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VAIBHAV® JEWELLERS

Please scan this QR code to view the Red Herring Prospectus and the abridged prospectus.

# MANOJ VAIBHAV GEMS 'N' JEWELLERS LIMITED

Our Company was originally incorporated as a private limited company under the provisions of the Companies Act, 1956 on March 13, 1989 as *"Hotel Anant Private Limited"*. The name of Company was changed to Hotel Anant Limited vide Certificate of incorporation dated March 09, 1998 issued by the Registrar of Companies, Andhra Pradesh on account of the Company becoming a deemed public company. The name of Company was changed to "Hotel Anant Private Limited" vide Certificate of incorporation dated September 13, 2002 issued by the Registrar of Companies, Andhra Pradesh to our Company regaining its status as a private limited company. The name of our Company was subsequently changed to *"Vaibhav Empire Private Limited"* pursuant to fresh certificate of incorporation issued by the Registrar of Companies, Hyderabad, Andhra Pradesh dated June 11, 2003. Subsequently, the name of our Company was changed to *"Manoj Vaibhav Gems 'N' Jewellers Private Limited"* and a fresh certificate of incorporation was issued by the Registrar of Companies, Hyderabad, Telangana dated July 04, 2016. Pursuant to a special resolution passed by our shareholders dated April 30, 2022, our Company was converted to a public limited company and our name was changed to *"Manoj Vaibhav Gems 'N' Jewellers Limited"*. A fresh certificate of incorporation consequent to change of name was issued by the Registrar of Companies, Vijayawada, Andhra Pradesh ("**RoC**") dated May 13, 2022. For further details in relation to change in name and Registered Office of our Company, please see the chapter titled *"History and Certain Corporate Matters"* beginning on page 200 of the red herring prospectus of our Company dated September 12, 2023 filed with the RoC ("**RHP**" or "**Red Herring Prospectus**").

**Corporate Identity Number:** U55101AP1989PLC009734

**Registered Office:** 47-15-8, V Square, Zone-A, Opp: TSR Complex, Station Road, Dwarakanagar, Visakhapatnam - 530016, Andhra Pradesh, India; **Tel:** + (91) 89 1663 7777; **Corporate Office:** D. No. 47-10-19, 2nd Lane, Dwarakanagar, Visakhapatnam, Andhra Pradesh – 530 016; **Tel:** + (91) 089 1663 6666

**Contact Person:** Bandari Shiva Krishna, Company Secretary and Compliance Officer; **Tel:** + (91) 089 1663 6666; **E-mail:** cs@vaibhavjewellers.com; **Website:** www.vaibhavjewellers.com;

**OUR PROMOTERS: GRANDHI BHARATA MALLIKA RATNA KUMARI (HUF), BHARATA MALLIKA RATNA KUMARI GRANDHI AND GRANDHI SAI KEERTHANA**

**INITIAL PUBLIC OFFERING OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH ("EQUITY SHARES") OF OUR COMPANY FOR CASH AT A PRICE OF ₹ [●] PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ [●] PER EQUITY SHARE) ("OFFER PRICE") AGGREGATING UP TO ₹ [●] MILLION (THE "OFFER") COMPRISING A FRESH ISSUE OF UP TO [●] EQUITY SHARES AGGREGATING UP TO ₹ 2100.00 MILLION BY OUR COMPANY (THE "FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 2,800,000 EQUITY SHARES AGGREGATING UP TO ₹ [●] MILLION BY GRANDHI BHARATA MALLIKA RATNA KUMARI (HUF) (PROMOTER SELLING SHAREHOLDER), (THE "OFFER FOR SALE"). THE OFFER WOULD CONSTITUTE [●] % OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY.**

| DETAILS OF THE OFFER FOR SALE | | | |
|---|---|---|---|
| NAME OF PROMOTER SELLING SHAREHOLDER | TYPE | NUMBER OF EQUITY SHARES OFFERED/ AMOUNT (₹ IN MILLION) | WEIGHTED AVERAGE COST OF ACQUISITION (IN ₹ PER EQUITY SHARE)* |
| Grandhi Bharata Mallika Ratna Kumari (HUF) | Promoter Selling Shareholder | Up to 2,800,000 Equity Shares aggregating up to ₹ [●] million | 9.71 |

**As certified by our Statutory Auditor, M/s. Sagar & Associates, Chartered Accountants, pursuant to their certificate dated September 04, 2023.*

**Manoj Vaibhav Gems 'N' Jewellers Limited is a hyperlocal jewellery retail chain with presence in the states of Andhra Pradesh & Telangana. We have 13 showrooms (inclusive of two franchisee showrooms) across 8 towns and 2 cities, catering to all economic segments.**

**The Offer is being made pursuant to Regulation 6(1) of the SEBI ICDR Regulations.**
**QIB Portion: Not more than 50% of the Net Offer | Non-Institutional Portion: Not less than 15% of the Net Offer | Retail Portion: Not less than 35% of the Net Offer**

**PRICE BAND: ₹ 204 TO ₹ 215 PER EQUITY SHARE OF FACE VALUE OF ₹ 10 EACH**
**THE FLOOR PRICE IS 20.4 TIMES AND THE CAP PRICE IS 21.5 TIMES THE FACE VALUE OF THE EQUITY SHARES RESPECTIVELY**
**THE PRICE TO EARNINGS RATIO FOR FISCAL 2023 BASED ON DILUTED EPS AT THE FLOOR PRICE IS 11.14 AND AT THE CAP PRICE IS 11.74**
**BIDS CAN BE MADE FOR A MINIMUM OF 69 EQUITY SHARES AND IN MULTIPLES OF 69 EQUITY SHARES THEREAFTER**

***In accordance with the recommendation of the Independent Directors of the Company, the above provided price band is justified based on quantitative factors/ KPIs disclosed in the 'Basis for Offer Price' section of the RHP.***

***In making an investment decision, potential investors must only rely on the information included in the Red Herring Prospectus and the terms of the Issue, including the risks involved and not rely on any other external sources of information about the Issue available in any manner.***

**RISKS TO INVESTORS:**

1. Concentration Risk – We have a total of 13 showrooms (inclusive of 2 Franchisee showrooms) spread across states of Andhra Pradesh and Telangana, catering to the consumers of these two states mainly. The net proceeds of the Offer will also be utilised by our Company to expand its presence across the state of Andhra Pradesh and Telangana by setting up of proposed 8 new showrooms.
2. The Percentage of Revenue Contribution of our top 5 showrooms (excluding sales to franchisee showrooms) for FY 2022-23 situated at Visakhapatnam (V Square), Gajuwaka, Kakinada, Rajahmundry and Gopalapatnam was 62%, 5.6%, 5.2%, 4.5% and 4.3% respectively. Failure in successfully implementing the strategy and efficiently executing the plans towards the objects of expanding our geographical reach by opening the new showrooms and our inability to effectively plan, manage and execute our current retail operations.
3. The prices and supply of raw materials such as gold bullion, silver, diamonds and other precious and semi-precious stones depend on factors beyond our control, including general economic conditions, competition, production levels and regulatory factors such as import duties. The percentage of our top 5 bullion purchases suppliers of the total purchase percentage for three month period ended June 30, 2023, and for the FY 23, FY 22, and FY 21 is 44.1%, 36.3%, 36.9% and 40.9% respectively.
4. Our business requires a substantial amount of working capital, primarily to finance our inventory, including the purchase of raw materials. We may need to raise additional capital from time to time, depending on business requirements. We may be unable to maintain sufficient cash flow, obtain or maintain credit facilities and other sources of funding, in a timely manner, or at all, to meet our working capital requirements or to meet out financial obligations.
5. Our Company had negative cash flow.

