



JSFB/SEC/2024-25/36

30th May 2024

National Stock Exchange of India Ltd.
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (East),
Mumbai 400051.

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400001.

Sub: Newspaper Publication

Ref: Regulation 30 and 47 of SEBI (Listing Obligation and Disclosure Requirements), Regulations, 2015

Dear Sir/Madam,

Please find enclosed, newspaper publication regarding details of ensuing Annual General Meeting for the financial year 31st March 2024 scheduled to be held on Wednesday, 19th June 2024 at 11:00 AM (IST).

The said newspaper publication has been made in compliance with Section 91 of Companies Act, 2013.

You are requested to kindly take the same on record and oblige.

Thank you
Yours faithfully
For Jana Small Finance Bank Limited

Lakshmi R N
Company Secretary & Compliance Officer

JAMA KARO, JANA KARO

Registered Office:

Jana Small Finance Bank Limited
The Fairway Business Park, # 10/1, 11/2 & 12/2B, Off
Domlur, Koramangla Inner Ring Road, Next to Embassy Golf
Links, Challaghatta, Bengaluru -560071.
CIN No. L65923KA2006PLC040028

T +91 80 4602 0100
E info@janabank.com
W www.janabank.com

India, Vietnam to gain from 'China+1': Nomura

Bets big on RIL, BEL and Exide stocks

SHIFT IN SUPPLY CHAINS

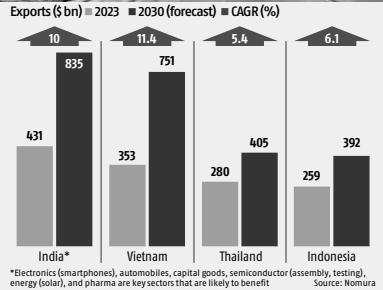
PUNEET WADHWAN New Delhi, 28 May

India and Vietnam are likely to be the two biggest beneficiaries in Asia of the 'China+1' strategy adopted by international companies to build new manufacturing units outside the People's Republic of China, according to a report by Nomura.

They expect India's exports to rise from \$431 billion in 2023 to \$835 billion by 2030, a compounded annual rate of growth (CAGR) of 10 per cent. The shift in supply chains away from China has set in motion what economist Kaname Akamatsu called the "wild-geese-flying pattern" economic growth, where production shifts from the lead goose (advanced nation) to the next flock of geese (developing nations). China's role in global value chains is changing too, said the research and broking house. It is a lead goose (investor) and most of its investments are in Asian countries. Most investments in India are from the US and developed Asia.

Benefits are likely to accrue for Indian companies in the electronics and auto supply chains and select auto and ancillary sectors, according to Nomura. Companies in the electric vehicles (EV) ecosystem, some pharmaceutical/biotech companies and the defence sector are likely to gain too.

"Among these sectors and within the stocks in our coverage universe, we like Reliance Industries, Bharat Electronics, Exide Industries, Sonata BLW and Uva Minda," wrote Saion Mukherjee, managing director and head of equity research for India at Nomura, in a recent caudered note. As corporate capital expenditure (capex) picks up, Indian companies are likely to sustain 12-17 per cent earnings growth in the medium term. "We expect corporate capex and domestic manufacturing to be the key drivers of India's corporate earnings. As manufacturing picks



up, private capex will record a stronger recovery over the medium-term. Over long-term, the supply chain relocation should lead to an improvement in trade balance and current account deficit. This implies higher value add in India supporting corporate earnings," said Mukherjee. Vietnam is the frontrunner in the ASEAN region with most investment originating from Chinese companies interested in automobiles (EVs), electronics (personal computers), energy (solar panels) and other sectors like shipping containers and chemicals. The investments should lift its exports from \$353 billion in 2023 to \$750 billion by 2030, a CAGR of 11.4 per cent, said Nomura. Manufacturing-led growth in India will have a rub-off effect on consumption, said Mukherjee. As corporate profitability improves, he

expected a higher dividend payout that will support consumption and corporate earnings. Strong and sustained earnings growth, and support of domestic flows into equity markets, should keep equity valuation multiples elevated, Nomura said. The valuation of stocks that are direct beneficiaries of India's capex and manufacturing themes - for instance in the industries and electronic manufacturing services - is high, factoring in strong growth narrative. "Exposure to the overall growth theme can be gained through domestic-focused companies. Our key overweight sectors in India are financials, energy, auto ancillaries, infrastructure, telecom and healthcare," said Mukherjee. While there are benefits from these themes, they will accrue over time and investors need to be patient.

Using private car as cab can lead to claim rejection

SANJAY KUMAR SINGH

Insurance companies are trying to simplify the motor insurance claims process. HDFC ERGO General Insurance recently integrated artificial intelligence-enabled inspection technology into its WhatsApp chatbot. This will allow customers to instantly settle claims for minor damages of up to ₹20,000. Online platform Policybazaar launched a Claim Assurance Programme under which it will provide customers with a dedicated claim manager and vehicle pick-up and towing to network garages. On their part, customers should be mindful of factors that can lead to motor claim rejections and take steps to avoid them.

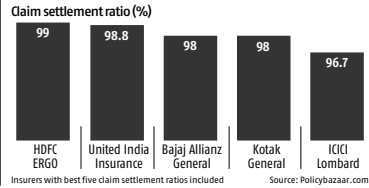
Reasons for claim denial
If a policyholder files a fraudulent claim to get undue benefits from the policy, the insurer will reject the claim. "If a claim is beyond the policy risk period, the insurer will reject it," says Parthanjali Ghosh, director and

chief business officer, HDFC ERGO General Insurance. Motor insurance is sold for specific vehicle categories. "If you buy insurance for a private car, use this car as a cab and then have an accident, your claim will be rejected," says Animesh Das, chief underwriting officer, Acko Insurance. Driving without even a third-party policy can lead to claim rejection. "According to the Motor Vehicles Act, every cus-

tomer must have a valid third-party policy. If a customer files a claim without one, it will be rejected," says Sandeep Saraf, head-motor insurance renewals, claims & customer experience, Policybazaar.com. Vehicles must be driven on public roads in compliance with the Motor Vehicles Act. "Driving a vehicle without registration, driving under the influence of alcohol or without a valid licence can lead to claim rejection," says Ghosh.

