the moratorium from March to August has masked banks' overall slippages, the actual asset quality will be known from September onwards, especially in the December and March quarters, he added.

According to the FSR, almost half the system's (NBFCs and banks) loans had availed the moratorium as of April 2020. Though the recent moratorium data, after June 2020 quarter results, from banks and NBFCs shows easing

of the moratorium book, it offers little comfort.

Mona Khetan, analyst at Dolat Capital, said: "Lower moratorium does not necessarily mean banks' or lenders' portfolio stress has come down to some extent." In fact, according to Kotak Institutional Equity, "It would be imperative to highlight that the definition of loans under moratorium is non-standardised across the industry." This further supports the point of lack of clarity of asset quality stress.

Stress is expected to be higher from sectors, such as

tourism and hospitality, construction, and real estate—the three sectors identified as the worst-hit by the pandemic.

Notably, 60-65 per cent of loans to MSMEs struggling under the current situation were under the moratorium, as of April 2020. However, Khetan said: "Though specific sectoral concentrations (MSME, commercial vehicles, real estate) would impact asset quality, underlying risk management practices would hold a higher relevance in tiding through the current situation." Thus, FY21 would show the robustness of the risk management system.

Agarwal said while there are near-term challenges, "we believe banks have satisfactory solvency position". Some experts see a pick-up in credit growth. According to Dhanaanjay Sinha, director and head of institutional research at Systematix group, "Some indicators, such as currency holding, rising power consumption, and government spending do suggest that credit growth will pick up hereon."

Investors have been advised to stick to quality and top names. Some experts hinted that from a medium-term perspective, some banks are available with attractive valuations. HDFC Bank and ICICI Bank are some analysts' top picks in the banking space.

# Indices slip on negative global and domestic cues

PRESS TRUST OF INDIA  
Mumbai, 27 July

Equity indices nursed losses after a choppy session on Monday, weighed down by banking stocks which wilted under intense selling pressure on concerns over their asset quality amid the coronavirus.

After starting off the session on a positive note, the Sensex

got caught in a downward spiral and slumped over 500 points from the day's peak. It managed to recover some lost ground and finally settled at 37,934.73, showing a loss of 194.17 points or 0.51 per cent.

Likewise, the broader Nifty closed 62.35 points or 0.56 per cent lower at 11,131.80.

Banking counters led the losses on the Sensex chart, with

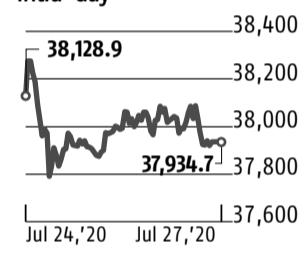
ICICI Bank, HDFC Bank, Axis Bank, IndusInd Bank and SBI dropping as much as 6.11 per cent. On the other hand, Asian Paints, HCL Tech, Infosys, TCS, Ultratech Cement, and Tata Steel were among the prominent gainers, spurring up to 3.90 per cent.

Asian shares ended mixed on Monday amid concerns over growing US-China friction and

fresh coronavirus cases in China and South Korea.

"Indian benchmark indices ended a volatile day in the red, following negative global cues and domestic uncertainties. Global markets were impacted because of rising US-China tensions and suspected second wave of virus infections," said Vinod Nair, head of research at Geojit Financial Services.

## SENSEX SHEDS 194 POINTS



**Balmer Lawrie & Co. Ltd.**  
(A Government of India Enterprise)  
SBI-Industrial Packaging, 5, J N Heredia Marg, Ballard Estate, Mumbai - 400 001.  
Regd. Off.: 21, N S Road, Kolkata - 700 001. CIN: L15402WB1924G0004825

### TENDER NOTICE

Online Bids are invited for Sale of Plant & Machinery from our Barrel Manufacturing Plant at **Kolkata** on "As is where is basis". For details visit <https://auctions.c1india.com>. **Tender No. 0100PS1664 due on 06.08.2020.**

Any amendment / corrigendum, as and when required, will be uploaded only on the website of the company [www.balmerlawrie.com](http://www.balmerlawrie.com) & <https://auctions.c1india.com> where this tender is floated and interested vendors should regularly visit these websites for updation.