(In ₹ Million)

| Particulars | Period ended June 30, 2023 | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2021 |
|---|---|---|---|---|
| Net Cash from (used in) Operating activities | 107.03 | 692.00 | 89.57 | (115.07) |
| Net Cash from (used in) Investing activities | (1.54) | (35.28) | 13.03 | 109.08 |
| Net Cash from (used in) Financing activities | (105.04) | (588.05) | (255.90) | 42.65 |

6. Our business and results of operations are influenced by the strength and popularity of our brands, including the level of consumer recognition and perception of our brands in the mind of varied customers. The strength of our brands depends on factors such as our growth, our product designs, the materials used to make our products, the quality of our products, the designs, the distinct character and presentation of our products as well as the presentation and layout of our showrooms. Public communication activities such as advertising, public relations, promotions, offers and marketing as well as the general perception of our business also impact our brands.
7. Details of the public issues handled in the past Two years by two BRLMs associated with the Offer:-

| Name of BRLMs | Total public issue | Issues closed below IPO price on listing date |
|---|---|---|
| Bajaj Capital Limited* | Nil | Nil |
| Elara Capital (India) Private Limited* | 1 | Nil |
| Common issues handled by the BRLMs | Nil | Nil |
| Total | 1 | Nil |

**Issues handled where there were no common BRLMs*

8. The Offer Price of the Equity Shares, price to earnings ratio ("PE") ratio, market capitalization to revenue from operations ratio and enterprise value ("EV") to EBITDA ratio of our Company may not be indicative of the market price of the market price of the Equity Shares on listing for the years indicated.

| Particulars (for Fiscal 2023) | Ratio vis-à-vis Floor Price of ₹ 204 | Ratio vis-à-vis Cap Price of ₹ 215 |
|---|---|---|
| Market capitalization to revenue from operations | 0.49 | 0.52 |
| Enterprise value to EBITDA | 10.06 | 10.44 |
| Price to earning ratio (Basic EPS) | 11.14 | 11.74 |
| Price to earning ratio (Diluted EPS) | 11.14 | 11.74 |

9. Weighted average cost of acquisition at which all Equity shares were transacted in last 1 year, 18 months and 3 years preceding the date of the RHP is Nil.

| Period prior to date of filing of the Red Herring Prospectus | Weighted Average Cost of Acquisition (₹)* | Cap Price is 'X' times the Weighted Average Cost of Acquisition | Range of acquisition price: Lowest Price – Highest Price (₹) |
|---|---|---|---|
| Last one year | NA | NA | NA |
| Last 18 months | NA | NA | NA |
| Last three years | NA | NA | NA |

**Certified by our Statutory Auditor, M/s. Sagar & Associates, Chartered Accountants, pursuant to their certificate dated September 04, 2023, Average Cost of Acquisition of Equity shares for the Promoter Selling shareholder is ₹ 9.71.*

10. Weighted average cost of acquisition compared to Floor Price and Cap Price:

| Past transactions | WACA (in ₹) | Floor Price in ₹ 204 | Cap Price in ₹ 215 |
|---|---|---|---|
| Weighted average cost of acquisition of times primary / new issue | NA^ | NA^ | NA^ |
| Weighted average cost of acquisition for *secondary sale / acquisition* | NA^ | NA^ | NA^ |
| Weighted average cost of acquisition of primary issuances / secondary transactions | NA^ | NA^ | NA^ |

*^ There were no primary/ new issue of shares (equity / convertible securities) or secondary sales / acquisition of shares of shares (equity/ convertible securities) transactions in last 18 months from the date of Red Herring Prospectus.*

**BID/OFFER PROGRAMME**

**ANCHOR INVESTOR BIDDING DATE: THURSDAY, SEPTEMBER 21, 2023***
**BID/OFFER OPENS ON FRIDAY, SEPTEMBER 22, 2023****
**BID/OFFER CLOSES ON^ TUESDAY, SEPTEMBER 26, 2023****

* Our Company and the Promoter Selling Shareholder may, in consultation with the BRLMs, consider participation by Anchor Investors in accordance with the SEBI ICDR Regulations. The Anchor Investor Shall Bid during the Anchor Investor Bidding Date i.e., one Working Day prior to the Bid/Offer Opening Date.
** Our Company and the Promoter Selling Shareholder may, in consultation with the BRLMs, consider closing the Bid/Offer Period for QIBs one Working Day prior to the Bid/ Offer Closing Date in accordance with the SEBI ICDR Regulations. ^UPI mandate end time and date shall be at 5:00 pm on the Bid/Offer Closing Date.

In case of any revision to the Price Band, the Bid/Offer Period will be extended by at least three additional Working Days after such revision in the Price Band, subject to the Bid/Offer Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar circumstances, our Company and the Promoter Selling Shareholder may, in consultation with the BRLMs, for reasons to be recorded in writing, extend the Bid / Offer Period for a minimum of three Working Days, subject to the Bid/ Offer Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid/Offer Period, if applicable, shall be widely disseminated by notification to the Stock Exchanges, by issuing a public notice, and also by indicating the change on the website of the BRLMs and at the terminals of the Syndicate Member(s) and by intimation to the Designated Intermediaries and the Sponsor Bank, as applicable. The Offer is being made through the Book Building Process, in terms of Rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957, as amended ("**SCRR**"), read with Regulation 31 of the SEBI ICDR Regulations. The Offer is being made through the Book Building Process in terms of Regulation 6(1) of the SEBI ICDR Regulations, wherein not more than 50% of the Offer shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("**QIBs**" and such portion the "**QIB Portion**"). Our Company and the Promoter Selling Shareholder, may in consultation with the BRLMs, allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis ("**Anchor Investor Portion**"), of which at one-third shall be reserved for domestic Mutual Funds only, subject to valid Bids being received from domestic Mutual Funds at or above the price at which allotment is made to the Anchor Investors (**Anchor Investor Allocation Price**). In the event of under-subscription, or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the Net QIB Portion. Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis to Mutual Funds only, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIB Bidders, including Mutual Funds, subject to valid Bids being received at or above the Offer Price. However, if the aggregate demand from Mutual Funds is less than 5% of the Net QIB Portion, the balance Equity Shares available for allocation in the Mutual Fund Portion will be added to the remaining Net QIB Portion for proportionate allocation to QIBs. Further, not less than 15% of the Offer shall be available for allocation to Non-Institutional Bidders out of which (a) one third of such portion shall be reserved for applicants with application size of more than ₹ 200,000 and upto ₹ 1,000,000; and (b) two third of such portion shall be reserved for applicants with application size of more than ₹ 1,000,000, provided that the unsubscribed portion in either of such sub-categories may be allocated to applicants in the other sub-category of non-institutional investors* and not less than 35% of the Offer shall be available for allocation to Retail Individual Bidders in accordance with the SEBI ICDR Regulations, subject to valid Bids being received from them at or above the Offer Price. All Bidders, (expect Anchor Investors), are mandatorily required to participate in the Offer through the Application Supported by Blocked Amount ("**ASBA**") process by providing details of their respective ASBA Accounts (as defined hereinafter) including UPI ID in case of RIBs in which the Bid Amount will be blocked by the Self Certified Syndicate Banks ("**SCSBs**") or by the Sponsor Banks under the UPI Mechanism, as the case may be, to the extent of respective Bid Amounts. Anchor Investors are not permitted to participate in the Offer through the ASBA process. For further details, please see the chapter titled *"Offer Procedure"* beginning on page 355 of the RHP.