Precautions to exercise
Avoid violating traffic rules. "Ignoring traffic conditions, over-speeding, over-taking, driving on the wrong side, and exceeding seating capacity must be avoided," says Gaurav Arora, head corporate underwriting & claims, ICICI Lombard. He adds that one should be wary of allowing someone, who does not have a valid licence, to drive your car. Saraf says customers must notify the insurer about any incident within 24 to 72 hours. If you modify the vehicle by installing a CNG kit, inform the insurer. "These modifications should be reflected in the car's registration certificate and reported to the insurer," adds Saraf. Avoid misrepresenting facts. Also, do not attempt to pass off older damages as part of the current claim. Do not get repair work started without informing the insurer as the latter like to carry out end-to-end verification of damages and documents before approving a claim. Das cautions against driving the car after it has got damaged. He suggests getting it towed. Arora suggests buying a comprehensive policy with all the relevant add-ons such as road side assistance, return-to-invoice engine protection, zero depreciation, and so on.

FACTOR IN CLAIM SETTLEMENT RATIO WHEN BUYING MOTOR COVER



How to claim gratuity after end of employment

You are entitled to gratuity if your employer is covered under the Payment of Gratuity Act, 1972, and you have quit your employment after at least 5 years of continuous service.

Read full report here: mys.in/2dVw3Uw

CLAIM PROCESS

- A request can be made by submitting 'Form 1' to the employer.
- If you are unable to apply yourself, your nominees or legal heirs can do so by submitting 'Form J' or 'Form K'.

GRATUITY CALCULATION

The formula:
[Last drawn salary × 15/26 × No. of years served]. For example, if your last-drawn salary (sum of basic pay, dearness allowance and any commission earned) was ₹1,00,000 and you worked for 15 years, your gratuity would be: 1,00,000 × 15/26 × 15 = ₹8,65,385.

PAYMENT TIMELINE

The payment has to be made within 30 days from the date it became payable. In the case of a failure, your employer additionally pays interest on the amount.

COMPILED BY ANUSH MISHTRA

Karnataka Gramin Bank
(A Scheduled Bank owned by Government of Karnataka)
Head Office: Bengaluru

TENDER NOTIFICATION
Proposals are invited from eligible bidders for Selection of System Integrator for "Supply, Installation, Implementation and Maintenance of SD-WAN, NMS, NCM, Log Management and Net-Flow Management for Karnataka Gramin Bank".
For detailed information regarding RFP necessary filling documents, please visit the official website of [KAGB: https://karnatakagraminbank.com](https://kagb.karnatakagraminbank.com), [KGB: https://karnatakagraminbank.com](https://kagb.karnatakagraminbank.com), and [Canara Bank: https://canarabank.com/en/eng/inf](https://kagb.karnatakagraminbank.com)
Announcements, if any, will be hosted only on the official websites of Karnataka Gramin Bank & Canara Bank.
Last Date for Bid submission: 20.06.2024 (03:00 PM)

Sd/-
General Manager

ARCL ORGANICS LIMITED
Regd. Office: Rampur, P.S. Maheshwala, Kolkata - 700141
CIN No.: U24121WB199PLC058662
Tel No: 033-2401-8947, E-mail: arcl@arcl.in, Website: www.arclorganics.com