Contact Person - **AVP [SCM]**  
Tel No.: 022 6625 8188/+91 99874 99905; email: [gupta.amlan@balmerlawrie.com](mailto:gupta.amlan@balmerlawrie.com)

**RUPA RUPA & COMPANY LIMITED**  
CIN: L17299WB1985PLC038517  
REGD. OFFICE: Metro Tower, 8th Floor  
1, Ho Chi Minh Sarani, Kolkata - 700 071  
PHONE: +91 33 40573100; FAX: +91 33 22881362  
E-MAIL: [connect@rupa.co.in](mailto:connect@rupa.co.in); WEBSITE: [www.rupa.co.in](http://www.rupa.co.in)

### NOTICE TO SHAREHOLDER(S)

(For transfer of shares to Investor Education and Protection Fund Authority)

NOTICE is hereby given to shareholder(s) of Rupa & Company Limited ("the Company") that pursuant to provisions of Section 124(6) of the Companies Act, 2013 and the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended (the 'Rules'), all shares in respect of which dividend has been unpaid or unclaimed for 7 (seven) consecutive years or more, by any shareholder(s) shall be transmitted by the Company to the Investor Education and Protection Fund Authority ("IEPF") in terms of the said Rules.

Unclaimed or unpaid dividend up to the financial year 2011-12 has already been transferred by the Company to the IEPF within the statutory time period and such dividend from the financial year 2012-13 is lying with the Company.

The Company has already sent intimation at the latest available address to each of the shareholder(s) whose share(s) are liable to be transferred to IEPF under the said Rules, requesting them to take needful action immediately. The full details of such shareholders including their Folio Number or DP ID & Client ID and number of share(s) due for transfer are also available on the website of the company, [www.rupa.co.in](http://www.rupa.co.in). Shareholder(s) are requested to verify the details of their share(s) liable to be transferred to the IEPF Authority.

Notice is further given to all shareholder(s) to forward the requisite documents as mentioned in the aforesaid intimation to the Registrar & Share Transfer Agent (RTA) of the Company or to the Company Secretary & Compliance Officer of the Company, with a request for claiming the unpaid Dividend for the financial year 2012-13 and onwards so that the shares shall not be transferred to the IEPF Authority. In the event, no communication is received with requisite details from such shareholders by 31/10/2020, the Company shall be constrained to transfer the share(s) to the IEPF Authority in terms of the said Rules.

Concerned shareholder(s) may please note that the details uploaded by the Company on its website shall be deemed adequate notice in respect of issue of the duplicate share certificate(s) by the Company for the purpose of transfer of physical share(s) to the IEPF Authority.

Shareholder(s) can claim back from the IEPF Authority, the share(s) so to be transferred as well as unclaimed dividends and corporate benefits accruing on such share(s), if, any, by following the process prescribed in the said Rules. No claim shall be made against the Company with respect to the unclaimed dividends and share(s) to be transferred to the IEPF Authority pursuant to the said Rules.

In case shareholder(s) have any query on the subject matter, may contact the Company's RTA, Maheshwan Datamatics Pvt. Ltd., 23 R. N. Mukherjee Road, 5th Floor, Kolkata-700 001, Tel: +91-33-22482248/2243 5029, Fax: +91-33-22484787, Email: [mdpdc@yahoo.com](mailto:mdpdc@yahoo.com) or the Company Secretary & Compliance Officer, Rupa & Company Limited, Metro Plaza, 8th Floor, 1, Ho Chi Minh Sarani, Kolkata-700 071, Tel: +91-33-40573100, Email Id: [cs@rupa.co.in](mailto:cs@rupa.co.in).

For Rupa & Company Limited  
Sd/-  
**Kundan Kumar Jha**  
Company Secretary & Compliance Officer  
ACS-17612  
Place: Kolkata  
Date: 27.07.2020

**BINNY LIMITED**  
CIN: L17111TN1989PLC005736  
Regd. Office: 1, Cooks Road, Perambur, Chennai-600012  
Website: [www.binnyltd.in](http://www.binnyltd.in); email: [binny@binnyltd.in](mailto:binny@binnyltd.in); T: 044 - 2662 1053; F: 044 - 2662 1056

### NOTICE

(Pursuant to Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015)

NOTICE is hereby given that a meeting of the Board of Directors of the Company is scheduled to be held on Thursday, July 30, 2020, inter alia, to consider, approve & take on record the Audited Financial Results of the company for the quarter and Financial Year ended on March 31, 2020.