**Bidders/Applicants should ensure that DP ID, PAN and the Client ID and UPI ID (for UPI Bidders bidding through UPI Mechanism) are correctly filled in the Bid cum Application Form. The DP ID, PAN and Client ID provided in the Bid cum Application Form should match with the DP ID, PAN, Client ID available in the Depository database, otherwise, the Bid cum Application Form is liable to be rejected. Bidders/Applicants should ensure that the beneficiary account provided in the Bid cum Application Form is active. Bidders/Applicants should note that on the basis of the PAN, DP ID, Client ID and UPI ID (for UPI Bidders bidding through the UPI mechanism) as provided in the Bid cum Application Form, the Bidder/Applicant may be deemed to have authorized the Depositories to provide to the Registrar to the Offer, any requested Demographic Details of the Bidder/Applicant as available on the records of the depositories. These Demographic Details may be used, among other things, for giving Allotment Advice or unblocking of ASBA Account or for other correspondence(s) related to the Offer. Bidders/Applicants are advised to update any changes to their Demographic Details as available in the records of the Depository Participant to ensure accuracy of records. Any delay resulting from failure to update the Demographic Details would be at the Bidders/Applicants' sole risk.**

**CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF OUR COMPANY AS REGARDS ITS OBJECTS:** For information on the main objects of our Company, investors are requested to see *"History and Certain Corporate Matters"* beginning on page 200 of the RHP. The Memorandum of Association of our Company is a material document for inspection in relation to the Offer. For further details, see *"Material Contracts and Documents for Inspection"* beginning on page 397 of the RHP.

**LIABILITY OF THE MEMBERS OF OUR COMPANY:** Limited by shares.

**AMOUNT OF SHARE CAPITAL OF OUR COMPANY AND CAPITAL STRUCTURE:** As on the date of the RHP, the authorised share capital of our Company is ₹ 55,00,00,000 (Fifty Five Crores) divided into 55,000,000 Equity Shares of ₹10 each divided into [•] Equity Shares of face value of ₹ 10 each. The issued, subscribed and paid-up Equity share capital of our Company is ₹ 390,800,000 (Thirty Nine Crores Eight Lakhs) divided into 39,080,000 Equity Shares of ₹ 10 each. For details of the capital structure of our Company, see *"Capital Structure"* beginning on page 82 of the RHP.

**NAMES OF THE INITIAL SIGNATORIES TO THE MEMORANDUM OF ASSOCIATION OF OUR COMPANY AND THE NUMBER OF EQUITY SHARES SUBSCRIBED BY THEM:** The initial signatories to the Memorandum of Association of our Company are Karri Suryanarayana and Karri Kanakaratnam who subscribed to one equity share each of ₹ 100 each, respectively. For details of the share capital history and capital structure of our Company see *"Capital Structure"* beginning on page 82 of the RHP. For details of the share capital history and capital structure of our Company see *"Capital Structure"* beginning on page 82 of the RHP.

**LISTING:** The Equity Shares, to be offered through the Red Herring Prospectus are proposed to be listed on the Stock Exchanges. Our Company has received 'in-principle' approvals from the BSE and the NSE for the listing of the Equity Shares pursuant to their letters dated October 17, 2022 respectively. For the purposes of this Offer, the Designated Stock Exchange shall be BSE Limited. A copy of the Red Herring Prospectus and the Prospectus shall be filed with the RoC in accordance with Sections 26(4) and 32 of the Companies Act, 2013. For details of the material contracts and documents available for inspection from the date of the Red Herring Prospectus until the Bid/ Offer Closing Date, please see the chapter titled *"Material Contracts and Documents for Inspection"* beginning on page 397 of the RHP.

**DISCLAIMER CLAUSE OF SECURITIES EXCHANGE BOARD OF INDIA ("SEBI"):** SEBI only gives its observations on the offer documents and this does not constitute approval of either the Offer or the specified securities stated in the offer document. The investors are advised to refer to page 338 of the RHP for the full text of the disclaimer clause of SEBI.

**DISCLAIMER CLAUSE OF BSE (the Designated Stock Exchange):** It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the RHP has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the RHP. The investors are advised to refer to the page 340 of the RHP for the full text of the disclaimer clause of the BSE Limited.

**DISCLAIMER CLAUSE OF NSE :** It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the offer document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to page 340 of the RHP for the full text of the disclaimer clause of NSE.

**GENERAL RISKS:** Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Offer unless they can afford to take the risk of losing their investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, investors must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares in the Offer have not been recommended or approved by the Securities and Exchange Board of India ("**SEBI**"), nor does SEBI guarantee the accuracy or adequacy of the contents of the Red Herring Prospectus. Specific attention of the investors is invited to section titled *"Risk Factors"* beginning on page 30 of the RHP.

**ASBA*** | **Simple, Safe, Smart way of Application!!!**

*Applications Supported by Blocked Amount ("**ASBA**") is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA.
**Mandatory in public issues.**
**No cheque will be accepted.**

UPI UNIFIED PAYMENTS INTERFACE

**UPI-Now available in ASBA for UPI Bidders applying through Registered Brokers, DPs and RTAs.**
**UPI Bidder also have the option to submit the application directly to the ASBA Bank (SCSBs) or to use the facility of linked online trading, demat and bank account. Investors are required to ensure that the bank account used for bidding is linked to their PAN. Bidders must ensure that their PAN is linked with Aadhar and are in compliance with CBDT notification dated February 13, 2020 and press release dated June 25, 2021, read with press release dated September 17, 2021. CBDT circular no.7 of 2022, dated March 30, 2022, read with press release dated March 28, 2023.**

*ASBA has to be availed by all the investors except Anchor Investors. UPI may be availed by the UPI Bidders. For details on the ASBA and UPI process, please refer to the details given in ASBA form and abridged prospectus and also please refer to the section "Offer Procedure" beginning on page 355 of the RHP. The process is also available on the website of Association of Investment Bankers of India ("**AIBI**") and Stock Exchanges and in the General Information Document. ASBA bid-cum-application forms and the Abridged Prospectus can be downloaded from the websites of BSE Limited ("**BSE**") and National Stock Exchange of India Limited ("**NSE**", and together with BSE, the "**Stock Exchanges**") and can be obtained from the list of banks that is displayed on the website of SEBI at www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=35 and https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=43, respectively as updated from time to time. For the list of UPI apps and banks live on IPO, please refer to the link: www.sebi.gov.in. UPI Bidders Bidding using the UPI Mechanism may apply through the SCSBs and mobile applications whose names appear on the website of SEBI, as updated from time to time. Axis Bank Limited and Kotak Mahindra Bank Limited have been appointed as the Sponsor Banks for the Offer, in accordance with the requirements of SEBI circular dated November 1, 2018 as amended. For Offer related queries, please contact the Book Running Lead Managers ("**BRLMs**") on their email IDs as mentioned below. For UPI related queries, investors can contact NPCI at the toll free number: 18001201740 and mail Id: ipo.upi@npci.org.in.*

*Continued on next page...*

PRICE AT 10-MONTH HIGH

# Brent tops $95 on supply concerns

## Prices on track to gain for fourth consecutive session

STEPHANIE KELLY
September 19

**BLEAK FUTURE**

- US oil output from top shale-producing regions is on track to fall to 9.393 million barrels per day (bpd) in October
- This would be the lowest since May 2023 and the third monthly fall in a row
- Those estimates come after Saudi Arabia and Russia extended combined supply cuts of 1.3 million bpd to the end of the year

**OIL PRICES JUMPED** over 1% on Tuesday to 10-month highs, as weak US shale output compounded supply concerns from extended production cuts by Saudi Arabia and Russia. Global benchmark Brent crude futures were up $1.13, or 1.2%, to $95.56 a barrel by 11:14 a.m. EDT (1514 GMT). It hit a session high of $95.96 a barrel, the highest since November.