NOTICE OF THE 32ND ANNUAL GENERAL MEETING AND REMOTE E-VOTING INFORMATION

Dear Member(s),
Notice is hereby given that the 32nd Annual General Meeting (AGM) of the members of the Company is scheduled to be held on Friday, 21st June 2024 at 3:30 PM, through Video Conferencing ("VC") or any Other Audio Visual Means ("OAVM") facility in compliance with all the applicable provisions of Companies Act, 2013 ("Act") and rules made thereunder and SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015 read with General Circular No. 20/2020 dated May 05, 2020, and 02/2022 dated May 05, 2022 and 10/2022 dated December 28, 2022 and 09/2023 dated September 25, 2023 (Collectively referred to as MCA Circulars) issued by the Ministry of Corporate Affairs (MCA), and SEBI vide its Circular No. SEBI/HO/CFD/MOD/DIR/2022/62 dated May 11, 2022 and read with the Circular No. SEBI/HO/CFD/MOD/DIR/2020/79 dated May 12, 2020 (Collectively referred to as "SEBI Circulars") with the physical presence of the Members at the AGM venue to transact the business set out in the Notice of AGM. Members attending the AGM through VC/OAVM shall be reckoned for the purpose of Quorum as 103 of the Act. Pursuant to section 91 of the Companies Act, 2013 the Register of Members and Share Transfer Books of the Company will remain closed from June 15, 2024, to June 21, 2024 (both days are inclusive).
The Notice of 32nd AGM and the Annual Report including the Financial Statement for the Financial Year ended on 31st March 2024 ("Annual Report") has been sent only by email to all those members, whose email addresses are registered with the Company or with the Company's Registrar and Share Transfer Agent, namely Link Intime India Private Limited ("RTA") or with their respective Depository Participants ("DP"), in accordance with the MCA and SEBI Circular(s) on August 11, 2022. The requirement of sending physical copy of the notice of 32nd AGM and Annual Report to the members has been dispensed with the MCA/SEBI Circulars.
In line with the MCA/SEBI Circulars, the notice of 32nd AGM of the Company has been uploaded on the website of the Company at www.arclorganics.com. The Notice can also be accessed from the website of the Stock Exchange, namely Bombay Stock Exchange (BSE) at www.bseindia.com and the AGM Notice is also on the website of LIFIL (www.lifil.in) for providing the remote E-Voting facility at <https://investvote.lifilintime.co.in>
The Remote E-Voting period begins on Tuesday 18th June 2024 at 9:00 AM (IST) and concludes on Thursday 20th June 2024 at 5:00 PM (IST).
Shareholders/ Members who would like to express their view/ask questions during the meeting may register themselves as a speaker by sending their request 7 days in advance mentioning their name, demat account number/folio number, email id, mobile number at legal@arcl.in
Members holding shares in physical form who have not registered their email addresses with the Company/Company's RTA/DP, can get the same registered and obtain Notice of the 32nd AGM of the Company through VC/OAVM facility including E-Voting, by sending scanned copy of the following documents by email to the Company's RTA's email id, viz, kolkata@lifilintime.co.in or Company's email id viz, legal@arcl.in
a) A signed request letter mentioning your name, folio number and complete address.
b) Self-attested scanned copy of the PAN card
c) Self-attested scanned copy of any document such as Aadhar card, driving licence, Voter ID, Passport in support of the address of the Member as registered with the Company.
In case Shareholders/ Members have any queries regarding E-Voting, they may refer the Frequently Asked Questions ("FAQ") and InstaVote E-Voting, manual available at <https://investvote.lifilintime.co.in> under help section or send an email to enquiries@lifilintime.co.in or contact on Telephone No. 022-26111111.
The aforementioned information is being issued for the information and benefit of all the members of the Company and is in compliance with the MCA/SEBI Circulars.
By Order of the Board
For ARCL Organics Limited
Sd/-
(Subhankar Paul)
Company Secretary and Compliance Officer

सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

1911 से आपका विश्व-केन्द्रित 'CENTRAL' TO YOU SINCE 1911

ज्ञानार्जन एवं विकास केन्द्रों में सामाजिक क्षेत्र के बैंक के सेवाविवृत अधिकारियों वितनमात्रा 04/11/19 के संवितनवत अधिकारियों की संख्या पर संकाय सदस्यों के रूप में नियुक्ति

सेंट्रल बैंक ऑफ इंडिया, वित्त वर्ष 2024-25 के लिए संवितनवत आचार पर चंडीगढ़, चेन्नई, कोलकाता, मुंबई, नागपुर, नागपुर, पटना, पुणे एवं रायपुर के ज्ञानार्जन एवं विकास केन्द्रों में संवितनवत अधिकारियों के लिए के संवितनमात्रा 04/11/19 के संवितनवत अधिकारियों की संख्या के सूची में सूचीबद्ध है।
अधिकारियों के विवरण <https://www.centralbankofindia.co.in>, पर शर्तों अनुक्रम के संकाय में सूचीबद्ध है।
स्थान: मुंबई
दिनांक: 29.05.2024

हाथपूर्वक (सामाजिक एवं विकास)

JANA SMALL FINANCE BANK
(A Scheduled Commercial Bank)

CIN No. U65929KA2006PLC040029
Regd. Office: The Rajarajeshwari Business Park #31B, 11/22, 32/28, Old Dandur, Koranganagala Inner Ring Road, Next to ECI, Chullahgatta, Bengaluru 560071

NOTICE OF THE 18TH ANNUAL GENERAL MEETING AND INFORMATION FOR E-VOTING

Notice is hereby given that the 18th Annual General Meeting ("AGM") of Jana Small Finance Bank Limited will be scheduled on Wednesday, 31st June 2024 through video conference mode.
Electronic copies of the Notice and Annual Report for the financial year 2023-24 has been sent to all such Shareholders whose email addresses are registered with the Bank/ Registrar and Share Transfer Agent/ Depository Participant(s). Further, the said Notice and Annual Report will also be made available at the website of the Bank at www.janabank.com and Stock Exchange at www.bseindia.com and www.nseindia.com.
The Bank has provided facility to Shareholders to exercise their votes during the course of the AGM by electronic means. The business may also be transacted through remote e-Voting prior to the meeting, mentioning their name, demat account no., e-mail id, mobile number etc.
The cut-off date for determining Shareholders who shall be eligible to vote on the resolutions set out the Notice of the meeting shall be 11th June 2024. Further, the voting right of Members shall be in proportion to the number of shares held by them on the cut-off date. Shareholders may note that, the remote e-voting module will be disabled by Depository Participants/ National Securities Depository Limited ("NSDL") and Central Depository Securities Limited ("CDSL") beyond 05:00 PM of 18th June 2024 and on the vote on a resolution has been cast/ confirmed by the Shareholder, he/ she shall not be allowed to change it subsequently.
The facility for voting through ballot paper will not be available as the AGM is held through video conference mode. However, NSDL and CDSL will provide the voting mechanism to those Shareholders who have not cast their vote on the resolutions of the meeting during the proceedings of the meeting and up to half an hour from the conclusion of the meeting. Shareholders who have cast their vote by remote voting prior to the AGM may also attend the AGM, but shall not be entitled to cast their vote again.
The Board of Directors has appointed Mr. Mr. Nagendra D Rao, Practising Company Secretary (ICS 5533; COP 7731) having office at Vagdevi, 54/5A, 7th main, 3rd cross, S.L. Bhyrappa Road, Manamurthy Nagar, Bengaluru - 560018 as Scrutinizer to scrutinize the e-Voting process in a fair and transparent manner. The results of voting on the above resolutions shall be declared not later than 48 hours from the conclusion of the Annual General Meeting of the Bank. The results declared along with the Scrutinizer's Report will be communicated to the Stock Exchanges i.e., National Stock Exchange Limited (NSE) and BSE Limited (BSE) and shall be made available on the Bank's website and on the website of NSDL.
For ease of conduct, members who would like to ask questions/ express their views on the terms of the businesses to be transacted at the meeting can send in their questions/ comments in advance by sending an email to investor@janabank.com at least seven days prior to the meeting, mentioning their name, demat account no., e-mail id, mobile number etc.
Pursuant to the provisions of Section 91 of the Companies Act, 2013, the Register of Members will remain closed from 11th June 2024 to 19th June 2024 (both days inclusive) for the purpose of AGM.