This Notice is also available on the website of the Company [www.binnyltd.in](http://www.binnyltd.in) and on the website of the Stock Exchange, where the securities of the Company are listed at [www.bseindia.com](http://www.bseindia.com).

For Binny Limited  
Sd/-  
T. Krishnamurthy  
Chief Financial Officer & Company Secretary  
Chennai  
July 27, 2020

**IDBI BANK**

### Disinvestment / Sale of Equity Shares of National Stock Exchange of India Ltd. (NSEI) Invitation for Expression of Interest (EOI)

IDBI Bank intends to sell 10,25,683 (Ten lakh twenty five thousand six hundred eighty three only) shares, representing 0.21% of the paid up Equity Share Capital in NSEI held by IDBI Bank. The Bid Document can be obtained from Strategic & Associate Investment Cell, IDBI Bank Ltd, 17th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Mumbai - 400 005, Tel No. +91 22 66263508 / 3731 or through email at [saic.divest@idbi.co.in](mailto:saic.divest@idbi.co.in). The last date of submission of bid is on or before 1530 Hrs (IST) of August 7, 2020 or as extended from time to time. Interested party may regularly visit Notices & Tenders section of [www.idbi.com](http://www.idbi.com) from time to time for further update, if any. Note: IDBI Bank reserves the right to withdraw from the process and to accept or reject any/all offer(s) at any stage of the process without assigning any reason(s) thereof.

**KISAN MOULDINGS LIMITED**  
(CIN: L17120MH1989PLC054305)  
Regd. Office: Tex Centre, K-wing, 3rd Floor, 26-A, Chandivali Road, Off. Saki Vihar Road, Andheri (East), Mumbai - 400 072.  
Tel: 022 - 4200 9100 / 9200 Fax: 022-2847 8508  
E-mail: [cs.kisan@kisanngroup.com](mailto:cs.kisan@kisanngroup.com); Web-site: [www.kisanngroup.com](http://www.kisanngroup.com)

### NOTICE

Pursuant to Regulation 29 & 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, Notice is hereby given that a Meeting of the Board of Directors of the Company will be held on Friday, July 31, 2020, inter alia, to consider and approve the Audited Financial Results of the Company for the Quarter and Financial Year ended on March 31, 2020.

The said Notice can also be accessed on the Company's website at [www.kisanngroup.com](http://www.kisanngroup.com) and on the Stock Exchange website at [www.bseindia.com](http://www.bseindia.com).

For KISAN MOULDINGS LIMITED  
Sd/-  
Dharak Mehta  
Company Secretary & Compliance Officer  
Place: Mumbai  
Date: 27/07/2020

**MAHARASHTRA SEAMLESS LIMITED**  
(D.P. JINDAL GROUP COMPANY)  
Registered Office: Pipe Nagar, Village Sukeli, BKG Road, NH-17, Taluka Roha, Dist. Raigad-402126 (Maharashtra)  
Tel. No. 02194 - 238511; E-mail: [secretarial@mahaseam.com](mailto:secretarial@mahaseam.com); Website [www.jindal.com](http://www.jindal.com)  
Corporate Office: Plot No. 30, Institutional Sector - 44, Gurugram - 122003 (Haryana); CIN: L99999MH1988PLC080545

### EXTRACT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED 31ST MARCH, 2020

(Rs. in Lakhs, except per share data)

Sl. No.	Particulars	STANDALONE					CONSOLIDATED				
		Quarter Ended		Year Ended			Quarter Ended		Year Ended		
		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
1.	Total income from operations	57,801	56,042	95,928	2,61,684	3,04,025	58,842	56,969	96,295	2,64,483	3,05,180
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	8,284	10,009	20,272	47,584	63,900	5,946	9,558	19,287	43,869	61,896
3.	Net Profit / (Loss) for the period before Tax (after Exceptional and / or Extraordinary items)	(36,757)	10,009	5,674	2,543	49,302	(19,397)	8,894	(2,222)	16,076	43,303
4.	Net Profit / (Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	(38,445)	7,605	(1,924)	(2,068)	26,237	(21,080)	6,490	(9,879)	11,470	20,194
5.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(38,548)	7,630	(1,850)	(2,092)	26,331	(16,659)	6,310	(6,435)	15,538	18,912
6.	Equity Share Capital (Face Value of Rs. 5/- each)	3,350	3,350	3,350	3,350	3,350	3,350	3,350	3,350	3,350	3,350
7.	Other Equity				3,08,332	3,15,270				3,17,118	3,03,662
8.	Earning per Share (EPS) - Basic / Diluted Earning Per Share Not Annualised (Rs.)	(57.38)	11.35	(2.87)	(3.09)	39.16	(36.40)	9.76	(10.44)	12.52	34.96