US West Texas Intermediate crude futures were up $1.48, or 1.6%, to $92.96, after reaching $93.74 a barrel, also the highest since November.

Prices are on track to gain for their fourth consecutive session. "The market is starting to realize that wherever you look there are concerns about tight supply, whether it's crude oil, diesel or gasoline," Price Futures Group analyst Phil Flynn said. "We're getting a reality check."

Feeding those concerns, US oil output from top shale-producing regions is on track to fall to 9.393 million barrels per day (bpd) in October, the lowest since May 2023, the US Energy Information Administration said on Monday. That would be a third consecutive monthly fall. Those estimates come after Saudi Arabia and Russia, as part of the OPEC+ producer group, this month extended combined supply cuts of 1.3 million bpd to the end of the year. Russia's government is considering imposing export duties on all types of oil products of $250 per metric ton - much higher than current fees - from October 1 until June 2024 to tackle fuel shortages, sources told Reuters on Tuesday. Market participants awaited data on US oil inventories, which were expected to have fallen by about 2.7 million barrels last week, according to analysts polled by Reuters. Industry data from the American Petroleum Institute was due at 4:30 p.m. EDT (2030 GMT) on Tuesday, followed by US government data on Wednesday.

Some believe climbing crude prices could be reaching their peak. "Oil's ascent into overbought territory leaves the market vulnerable to a correction," National Australia Bank analysts wrote, pointing to volatility after speeches on Monday by Saudi Aramco CEO Amin Nasser and Saudi Arabia's energy minister.

— REUTERS

# 'Oil surge bigger risk for Europe than US'

**EUROPE IS AT** greater risk than the United States from surging oil prices making it harder to escape low growth and high inflation, the OECD's chief economist Clare Lombardelli said. The past shock of price jumps has already played out very differently in the two economic regions as Europe is a large energy importer, while US demand hasn't been hurt much, Lombardelli told reporters in Paris on Tuesday.

That divergence is reflected in the OECD's updated forecasts released earlier, which saw upward revisions to US growth forecasts and cuts to the euro area's, she said.

The 25% rise in oil prices since May is also already feeding through to consumer prices in some countries in a way that is "obviously unwelcome," Lombardelli said. Oil reached a 10-month high Tuesday as supply cuts from OPEC+ tightened the market.

"The impact obviously will be, as we have learned, a squeezing on household budgets and on demand," she said

— BLOOMBERG

FROM THE FRONT PAGE

# Hindujas seek partners for e-bus services subsidiary

SWITCH MOBILITY, WHICH is another subsidiary created by Ashok Leyland to tap opportunities in the electric commercial vehicle space, had been looking for a partner with financial resources.

"While Ashok Leyland and Switch (Mobility) are vehicle makers, we needed a company specifically for operational purposes. Although we have got vehicles running in parts of the country, having someone run these vehicles is much more specialised," Hinduja said. "Having a company like OHM is very much necessary and that's when we felt the need to have OHM as a subsidiary of Ashok Leyland rather than a subsidiary of Switch," he said.

Last year, Ashok Leyland, through Switch Mobility, delivered about 400 buses, most as part of government contracts.

Mahesh Babu, CEO, Switch Mobility, said 300 of its buses are running in Bengaluru with more than 98% uptime. "Our double-decker in Mumbai have done more than 500,000 km. We have also supplied to JSW for employee transport and Chalo in Mumbai."

The e-buses deployed are part of the second tender put out by Convergence Energy Services (CESL) where Switch Mobility emerged as one of the largest bidders. The company won orders for more than 1,000 buses.

With regards to Switch Mobility, Ashok Leyland has decided to put the hunt for a partner on the backburner due to insufficient valuation. Hinduja said that when Switch achieves satisfactory scale in volumes and has enough models, the management will resume the search for a partner.

## Study-abroad startups defy edtech slump

"THERE ARE X numbers of source countries from where students like to travel abroad to certain destination countries...so the global play is clear and evident, and that's something that any investor would like to have clarity on," he said.

### What's driving the boom

After the pandemic largely pushed the discovery of higher education online, study-abroad platforms have seen a significant growth in their online footprint and overall sales compared to brick-and-mortar consultancy services.

Amit Singh, founder of ASL, which operates overseas accommodation platform UniAcco, attributed the growth of his business to the technology that makes the entire studying abroad process convenient for students. "Technology has changed the whole game where the discovery has moved online, application process has moved online, visa has moved online," he said in an interaction with FE. Like most startups in this space, ASL provides services across the entire process of overseas education, including counselling, application assistance, financing aid, visa and accommodation.

Another reason for the boom in overseas education is that every major overseas destination is offering a return on investment to students in terms of a post-study work visa, said Azent Overseas Education founder Priyanka Nishar. "In Canada, you can get up to three years of post-study rights, in the UK you get two years for undergraduate and postgraduate courses and three years for a PhD, the US allows three years for STEM courses and then in Australia it can be up to six years," she said.

Both ASL and Azent plan to end this year with a two-three times growth in the number of onboarded students. ASL's UniAcco, which booked 12,000 students last year, is on track to book 25,000 students by the end of 2023, Singh said.

Earlier this year, the company raised $5 million in a round led by Cornerstone Venture Partners Fund. They plan to close this year with ₹100 crore in revenue, primarily from the 5% commission they earn from vendors for each bed booked by a student. Admitkard, another study-abroad startup that recently raised funds from external investors, sees a large part of its growth coming from students in tier II and tier III cities, which have fewer brick-and-mortar education counselling services. In this financial year, the GSV Ventures-backed Admitkard plans to increase revenue to nearly ₹50 crore from the ₹16 crore it had reported in the previous financial year.

### Easy credit

A major growth driver in the study-abroad market is also the easy access to educational loans, primarily the ones without collateral, offered by private banks and non-banking financial institutions such as HDFC Credila, Avanse, Auxilo and Incred. As per Crisil Ratings, NBFCs have a share of 70-75% in the overseas education credit market. Students can get unsecured loans of up to ₹70 lakh from these institutions with an average interest rate between 11-12.7%. Sudhakar Prakasam, director at research firm CareEdge, said the three major NBFCs in overseas educational credit, HDFC Credila, Avanse, and Auxilo, have recorded good growth in their loan books this year. Their combined study-abroad loan book is at ₹27,000 crore as of June-end, Prakasam said. It was at ₹17,877 crore as of September last year. By the end of this financial year, the companies' AUM is expected to grow about 25-30% over the previous year, he said.

"Despite majority of loans being unsecured in nature, NBFCs have been able to maintain healthy asset quality in comparison to the banks on account of niche expertise in loan underwriting and follow-up," CareEdge had said in a report earlier this year. Prakasam said these NBFCs usually have a very low share of non-performing assets at about 0.4-0.5%.

## Cipla bid: Torrent looks to tap Apollo for $1 bn

CIPLA AND BLACKSTONE have not commented on reports about a potential deal.

Apollo, one of the world's biggest asset managers, managed $438 billion in credit and $101 billion in private equity as of March 2023. It opened an office in Mumbai last year and has in the recent past issued loans of around $2.5 billion to several entities including Mumbai International Airport and JSW Cement.