Description	Date & Time
Commencement of remote voting through electronic means	Sunday, 18 th June 2024 at 09:00 AM.
Conclusion of remote voting through electronic means	Tuesday, 18 th June 2024 at 05:00 PM.

EPL LIMITED
Corporate Office: Top Floor, Times Tower, Kamala City, Senapati Bapat Marg, Lower Panel, Mumbai 400013.
Tel: +91 22 2481 9000/9200. Email: compliance@epgl.com Website: www.epgl.com
Registered Office: P.O. Vasind, Taluka Shahapur, Thane 421604, Maharashtra
Tel: +91 9673333971 CIN: L74950MH1982PLC028947

EXTRACT OF CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2024
(₹ in Million, except per share data)

Sr. No.	Particulars	Quarter ended		Year ended	
		31-Mar-2024	31-Mar-2023	31-Mar-2024	31-Mar-2023
		Unaudited	Unaudited	Audited	Audited
1	Revenue from operations	10,292	9,693	39,161	36,941
2	Net Profit before tax and exceptional items	908	824	3,288	2,691
3	Net Profit before tax after exceptional items	303	824	2,683	2,680
4	Net Profit after tax (after exceptional items) attributable to the owners of the Company	223	843	1,132	2,267
5	Total comprehensive income attributable to the owners of the Company	57	867	2,295	2,653
6	Equity share capital (Face Value ₹ 2/- each)	637	636	637	636
7	Reserves (excluding Revaluation reserves)	-	-	20,278	19,256
8	Earnings Per Share (EPS) (in ₹)	0.70	2.65	6.70	7.15
Diluted		0.70	2.65	6.68	7.15

(^ Quarterly figures are not annualised)

EXTRACT OF STANDALONE AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2024
(₹ in Million, except per share data)

Sr. No.	Particulars	Quarter ended		Year ended	
		31-Mar-2024	31-Mar-2023	31-Mar-2024	31-Mar-2023
		Unaudited	Unaudited	Audited	Audited
1	Revenue from operations	3,143	2,968	12,805	12,086
2	Net Profit before tax and exceptional items	652	472	1,843	2,002
3	Net Profit before tax after exceptional items	652	472	1,843	2,002
4	Net Profit after tax for the year (after exceptional items)	579	587	1,763	2,059
5	Total comprehensive income for the year	571	585	1,749	2,059

NOTES:

- The above Audited Financial Results of EPL Limited ("Company") have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on May 28, 2024.
- The above is an extract of the detailed format of the Audited Financial Results for the quarter and year ended March 31, 2024 filed with stock exchange pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).
- The full format of the Standalone and Consolidated Audited Financial Results for the quarter and year ended March 31, 2024 are available on the Stock Exchange websites i.e. www.bseindia.com and www.nseindia.com and on the Company's website i.e. www.epgl.com.

For EPL Limited
Anand Kripalu
Managing Director and Chief Executive Officer
DIN: 00118324

Date: Mumbai
Date: May 28, 2024

The gold standard in sustainability

2023 ecovalis Sustainability Index

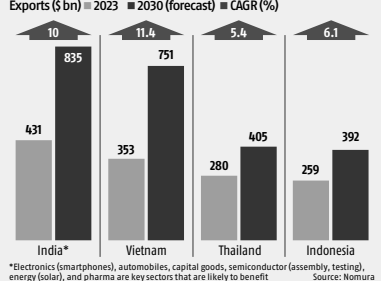
India, Vietnam to gain from 'China+1': Nomura

Bets big on RIL, BEL and Exide stocks

SHIFT IN SUPPLY CHAINS

PUNEET WADHWAN New Delhi, 28 May

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*Electronics (smartphones), automobiles, capital goods, semiconductor (assembly, testing), energy (solar), and pharma are key sectors that are likely to benefit. Source: Nomura

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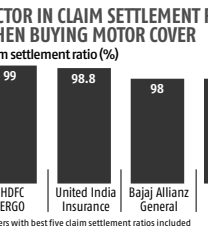
YOUR MONEY Using private car as cab can lead to claim rejection

SANJAY KUMAR SINGH

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chief business officer, HDFC ERGO General Insurance. Motor insurance is sold for specific vehicle categories. "If you buy insurance for a private car, use this car as a cab and then have an accident, your claim will be rejected," says Animesh Das, chief underwriting officer, Acko Insurance.



Another exclusion relates to flooding. "If water enters the engine causing a hydrostatic lock, this damage is not covered by a standard policy. It is only covered if you have the engine protect add-on," says Das.

Precautions to exercise Avoid violating traffic rules. "Ignoring traffic conditions, over-speeding, over-taking, driving on the wrong side, and exceeding seating capacity must be avoided," says Gaurav Arora, head corporate underwriting & claims, ICICI Lombard. He adds that one should be wary of allowing someone, who does not have a valid licence, to drive your car.

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Karnataka Gramin Bank TENDER NOTIFICATION Proposals are invited from eligible bidders for Selection of System Integrator for 'Supply, Installation, Implementation and Maintenance of SWAN, NMS, MCM, Log Management and Net-Flow Management for Karnataka Gramin Bank'.