**Note:**  
1. The above is an extract of the detailed Financial Results for the Quarter and Year ended 31.03.2020 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The full financial results for the Quarter and Year ended 31.03.2020 are available on the website(s) of Stock Exchanges i.e. [www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com) and on the website of the Company i.e. [www.jindal.com](http://www.jindal.com).

Place: Gurugram  
Date: 27 July, 2020

**JINDAL**  
D. P. JINDAL GROUP

Saket Jindal  
Managing Director  
DIN: 00405736

For Maharashtra Seamless Limited

# Use UPI Autopay facility to make small payments

Customers and merchants can now enable recurring e-mandate using any UPI app for recurring payments

BINDISHA SARANG

The National Payments Corporation of India (NPCI) has recently launched the Unified Payments Interface (UPI) AutoPay for recurring payments. The process doesn't require several layers of authorisation, thereby making it simpler for consumers to make small payments.

UPI transactions hit an all-time high of 1.34 billion in June, with transactions of over ₹2.61 trillion clocked in June alone.

### Features:

This facility gives both the customer and the merchant the ability to set up autopay for recurring payments. For instance, customers and merchants can enable recurring e-mandate using any UPI application for recurring payments, such as mobile and electricity bills, entertainment and over-the-top subscriptions, insurance, equated monthly instalment payments, and mutual funds loan payments.

### Limit:

Mandar Aagashe, founder and managing director (MD), Sarvatra Technologies, says: "Only if the amount exceeds ₹2,000 will you have to execute the UPI PIN."

If it's less than ₹2,000, you can simply set it and never have to worry about a missed bill again. This is part of UPI 2.0 - the updated version of the instant payments system by NPCI. The e-mandate can be set instantly.

Until now, customers needed to visit the branch or call the bank executive home and submit a form for electronic clearing service (ECS) or National Automated Clearing House mandate.

Harshil Mathur, chief executive officer (CEO) and co-founder of Razorpay, says: "With consumers opting for contactless payments in times of Covid, the UPI has turned out to be the preferred payment mode for many." You can also pause the mandate and restart it later. There is no upper limit to the number of UPI mandates you can add. While UPI doesn't have any charges, some banks have now started charging when you use the UPI service: it's between ₹2.50 and ₹5 per transaction after the free threshold is breached.

### Risks:

Aagashe adds: "If you get a request from an unknown biller, even for a small amount, do not accept it blindly or share the PIN. Nobody should ask for a PIN in the first

### HOW TO SET UP UPI AUTOPAY

■ You have to authenticate your account through UPI PIN, which you created when you made the UPI account

■ You can create e-mandate through UPI-enabled bank ID or QR Scan to choose biller

■ Choose if it's one-time, and subsequent frequency of payment and amount

■ Frequency can be daily, weekly, fortnightly, monthly, bimonthly, quarterly, half-yearly, and yearly

■ Use 'mandate' section, through which you can create, approve, modify, pause as well as revoke auto-debit mandate

■ Mandate section will also allow you to view your past mandates for reference and record



Source: NPCI

place." Most frauds have happened due to disclosure of PIN. Remember, the merchant, too, can send a collect request and enable the autopay facility by setting up the UPI 2.0 feature. Rajesh Mirjankar, MD and CEO, Infrasoftware Tech, says: "This takes away the friction out of the equation. With every reduced conversation between the customer and the merchant, it enables greater digital velocity of the transaction."

Fact remains that customers have to be educated about the mandate and ensure they do not set up autopay for a problem recipient, or do not do due diligence. This is quite common in the case of ECS or small credit card payments for subscriptions.

Mirjankar says: "Ensure you are monitoring your transactions regularly and also keeping track of your banking messages. While setting up autopay, if you get a request from a merchant site, make sure the UPI is valid. For instance, when PM CARES was set up for Covid relief, fraudsters were trying to set up similar IDs like PMSCARES." Fraudsters may pretend to be merchants and send phishing emails or text messages.

Be doubly careful while approving the merchant's e-mandate.