Foreign banks, including Morgan Stanley and Barclays, are also in talks with Torrent to extend loans and arrange financing for the deal, sources have said. Cipla, which has a market cap of some $12 billion, is known for making the anti-allergy drug Cetirizine and generic versions of respiratory drugs Advair and Albuterol. It competes with global majors Pfizer and Abbott, among others, in the world's most populous nation where the pharmaceutical market is expected to be worth $130 billion by 2030 from $50 billion currently. Torrent, whose market cap is 56% lower than Cipla's, sells medicines related to diabetes, pain management and oncology and is present in more than 40 countries.

— REUTERS

## Jio now takes on Airtel on home broadband turf

ALTHOUGH, JIO'S 100 Mbps plan is priced at ₹899 per month compared to Airtel's ₹799, it offers additional OTT apps and TV channels.

Airtel is also offering a discount of 7.5% to consumers opting for a six-month plan, taking the per month price for these users to ₹739.

"With JioAirFiber, we are expanding our addressable market to rapidly cover every home in our country with similar quality of service," said Akash Ambani, chairman at Reliance Jio. The company is currently looking to tap 200 million high-paying homes and premises over the next three years with its AirFiber offering. "JioAirFiber will enable millions of homes with world-class digital entertainment, smart home services and broadband, through its solutions across education, health, surveillance and smart home," he said. Air Fiber broadband services are similar to wireline broadband, but the last-mile connectivity in the former is wireless, making it possible to provide more connections in a shorter time span. Cost-wise, the earlier wireline services would be cheaper than Air Fiber. For instance, when compared with a fiber-based home broadband plan, Jio's cheapest regular fiber broadband plan comes with a monthly rental of ₹399 a month, offering up to 30 Mbps speed at no installation charges. Airtel's cheapest fiber broadband plan comes with a monthly rental of ₹499, offering up to 40 Mbps speed. The company charges an installation fee of ₹1,500, which is waived if the consumer subscribes to three-, six- or 12-months plans.

In case of a bundled plan under Airtel Black, which comes with a broadband connection, OTT apps and TV channels, the entry-level plan is priced at ₹699 per month with speed of up to 40 Mbps. On the other hand, Jio provides entertainment upgrade plans for ₹100 -200 a month over the regular fiber plan, with an offer of a free set-top box only for new connections.

Jio is the market leader with over 10 million of the total 35 million wired broadband connections, followed by Airtel with about 6.5 million subscribers. "Our extensive fiber-to-the-home service JioFiber, already serves over 10 million customers, with hundreds of thousands more getting connected each month. But there are still millions of homes and small businesses to be connected at a rapid pace," Ambani said.

Currently, Jio's optical fiber infrastructure spans over 1.5 million kilometres across India. At the 46th annual general meeting of Reliance Industries last month, chairman Mukesh Ambani said that through optical fiber, Jio can currently connect around 15,000 premises daily. "But with JioAirFiber, we can supercharge this expansion with up to 150,000 connections per day which is a 10-fold increase," he had said.

One of the reasons for Airtel to launch its AirFiber services only in two cities is the cost of providing such services compared to fiber offering.

Airtel CEO Gopal Vittal has time and again expressed concern over the higher cost of consumer premise equipment. "If you see the cost for a connected home pass (with fiber) in our network today is about $90. The cost of a fixed wireless access CPE is about $150. It"s almost double of that, which means that it's economically unattractive to go to FWA (fixed wireless access) at this point in time," Vittal had said last month.

## Women's Bill tabled

THE BILL INTRODUCED in the Lok Sabha on Tuesday is similar to the legislation passed by the Rajya Sabha in March 2010 under the Congress-led UPA government on all aspects but this — its linking to the delimitation process. The Opposition seized on this, accusing the government of "fooling the people" by not bringing in the reservation immediately, and introducing the Bill solely with an eye on the 2024 Lok Sabha polls.

Talking about the Bill, which will be taken up by the House on Wednesday, Modi said in the Lok Sabha: "On this historic occasion in the new Parliament building, as the first agenda on the first day, we have made a call for transformation. We, all the MPs, should come together to open the doors for the empowerment of Nari Shakti."

Union minister of law and justice Arjun Ram Meghwal, who introduced the Bill, said that once passed, it will take the number of women MPs in the Lok Sabha, as per its present strength of 543, to 181. The current House has 82 women MPs.

The Bill, which seeks to insert clause (1) in Article 330 A to reserve seats for women, says by another clause that one-third of the seats reserved for SCs and STs in the Lok Sabha be reserved for women from these categories. A third clause talks about keeping aside, as nearly as possible, one-third of the total seats filled by direct election to the Lok Sabha, for women. The quota will not apply to the Rajya Sabha or state Legislative Councils.

The BJP is gambling that the legislation, even if implemented later, would give the party a boost among women voters in the coming Assembly elections in Madhya Pradesh, Chhattisgarh, Rajasthan, Mizoram and Telangana, plus the Lok Sabha polls next year.

It would be another notch in Modi's prime ministerial legacy, BJP leaders added.

With the passage of the Bill almost certain, given that the parties opposed to women's quota earlier have also come around now, the PM said amidst thumping of desks by both sides on Tuesday: "The Narishakti Vandan Adhiniyam will further strengthen our democracy. I congratulate mothers, sisters and daughters of the nation... I assure all that we are committed to making this Bill into law."

**KERALA WATER AUTHORITY** e-Tender Notice

**Tender No :** Re T No.82/2023-24/SE/Q
Rebuild-WSS to Neduvathoor panchayat and Kottarakkara Municipality in Kollam district - Phase I -Implementation of production components - design, construction and commissioning of 16 MLD WTP at Ugrankunnu. **EMD** : Rs. 500000, **Tender fee** : Rs. 16540+2978, **Last Date for submitting Tender** : 19-10-2023 02:00:pm **Phone** : 04742745293, **Website :** www.kwa.kerala.gov.in, www.etenders.kerala.gov.in

**Superintending Engineer**
**PH Circle**
**Kollam**

**KWA-JB-GL-6-1234-2023-24**

**CENTRAL UNIVERSITY OF HARYANA**
NAAC Accredited 'A' Grade University
Mahendergarh (Haryana)-123031

No.: CUH/2023/Estt.Sec./T/1041 Date: 15-09-2023

**EMPLOYMENT NOTICE**
**WALK-IN-INTERVIEW**

Walk in interview for the post of Guest Faculty in the following departments, will be held as per the schedule given below:

| Sr. No. | Departments | Name & No. of Post | Interview Date & Reporting Time |
|---|---|---|---|
| 1. | Political Science | Guest Faculty (02) | 23-09-2023, 10:00 AM |

Application Form and other related details are available on the University's Website i.e www.cuh.ac.in. Kindly visit the University website for any further information.

*Registrar*

**Bokaro Power Supply Co. (P) Ltd.**
(A Joint Venture of SAIL & DVC)
Hall No. : M-01, Old Administrative Building Ispat Bhavan, Bokaro Steel City-827001(Jharkhand) CIN No. : U40300DL2001PTC112074

**NOTICE INVITING TENDER**

Ref No. : BPSCL/MM/23-24/Paper Advt./2059 Dated 18/09/2023

| Sl. No. | NIT No. / Date | Description | BOD & Time |
|---|---|---|---|
| 1. | BPSCL/MM/23-24/PUR-013/NIT-1347 dt.16/09/2023 | Procurement of Caustic Soda Lye. | 17/10/2023 at 12.15 Hrs. |
| 2. | BPSCL/MM/22-23/PUR-048/NIT-1348 dt.16/09/2023 | Procurement of Main Steam Line Valves. | 17/10/2023 at 12.15 Hrs. |
| 3. | BPSCL/MM/23-24/PUR-103/NIT-1349 | Item under Procurement : Soda Ash. | 14/10/2023 at 12.30 Hrs. |

For Tender documents kindly visit Website : www.bpscl.com Bidders are requested to visit website regularly.