ARCL ORGANICS LIMITED Regd. Office: Rampur, P.S. Maheshwala, Kolkata - 700141 CIN No.: U24121WB199PLC058662 NOTICE OF THE 32ND ANNUAL GENERAL MEETING AND REMOTE E-VOTING INFORMATION

सेंट्रल बैंक ऑफ इंडिया Central Bank of India 1911 से आपका विश्व 'केन्द्रित' CENTRAL TO YOU SINCE 1911

JANA SMALL FINANCE BANK (A Scheduled Commercial Bank) Regd. Office: The Rajarajeshwari Business Park #101, 11/12, 12/12, Old Durgam, Koranganagala Inner Ring Road, Next to AECI, Chullahaghatta, Bengaluru 560071

EPL LIMITED Corporate Office: Top Floor, Times Tower, Kamala City, Senapati Bapat Marg, Lower Panel, Mumbai 400013. EXTRACT OF CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2024

EXTRACT OF STANALONE AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2024. The above Audited Financial Results of EPL Limited ("Company") have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on May 28, 2024.

Dear Member(s), Notice is hereby given that the 32nd Annual General Meeting (AGM) of the members of the Company is scheduled to be held on Friday, 21st June 2024 at 3:30 PM, through Video Conferencing ("V") or any Other Audio Visual Means ("OAVM") facility in compliance with all the applicable provisions of Companies Act, 2013 ("Act") and rules made thereunder and SEBI (Listing Obligations & Disclosure Requirement Regulations), 2015 read with General Circular No. 20/2020 dated May 05, 2020, and 02/2022 dated May 05, 2022 and 10/2022 dated December 28, 2022 and 09/2023 dated September 25, 2023 (Collectively referred to as MCA Circulars) issued by the Ministry of Corporate Affairs (MCA), and SEBI has vide its Circular No. SEBI/HO/CFD/MOD/DIR/2022/62 dated May 11, 2022 and read with the Circular No. SEBI/HO/CFD/MOD/DIR/2020/79 dated May 12, 2020 (Collectively referred to as "SEBI Circulars") with the physical presence of the Members at the AGM venue to conduct the business set out in the Notice of AGM. Members attending the AGM through V/OAVM shall be reckoned for the purpose of Quorum as 103 of the Act. Pursuant to section 91 of the Companies Act, 2013 the Register of Members and Share Transfer Books of the Company will remain closed from June 15, 2024, to June 21, 2024 (both days are inclusive).

Notice is hereby given that the 18th Annual General Meeting ("AGM") of Jana Small Finance Bank Limited will be scheduled on Wednesday, 13th June 2024 through video conference mode. Electronic copies of the Notice and Annual Report for the financial year 2023-24 has been sent to all such Shareholders whose email addresses are registered with the Bank's Registrar and Share Transfer Agent/ Depository Participant(s). Further, the said Notice and Annual Report will also be made available at the website of the Bank at www.janasfbank.com and Stock Exchange at www.bseindia.com and www.nseindia.com.

The gold standard in sustainability. 2023 ecovalis Sustainability Index. Anand Kripalu Managing Director and Chief Executive Officer DIN: 00118324

India, Vietnam to gain from 'China+1': Nomura

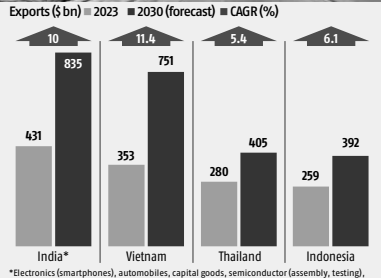
Bets big on RIL, BEL and Exide stocks

SHIFT IN SUPPLY CHAINS

PUNEET WADHWAN
New Delhi, 28 May

India and Vietnam are likely to be the two biggest beneficiaries in Asia of the 'China+1' strategy adopted by international companies to build new manufacturing units outside the People's Republic of China, according to a report by Nomura.

They expect India's exports to rise from \$431 billion in 2023 to \$835 billion by 2030, a compounded annual rate of growth (CAGR) of 10 per cent. The shift in supply chains away from China has set in motion what economist Kaname Akamatsu called the "wild-geese-flying pattern" economic growth, where production shifts from the lead goose (advanced nation) to the next flock of geese (developing nations). China's role in global value chains is changing too, said the research and broking house. It is a lead goose (investor) and most of its investments are in Asian countries. Most investments in India are from the US and developed Asia.



Benefits are likely to accrue for Indian companies in the electronics and auto supply chains and select auto and ancillary sectors, according to Nomura. Companies in the electric vehicles (EV) ecosystem, some pharmaceutical/biotech companies and the defence sector are likely to gain too.

"Among these sectors and within the stocks in our coverage universe, we like Reliance Industries, Bharat Electronics, Exide Industries, Sona BLW and Auto Minda," wrote Saion Mukherjee, managing director and head of equity research for India at Nomura, in a recent caudered note. As corporate capital expenditure (capex) picks up, Indian companies are likely to sustain 12-17 per cent earnings growth in the medium term. "We expect corporate capex and domestic manufacturing to be the key drivers of India's corporate earnings. As manufacturing picks

up, private capex will record a stronger recovery over the medium-term. Over long-term, the supply chain relocation should lead to an improvement in trade balance and current account deficit. This implies higher value add in India supporting corporate earnings," said Mukherjee.

Vietnam is the frontrunner in the ASEAN region with most investment originating from Chinese companies interested in automobiles (EVs), electronics (personal computers), energy (solar panels) and other sectors like shipping containers and chemicals. The investments should lift its exports from \$353 billion in 2023 to \$750 billion by 2030, a CAGR of 11.4 per cent, said Nomura.