...continued from previous page.

**CORRIGENDUM – NOTICE TO INVESTORS**

This Corrigendum ("**Corrigendum**") is with reference to the RHP read with the advertisements of the Price Band dated September 14, 2023 (the "Advertisements") in relation to the Offer. In this regard, the following statement disclosed in the section "Offer Structure" in relation to Maximum Bid by Non Institutional Bidders on page 353 of the RHP, shall stand amended as follows:

Such number of Equity Shares in multiples of [●] Equity Shares not exceeding the size of the Offer, excluding QIBs, subject to applicable limits .

The above notice shall be read in conjunction with the RHP, Advertisements including any statutory advertisements, the Bid cum Application Forms and the Abridged Prospectus and the above disclosure in relation to the Bids by Non Institutional Bidders will be included in the Prospectus to be filed by our Company with the RoC, SEBI and the Stock Exchanges, including in the section entitled "Offer Structure" on page 353 of the RHP. All capitalised terms used and not defined herein shall unless the context otherwise requires, have the same meanings as ascribed in the RHP.

**BOOK RUNNING LEAD MANAGERS TO THE OFFER**

BajajCapital

**Bajaj Capital Limited**
Mezzanine Floor, Bajaj House, 97, Nehru Place, New Delhi -110019, India
**Tel:** +91 11 4169 3000
**E-mail:** info@bajajcapital.com;
**Website:** www.bajajcapital.com
**Investor grievance e-mail:** info@bajajcapital.com
**Contact person**: P. Balraj
**SEBI Registration No:** INM000010544

ElaraCapital

**Elara Capital (India) Private Limited**
One International Centre, Tower 3, 21st Floor, Senapati Bapat Marg, Elphinstone Road (West) Mumbai 400 013
**Tel:** +91 (22) 6164 8599; **Email:** vaibhav.ipo@elaracapital.com
**Investor Grievance Email:** mb.investorgrievances@elaracapital.com
**Website:** www.elaracapital.com
**Contact Person:** Astha Daga
**SEBI Registration No.:** INM000011104

**REGISTRAR TO THE OFFER**

Bigshare Services Pvt. Ltd.

**Bigshare Services Private Limited**
Office No S6-2, 6th Floor, Pinnacle Business Park, Next to Ahura Centre, Mahakali Caves Road, Andheri (East) Mumbai – 400093, India
**Tel:** +91 22 6263 8200; **Facsimile:** +91 22 6263 8280
**Email:** ipo@bigshareonline.com; **Website:** www.bigshareonline.com
**Investor grievance email:** investor@bigshareonline.com
**Contact Person:** Jibu John
**SEBI Registration Number:** INR000001385

**COMPANY SECRETARY AND COMPLIANCE OFFICER**

**Bandari Shiva Krishna**
D.No.47-10-19, 2nd Lane, Dwarakanagar, Visakhapatnam, Andhra Pradesh– 530 016, India;
**Tel**: + (91) 089 1663 7777
**E-mail:** cs@vaibhavjewellers.com
**Investor Grievance E-mail:** investor@vaibhavjewellers.com
**Website:** www.vaibhavjewellers.com

Investors may contact the Company Secretary and Compliance Officer or the Registrar to the Offer in case of any pre-Offer or post-Offer related grievances including non-receipt of letters of Allotment, non-credit of Allotted Equity Shares in the respective beneficiary account, non-receipt of refund orders or non-receipt of funds by electronic mode, etc. For all Offer related queries and for redressal of complaints, investors may also write to the BRLMs.

**AVAILABILITY OF RHP:** Investors are advised to refer to the RHP and the "*Risk Factors*" beginning on page 30 of the RHP before applying in the Offer. A copy of the RHP will be made available on the website of the SEBI at www.sebi.gov.in, on the websites of the BRLMs, Bajaj Capital Limited at www.bajajcapital.com and Elara Capital (India) Private Limited at www.elaracapital.com and on the websites of the Stock Exchanges, for BSE at www.bseindia.com, for NSE at www.nseindia.com and on the website of the Company at www.vaibhavjewellers.com.

**AVAILABILITY OF BID CUM APPLICATION FORM:** Bid cum Application Form can be obtained from the Registered Office of Company, **MANOJ VAIBHAV GEMS 'N' JEWELLERS LIMITED:** Telephone: + (91) 89 1663 7777; **BRLMs: Bajaj Capital Limited:** Telephone: +91 11 4169 3000 and **Elara Capital (India) Private Limited:** Telephone: +91 (22) 6164 8599; **SYNDICATE MEMBER: Just Trade Securities Limited:** Telephone: + 11 41693000 and **Elara Securities (India) Private Limited:** Telephone: +91 22 6164 8574 and at selected locations of Sub-Syndicate Members (as given below), Registered Brokers, SCSBs, Designated RTA Locations and Designated CDP Locations participating in the Offer. ASBA Forms will also be available on the websites of the Stock Exchanges at www.bseindia.com and www.nseindia.com and the Designated Branches of SCSBs, the list of which is available on the websites of the Stock Exchanges and SEBI.

**SUB-SYNDICATE MEMBERS:** Axis Capital Ltd., Anand Rathi Share & Stock Brokers Ltd., Centrum Broking Ltd.,HDFC Securities Ltd., ICICI Securities Ltd., IIFL Securities Ltd., JM Financial Services Ltd., Kotak Securities Ltd., KJMC Capital Market Services Ltd., LKP Securities Ltd., Motilal Oswal Financial Services Ltd., Nuvama Wealth and Investment Ltd., Prabhudas Lilladher Pvt Ltd., Pravin Ratilal Share And Stock-Brokers Ltd., RR Equity Brokers Pvt. Ltd., Sharekhan Ltd., SMC Global Securities Ltd., YES Securities (India) Ltd.

**ESCROW COLLECTION BANK AND REFUND BANK :** Kotak Mahindra Bank Limited

**SPONSOR BANK:** Axis Bank Limited and Kotak Mahindra Bank Limited

**UPI:** UPI Bidders can Bid through UPI Mechanism.

**All capitalised terms used herein and not specifically defined shall have the same meaning as ascribed to them in the RHP.**

For **MANOJ VAIBHAV GEMS 'N' JEWELLERS LIMITED**
On behalf of the Board of Directors
Sd/-
Bandari Shiva Krishna
Company Secretary & Compliance Officer

**Place:** Visakhapatnam, Andhra Pradesh
**Date:** September 18, 2023

**MANOJ VAIBHAV GEMS 'N' JEWELLERS LIMITED** is proposing, subject to receipt of requisite approvals, market conditions and other considerations, to make an initial public offer of its Equity Shares and has filed a red herring prospectus (the "**RHP**") with RoC. The RHP shall be made available on the website of the SEBI at www.sebi.gov.in as well as on the website of the BRLMs i.e., www.bajajcapital.com and www.elaracapital.com and the website of the National Stock Exchange of India Limited at www.nseindia.com and the website of the BSE Limited at www.bseindia.com and on the Company website at www.vaibhavjewellers.com. Any potential investor should note that investment in equity shares involves a high degree of risk and for details relating to such risks, see "*Risk Factors*" beginning on page 30 of the RHP. Potential investors should not rely on the RHP for any investment decision.

This announcement has been prepared for publication in India and may not be released in the United States. This announcement does not constitute an offer of securities for sale in any jurisdiction, including the United States, and any securities described in this announcement may not be offered or sold in the United States absent registration under the U.S. Securities Act of 1933 or an exemption from registration. Any public offering of securities to be made in the United States will be made by means of a prospectus that may be obtained from the Company and that will contain detailed information about the Company and management, as well as financial statements. However, the securities described in this announcement are not being offered or sold in the United States.

CONCEPT

THIS IS A PUBLIC ANNOUNCEMENT FOR INFORMATION PURPOSES ONLY AND IS NOT A PROSPECTUS ANNOUNCEMENT. THIS DOES NOT CONSTITUTE AN INVITATION OR OFFER TO ACQUIRE, PURCHASE OR SUBSCRIBE TO SECURITIES. NOT FOR RELEASE, PUBLICATION OR DISTRIBUTION, DIRECTLY OR INDIRECTLY, OUTSIDE INDIA. THE EQUITY SHARES OF OUR COMPANY WILL GET LISTED ON MAIN BOARD PLATFORM OF THE STOCK EXCHANGES IN COMPLIANCE WITH CHAPTER II OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED ("SEBI ICDR REGULATIONS").

VAIBHAV® JEWELLERS

Please scan this QR code to view the Red Herring Prospectus and the abridged prospectus.

# MANOJ VAIBHAV GEMS 'N' JEWELLERS LIMITED

Our Company was originally incorporated as a private limited company under the provisions of the Companies Act, 1956 on March 13, 1989 as *"Hotel Anant Private Limited"*. The name of Company was changed to Hotel Anant Limited vide Certificate of incorporation dated March 09, 1998 issued by the Registrar of Companies, Andhra Pradesh on account of the Company becoming a deemed public company. The name of Company was changed to "Hotel Anant Private Limited" vide Certificate of incorporation dated September 13, 2002 issued by the Registrar of Companies, Andhra Pradesh to our Company regaining its status as a private limited company. The name of our Company was subsequently changed to *"Vaibhav Empire Private Limited"* pursuant to fresh certificate of incorporation issued by the Registrar of Companies, Hyderabad, Andhra Pradesh dated June 11, 2003. Subsequently, the name of our Company was changed to *"Manoj Vaibhav Gems 'N' Jewellers Private Limited"* and a fresh certificate of incorporation was issued by the Registrar of Companies, Hyderabad, Telangana dated July 04, 2016. Pursuant to a special resolution passed by our shareholders dated April 30, 2022, our Company was converted to a public limited company and our name was changed to *"Manoj Vaibhav Gems 'N' Jewellers Limited"*. A fresh certificate of incorporation consequent to change of name was issued by the Registrar of Companies, Vijayawada, Andhra Pradesh ("**RoC**") dated May 13, 2022. For further details in relation to change in name and Registered Office of our Company, please see the chapter titled *"History and Certain Corporate Matters"* beginning on page 200 of the red herring prospectus of our Company dated September 12, 2023 filed with the RoC ("**RHP**" or "**Red Herring Prospectus**").

**Corporate Identity Number:** U55101AP1989PLC009734

**Registered Office:** 47-15-8, V Square, Zone-A, Opp: TSR Complex, Station Road, Dwarakanagar, Visakhapatnam - 530016, Andhra Pradesh, India; **Tel:** + (91) 89 1663 7777; **Corporate Office:** D. No. 47-10-19, 2nd Lane, Dwarakanagar, Visakhapatnam, Andhra Pradesh – 530 016; **Tel:** + (91) 089 1663 6666

**Contact Person:** Bandari Shiva Krishna, Company Secretary and Compliance Officer; **Tel:** + (91) 089 1663 6666; **E-mail:** cs@vaibhavjewellers.com; **Website:** www.vaibhavjewellers.com;

**OUR PROMOTERS: GRANDHI BHARATA MALLIKA RATNA KUMARI (HUF), BHARATA MALLIKA RATNA KUMARI GRANDHI AND GRANDHI SAI KEERTHANA**

**INITIAL PUBLIC OFFERING OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH ("EQUITY SHARES") OF OUR COMPANY FOR CASH AT A PRICE OF ₹ [●] PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ [●] PER EQUITY SHARE) ("OFFER PRICE") AGGREGATING UP TO ₹ [●] MILLION (THE "OFFER") COMPRISING A FRESH ISSUE OF UP TO [●] EQUITY SHARES AGGREGATING UP TO ₹ 2100.00 MILLION BY OUR COMPANY (THE "FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 2,800,000 EQUITY SHARES AGGREGATING UP TO ₹ [●] MILLION BY GRANDHI BHARATA MALLIKA RATNA KUMARI (HUF) (PROMOTER SELLING SHAREHOLDER), (THE "OFFER FOR SALE"). THE OFFER WOULD CONSTITUTE [●] % OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY.**

| DETAILS OF THE OFFER FOR SALE | | | |
|---|---|---|---|
| NAME OF PROMOTER SELLING SHAREHOLDER | TYPE | NUMBER OF EQUITY SHARES OFFERED/ AMOUNT (₹ IN MILLION) | WEIGHTED AVERAGE COST OF ACQUISITION (IN ₹ PER EQUITY SHARE)* |
| Grandhi Bharata Mallika Ratna Kumari (HUF) | Promoter Selling Shareholder | Up to 2,800,000 Equity Shares aggregating up to ₹ [●] million | 9.71 |

**As certified by our Statutory Auditor, M/s. Sagar & Associates, Chartered Accountants, pursuant to their certificate dated September 04, 2023.*

**Manoj Vaibhav Gems 'N' Jewellers Limited is a hyperlocal jewellery retail chain with presence in the states of Andhra Pradesh & Telangana. We have 13 showrooms (inclusive of two franchisee showrooms) across 8 towns and 2 cities, catering to all economic segments.**

**The Offer is being made pursuant to Regulation 6(1) of the SEBI ICDR Regulations.**
**QIB Portion: Not more than 50% of the Net Offer | Non-Institutional Portion: Not less than 15% of the Net Offer | Retail Portion: Not less than 35% of the Net Offer**

**PRICE BAND: ₹ 204 TO ₹ 215 PER EQUITY SHARE OF FACE VALUE OF ₹ 10 EACH**
**THE FLOOR PRICE IS 20.4 TIMES AND THE CAP PRICE IS 21.5 TIMES THE FACE VALUE OF THE EQUITY SHARES RESPECTIVELY**
**THE PRICE TO EARNINGS RATIO FOR FISCAL 2023 BASED ON DILUTED EPS AT THE FLOOR PRICE IS 11.14 AND AT THE CAP PRICE IS 11.74**
**BIDS CAN BE MADE FOR A MINIMUM OF 69 EQUITY SHARES AND IN MULTIPLES OF 69 EQUITY SHARES THEREAFTER**

***In accordance with the recommendation of the Independent Directors of the Company, the above provided price band is justified based on quantitative factors/ KPIs disclosed in the 'Basis for Offer Price' section of the RHP.***

***In making an investment decision, potential investors must only rely on the information included in the Red Herring Prospectus and the terms of the Issue, including the risks involved and not rely on any other external sources of information about the Issue available in any manner.***

**RISKS TO INVESTORS:**

1. Concentration Risk – We have a total of 13 showrooms (inclusive of 2 Franchisee showrooms) spread across states of Andhra Pradesh and Telangana, catering to the consumers of these two states mainly. The net proceeds of the Offer will also be utilised by our Company to expand its presence across the state of Andhra Pradesh and Telangana by setting up of proposed 8 new showrooms.
2. The Percentage of Revenue Contribution of our top 5 showrooms (excluding sales to franchisee showrooms) for FY 2022-23 situated at Visakhapatnam (V Square), Gajuwaka, Kakinada, Rajahmundry and Gopalapatnam was 62%, 5.6%, 5.2%, 4.5% and 4.3% respectively. Failure in successfully implementing the strategy and efficiently executing the plans towards the objects of expanding our geographical reach by opening the new showrooms and our inability to effectively plan, manage and execute our current retail operations.
3. The prices and supply of raw materials such as gold bullion, silver, diamonds and other precious and semi-precious stones depend on factors beyond our control, including general economic conditions, competition, production levels and regulatory factors such as import duties. The percentage of our top 5 bullion purchases suppliers of the total purchase percentage for three month period ended June 30, 2023, and for the FY 23, FY 22, and FY 21 is 44.1%, 36.3%, 36.9% and 40.9% respectively.
4. Our business requires a substantial amount of working capital, primarily to finance our inventory, including the purchase of raw materials. We may need to raise additional capital from time to time, depending on business requirements. We may be unable to maintain sufficient cash flow, obtain or maintain credit facilities and other sources of funding, in a timely manner, or at all, to meet our working capital requirements or to meet out financial obligations.
5. Our Company had negative cash flow.