Manufacturing-led growth in India will have a rub-off effect on consumption, said Mukherjee. As corporate profitability improves, he

expected a higher dividend payout that will support consumption and corporate earnings. Strong and sustained earnings growth, and support of domestic flows into equity markets, should keep equity valuation multiples elevated, Nomura said.

The valuation of stocks that are direct beneficiaries of India's capex and manufacturing themes - for instance in the industries and electronic manufacturing services - is high, factoring in strong growth narrative. "Exposure to the overall growth theme can be gained through domestic-focused companies. Our key overweight sectors in India are financials, energy, auto ancillaries, infrastructure, telecom and healthcare," said Mukherjee. While there are benefits from these themes, they will occur over time and investors need to be patient.

Using private car as cab can lead to claim rejection

SANJAY KUMAR SINGH

Insurance companies are trying to simplify the motor insurance claims process. HDFC ERGO General Insurance recently integrated artificial intelligence-enabled inspection technology into its WhatsApp chatbot. This will allow customers to instantly settle claims for minor damages of up to ₹20,000. Online platform Policybazaar launched a Claim Assurance Programme under which it will provide customers with a dedicated claim manager and vehicle pick-up and towing to network garages. On their part, customers should be mindful of factors that can lead to motor claim rejections and take steps to avoid them.

chief business officer, HDFC ERGO General Insurance. Motor insurance is sold for specific vehicle categories. "If you buy insurance for a private car, use this car as a cab and then have an accident, your claim will be rejected," says Animesh Das, chief underwriting officer, Acko Insurance.

Driving without even a third-party policy can lead to claim rejection. "According to the Motor Vehicles Act, every cus-

tomer must have a valid third-party policy. If a customer files a claim without one, it will be rejected," says Sandeep Saraf, head-motor insurance renewals, claims & customer experience, Policybazaar.com.

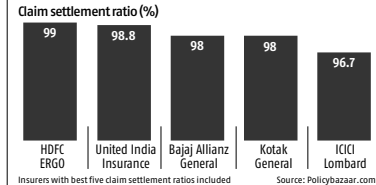
Vehicles must be driven on public roads in compliance with the Motor Vehicles Act. "Driving a vehicle without registration, driving under the influence of alcohol or without a valid licence can lead to claim rejection," says Ghosh.

Insurance also does not cover general maintenance and normal wear and tear. Another exclusion relates to flooding. "If water enters the engine causing a hydrostatic lock, this damage is not covered by a standard policy. It is only covered if you have the engine protect add-on," says Das.

Precautions to exercise
Avoid violating traffic rules. Ignoring traffic conditions, over-speeding, over-taking, driving on the wrong side, and exceeding seating capacity must be avoided," says Gaurav Arora, head corporate underwriting & claims, ICICI Lombard. He adds that one should be wary of allowing someone, who does not have a valid licence, to drive your car. Saraf says customers must notify the insurer about any incident within 24 to 72 hours.

If you modify the vehicle by installing a CNG kit, inform the insurer. "These modifications should be reflected in the car's registration certificate and reported to the insurer," adds Saraf. Avoid misrepresenting facts. Also, do not attempt to pass off older damages as part of the current claim. Do not get repair work started without informing the insurer as the latter like to carry out end-to-end verification of damages and documents before approving a claim. Das cautions against driving the car after it has got damaged. He suggests getting it towed. Arora suggests buying a comprehensive policy with all the relevant add-ons such as road side assistance, return-to-invoice engine protect, zero depreciation, and so on.

FACTOR IN CLAIM SETTLEMENT RATIO WHEN BUYING MOTOR COVER



How to claim gratuity after end of employment

You are entitled to gratuity if your employer is covered under the Payment of Gratuity Act, 1972, and you have quit your employment after at least 5 years of continuous service.

CLAIM PROCESS

- A request can be made by submitting 'Form 1' to the employer.
- If you are unable to apply yourself, your nominees or legal heirs can do so by submitting 'Form J' or 'Form K'.

GRATUITY CALCULATION

The formula:
[Last drawn salary × 15/26 × No. of years served]. For example, if your last-drawn salary (sum of basic pay, dearness allowance and any commission earned) was ₹1,00,000 and you worked for 15 years, your gratuity would be: 1,00,000 × 15/26 × 15 = ₹8,65,385.

PAYMENT TIMELINE

The payment has to be made within 30 days from the date it became payable. In the case of a failure, your employer additionally pays interest on the amount.

COMPILED BY ANUSH MISHTRA

Karnataka Gramin Bank
(A Scheduled Bank owned by Government of Karnataka)
Head Office: Bellary

TENDER NOTIFICATION

Proposals are invited from eligible bidders for Selection of System Integrator for "Supply, Installation, Implementation and Maintenance of SW/AN, NMS, MCM, Log Management and Net-Flow Management for Karnataka Gramin Bank".

For detailed information regarding RFP necessary bidding documents, please visit the official website of KAGB: <https://karnatakagraminbank.com>, KGB: <https://keralagib.com>, and Canara Bank: <https://canarabank.com/en/eng/ib>

Announcements, if any, will be hosted only on the official websites of Karnataka Gramin Bank & Kerala Gramin Bank.

Last Date for Bid submission: 20.06.2024 (03:00 PM)

Sd/-
General Manager

सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

1911 से आपका विश्व-केन्द्रित 'CENTRAL' TO YOU SINCE 1911

ज्ञानार्जन एवं विकास केन्द्रों में सांख्यिक क्षेत्र के बैंक के सेवाविशेष अधिकारियों (विनमता ॥४४॥१४॥) की नियुक्ति के अध्यापक पर संकाय सदस्यों के रूप में नियुक्ति

सेंट्रल बैंक ऑफ इंडिया, वित्त वर्ष 2024-25 के लिए संवैधानिक आधार पर चंडीगढ़, केरल, कोलकाता, मुंबई, गुवाहाटी, नागपुर, पटना, पुणे एवं रायपुर के ज्ञानार्जन एवं विकास केन्द्रों में सांख्यिक क्षेत्र के बैंक के विनमता ॥४४॥१४॥ की सेवाविशेष अधिकारियों की संख्या बढ़ाकर 2000 तक नियुक्ति के लिए आवेदन पत्रों को स्वीकार करने के लिए सूचना जारी की जा रही है।

बैंक की वेबसाइट <https://www.centralbankofindia.co.in> पर शर्तें अनुक्रम के अंतर्गत पूर्ण विवरण उपलब्ध है।

स्थान: मुंबई
दिनांक: 29.05.2024

सांख्यिक (ज्ञानार्जन एवं विकास)

ARCL ORGANICS LIMITED
Regd. Office: Rampur, P.S. Maheshstala, Kolkata - 700141
CIN No.: U24121WB1992PLC058662
Tel No. 033-2401-8947, E-mail: arcl@arcl.in, Website: www.arclorganics.com

NOTICE OF THE 32ND ANNUAL GENERAL MEETING AND REMOTE E-VOTING INFORMATION

Dear Member(s),

Notice is hereby given that the 32nd Annual General Meeting (AGM) of the members of the Company is scheduled to be held on Friday, 21st June 2024 at 3:30 P.M. through Video Conferencing ("VC") or any Other Audio Visual Means ("OAVM") facility in compliance with all the applicable provisions of Companies Act, 2013 ("Act") and rules made thereunder and SEBI (Listing Obligations & Disclosure Requirement Regulations), 2015 read with General Circular No. 20/2020 dated May 05, 2020, and 02/2022 dated May 05, 2022 and 10/2022 dated December 28, 2022 and 19/2023 dated September 25, 2023 (Collectively referred to as MCA Circulars) issued by the Ministry of Corporate Affairs (MCA), and SEBI has vide its Circular No. SEBI/HO/CFD/MOD/DIR/2022/62 dated May 11, 2022 and read with the Circular No. SEBI/HO/CFD/MOD/DIR/2020/79 dated May 12, 2020 (Collectively referred to as "SEBI Circulars") with the physical presence of the Members at the AGM venue to conduct the business set out in the Notice of AGM. Members attending the AGM through VC/OAVM shall be reckoned for the purpose of Quorum as 103 of the Act. Pursuant to section 91 of the Companies Act, 2013 the Register of Members and Share Transfer Books of the Company will remain closed from June 15, 2024, to June 21, 2024 (both days are inclusive).

The Notice of 32nd AGM and the Annual Report including the Financial Statement for the Financial Year ended on 31st March 2024 ("Annual Report") has been sent only by email to all those members, whose email addresses are registered with the Company or with the Company's Registrar and Share Transfer Agent, namely Link Intime India Private Limited ("RTA") and with their respective Depository Participants ("DP"), in accordance with the MCA and SEBI Circular(s) on August 11, 2022. The requirement of sending physical copy of the notice of 32nd AGM and Annual Report to the members has been dispensed with the MCA/SEBI Circulars.

In line with the MCA/SEBI Circulars, the notice of 32nd AGM of the Company has been uploaded on the website of the Company at www.arclorganics.com. The Notice can also be accessed from the website of the Stock Exchange, namely Bombay Stock Exchange (BSE) at www.bseindia.com and the AGM Notice is also on the website of LIFL (Agency for providing the remote E-Voting facility) at <https://investor.lifl.intime.co.in>

The Remote E-Voting period begins on Tuesday 18th June 2024 at 9:00 A.M. (IST) and concludes on Thursday 20th June 2024 at 5:00 P.M. (IST).

Shareholders/ Members who would like to express their view/ask questions during the meeting may register themselves as a speaker by sending their request 7 days in advance mentioning their name, demat account number/folio number, email id, mobile number at legal@arcl.in

Members holding shares in physical form who have not registered their email addresses with the Company/Company's RTA/DP, can get the same registered and obtain Notice of the 32nd AGM of the Company through VC/OAVM facility including E-Voting, by sending scanned copy of the following documents by email to the Company's RTA's email id, viz, kolkata@linkintime.co.in or Company's email id viz, legal@arcl.in

- a) A signed request letter mentioning your name, folio number and complete address.
- b) Self-attested scanned copy of the PAN card.
- c) Self-attested scanned copy of any document such as Aadhar card, driving license, Voter ID, Passport in support of the address of the Member as registered with the Company.

In case Shareholders/ Members have any queries regarding E-Voting, they may refer the Frequently Asked Questions ("FAQ") and InstaVotE-Voting manual available at <https://investor.lifl.intime.co.in> under help section or send an email to enquiries@linkintime.co.in or contact on Telephone No. 022-261200000.

The aforementioned information is being issued for the information and benefit of all the members of the Company and is in compliance with the MCA/SEBI Circulars.

By Order of the Board For ARCL Organics Limited
Sd/-
(Subhankar Paul)

Place: Kolkata
Date: 28.05.2024

Company Secretary and Compliance Officer

JANA SMALL FINANCE BANK
(A Scheduled Commercial Bank)

CIN No. U65929KA2006PLC040029
Regd. Office: The Rajaraj Mohan Building, 117/118, 117/118, Old Durgam, Koranganagala Inner Ring Road, Next to ECI, Chuliahgata, Bengaluru 560071

NOTICE OF THE 18TH ANNUAL GENERAL MEETING AND INFORMATION FOR E-VOTING

Notice is hereby given that the 18th Annual General Meeting ("AGM") of Jana Small Finance Bank Limited will be scheduled on Wednesday, 31st June 2024 through video conference mode.

Electronic copies of the Notice and Annual Report for the financial year 2023-24 has been sent to all such Shareholders whose email addresses are registered with the Bank/ Registrar and Share Transfer Agent/ Depository Participant(s). Further, the said Notice and Annual Report will also be made available at the website of the Bank at www.janasfb.com and Stock Exchange at www.bseindia.com and www.nseindia.com.

The Bank has provided facility to Shareholders to exercise their votes during the course of the AGM by electronic means. The business may also be transacted through remote e-Voting prior to the meeting, mentioning the remote e-Voting is as under:

Description	Date & Time
Commencement of remote voting through electronic means	Sunday, 16 th June 2024 at 09:00 A.M.
Conclusion of remote voting through electronic means	Tuesday, 18 th June 2024 at 05:00 P.M.

The cut-off date for determining Shareholders who shall be eligible to vote on the resolutions set out the Notice of the meeting shall be 11th June 2024. Further, the voting right of Members shall be in proportion to the number of shares held by them on the cut-off date. Shareholders may note that, the remote e-voting module will be disabled by the Registrar/ Depository Participant (NSDL) and Central Depository Securities Limited ("CDSL") beyond 05:00 PM of 18th June 2024 and on the vote on a resolution has been cast/ confirmed by the Shareholder, he/ she shall not be allowed to change it subsequently.

The facility for voting through ballot paper will not be available as the AGM is held through video conference mode. However, NSDL and CDSL will provide the voting mechanism to those Shareholders who have not casted their vote on the resolutions of the meeting during the proceedings of the meeting and up to half an hour from the conclusion of the meeting. Shareholders who have cast their vote by remote voting prior to the AGM may also attend the AGM, but shall not be entitled to cast their vote again.

The Board of Directors has appointed Mr. Mr. Nageshwar D Rao, Practising Company Secretary (ICS 5533; COP 7731) having office at Vagdevi, 54/5A, 7th main, 3rd cross, S.L. Bhyrappa Road, Manamurthi Nagar, Bengaluru - 560018 as Scrutinizer to scrutinize the e-Voting process in a fair and transparent manner. The results of voting on the above resolutions shall be declared not later than 48 hours from the conclusion of the Annual General Meeting of the Bank. The result declared along with the Scrutinizer's Report will be communicated to the Stock Exchanges i.e., National Stock Exchange Limited (NSE) and BSE Limited (BSE) and shall be made available on the Bank's website and on the website of NSDL.

For ease of conduct, members who would like to ask questions/ express their views on the terms of the businesses to be transacted at the meeting can send in their questions/ comments in advance by sending an email to investor@janasfb.com at least seven days prior to the meeting, mentioning their name, demat account no., e-mail id, mobile number etc.

Pursuant to the provisions of Section 91 of the Companies Act, 2013, the Register of Members will remain closed from 11th June 2024 to 18th June 2024 (both days inclusive) for the purpose of AGM.

Date: 29th May 2024
Place: Bengaluru

For Jana Small Finance Bank Limited
Lakshmi R N
Company Secretary

EPL LIMITED
Corporate Office: Top Floor, Times Tower, Kamala City, Senapati Bapat Marg, Lower Panel, Mumbai 400013.
Tel: +91 22 2481 9000/9200. Email: compliance@eplglobal.com Website: www.eplglobal.com
Registered Office: P.O. Vasind, Taluka Shahapur, Thane 421604, Maharashtra
Tel: +91 9673333971 CIN: L74950MH1982PLC028947

EXTRACT OF CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2024
(₹ in Million, except per share data)

Sr. No.	Particulars	Quarter ended		Year ended	
		31-Mar-2024	31-Mar-2023	31-Mar-2024	31-Mar-2023
		Unaudited	Unaudited	Audited	Audited
1	Revenue from operations	10,292	9,693	39,161	36,941
2	Net Profit before tax and exceptional items	908	824	3,288	2,691
3	Net Profit before tax after exceptional items	303	824	2,683	2,680
4	Net Profit after tax (after exceptional items) attributable to the owners of the Company	223	843	1,132	2,267
5	Total comprehensive income attributable to the owners of the Company	57	867	2,295	2,653
6	Equity share capital (Face Value ₹ 2/- each)	637	636	637	636
7	Reserves (excluding Revaluation reserves)	-	-	20,278	19,256
8	Earnings Per Share (EPS) (in ₹)	0.70	2.65	6.70	7.15
	Diluted	0.70	2.65	6.68	7.15

(^ Quarterly figures are not annualised)

EXTRACT OF STANALONE AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2024
(₹ in Million, except per share data)

Sr. No.	Particulars	Quarter ended		Year ended	
		31-Mar-2024	31-Mar-2023	31-Mar-2024	31-Mar-2023
		Unaudited	Unaudited	Audited	Audited
1	Revenue from operations	3,143	2,968	12,805	12,086
2	Net Profit before tax and exceptional items	652	472	1,843	2,002
3	Net Profit before tax after exceptional items	652	472	1,843	2,002
4	Net Profit after tax for the year (after exceptional items)	579	587	1,763	2,059
5	Total comprehensive income for the year	571	585	1,749	2,059

NOTES:

- The above Audited Financial Results of EPL Limited ("Company") have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on May 28, 2024.
- The above is an extract of the detailed format of the Audited Financial Results for the quarter and year ended March 31, 2024 filed with stock exchange pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).
- The full format of the Standalone and Consolidated Audited Financial Results for the quarter and year ended March 31, 2024 are available on the Stock Exchange websites i.e. www.bseindia.com and www.nseindia.com and on the Company's website i.e. www.eplglobal.com.

For EPL Limited
Anand Kripalu
Managing Director and Chief Executive Officer
DIN: 00118324

Date: Mumbai
Date: May 28, 2024

The gold standard in sustainability

2023 ecovalis Sustainability Index