(In ₹ Million)

| Particulars | Period ended June 30, 2023 | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2021 |
|---|---|---|---|---|
| Net Cash from (used in) Operating activities | 107.03 | 692.00 | 89.57 | (115.07) |
| Net Cash from (used in) Investing activities | (1.54) | (35.28) | 13.03 | 109.08 |
| Net Cash from (used in) Financing activities | (105.04) | (588.05) | (255.90) | 42.65 |

6. Our business and results of operations are influenced by the strength and popularity of our brands, including the level of consumer recognition and perception of our brands in the mind of varied customers. The strength of our brands depends on factors such as our growth, our product designs, the materials used to make our products, the quality of our products, the designs, the distinct character and presentation of our products as well as the presentation and layout of our showrooms. Public communication activities such as advertising, public relations, promotions, offers and marketing as well as the general perception of our business also impact our brands.
7. Details of the public issues handled in the past Two years by two BRLMs associated with the Offer:-

| Name of BRLMs | Total public issue | Issues closed below IPO price on listing date |
|---|---|---|
| Bajaj Capital Limited* | Nil | Nil |
| Elara Capital (India) Private Limited* | 1 | Nil |
| Common issues handled by the BRLMs | Nil | Nil |
| Total | 1 | Nil |

**Issues handled where there were no common BRLMs*

8. The Offer Price of the Equity Shares, price to earnings ratio ("PE") ratio, market capitalization to revenue from operations ratio and enterprise value ("EV") to EBITDA ratio of our Company may not be indicative of the market price of the market price of the Equity Shares on listing for the years indicated.

| Particulars (for Fiscal 2023) | Ratio vis-à-vis Floor Price of ₹ 204 | Ratio vis-à-vis Cap Price of ₹ 215 |
|---|---|---|
| Market capitalization to revenue from operations | 0.49 | 0.52 |
| Enterprise value to EBITDA | 10.06 | 10.44 |
| Price to earning ratio (Basic EPS) | 11.14 | 11.74 |
| Price to earning ratio (Diluted EPS) | 11.14 | 11.74 |

9. Weighted average cost of acquisition at which all Equity shares were transacted in last 1 year, 18 months and 3 years preceding the date of the RHP is Nil.

| Period prior to date of filing of the Red Herring Prospectus | Weighted Average Cost of Acquisition (₹)* | Cap Price is 'X' times the Weighted Average Cost of Acquisition | Range of acquisition price: Lowest Price – Highest Price (₹) |
|---|---|---|---|
| Last one year | NA | NA | NA |
| Last 18 months | NA | NA | NA |
| Last three years | NA | NA | NA |

**Certified by our Statutory Auditor, M/s. Sagar & Associates, Chartered Accountants, pursuant to their certificate dated September 04, 2023, Average Cost of Acquisition of Equity shares for the Promoter Selling shareholder is ₹ 9.71.*

10. Weighted average cost of acquisition compared to Floor Price and Cap Price:

| Past transactions | WACA (in ₹) | Floor Price in ₹ 204 | Cap Price in ₹ 215 |
|---|---|---|---|
| Weighted average cost of acquisition of times primary / new issue | NA^ | NA^ | NA^ |
| Weighted average cost of acquisition for *secondary sale / acquisition* | NA^ | NA^ | NA^ |
| Weighted average cost of acquisition of primary issuances / secondary transactions | NA^ | NA^ | NA^ |

*^ There were no primary/ new issue of shares (equity / convertible securities) or secondary sales / acquisition of shares of shares (equity/ convertible securities) transactions in last 18 months from the date of Red Herring Prospectus.*

**BID/OFFER PROGRAMME**

**ANCHOR INVESTOR BIDDING DATE: THURSDAY, SEPTEMBER 21, 2023***
**BID/OFFER OPENS ON FRIDAY, SEPTEMBER 22, 2023****
**BID/OFFER CLOSES ON^ TUESDAY, SEPTEMBER 26, 2023****

* Our Company and the Promoter Selling Shareholder may, in consultation with the BRLMs, consider participation by Anchor Investors in accordance with the SEBI ICDR Regulations. The Anchor Investor Shall Bid during the Anchor Investor Bidding Date i.e., one Working Day prior to the Bid/Offer Opening Date.
** Our Company and the Promoter Selling Shareholder may, in consultation with the BRLMs, consider closing the Bid/Offer Period for QIBs one Working Day prior to the Bid/ Offer Closing Date in accordance with the SEBI ICDR Regulations. ^UPI mandate end time and date shall be at 5:00 pm on the Bid/Offer Closing Date.

In case of any revision to the Price Band, the Bid/Offer Period will be extended by at least three additional Working Days after such revision in the Price Band, subject to the Bid/Offer Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar circumstances, our Company and the Promoter Selling Shareholder may, in consultation with the BRLMs, for reasons to be recorded in writing, extend the Bid / Offer Period for a minimum of three Working Days, subject to the Bid/ Offer Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid/Offer Period, if applicable, shall be widely disseminated by notification to the Stock Exchanges, by issuing a public notice, and also by indicating the change on the website of the BRLMs and at the terminals of the Syndicate Member(s) and by intimation to the Designated Intermediaries and the Sponsor Bank, as applicable. The Offer is being made through the Book Building Process, in terms of Rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957, as amended ("**SCRR**"), read with Regulation 31 of the SEBI ICDR Regulations. The Offer is being made through the Book Building Process in terms of Regulation 6(1) of the SEBI ICDR Regulations, wherein not more than 50% of the Offer shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("**QIBs**" and such portion the "**QIB Portion**"). Our Company and the Promoter Selling Shareholder, may in consultation with the BRLMs, allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis ("**Anchor Investor Portion**"), of which at one-third shall be reserved for domestic Mutual Funds only, subject to valid Bids being received from domestic Mutual Funds at or above the price at which allotment is made to the Anchor Investors (**Anchor Investor Allocation Price**). In the event of under-subscription, or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the Net QIB Portion. Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis to Mutual Funds only, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIB Bidders, including Mutual Funds, subject to valid Bids being received at or above the Offer Price. However, if the aggregate demand from Mutual Funds is less than 5% of the Net QIB Portion, the balance Equity Shares available for allocation in the Mutual Fund Portion will be added to the remaining Net QIB Portion for proportionate allocation to QIBs. Further, not less than 15% of the Offer shall be available for allocation to Non-Institutional Bidders out of which (a) one third of such portion shall be reserved for applicants with application size of more than ₹ 200,000 and upto ₹ 1,000,000; and (b) two third of such portion shall be reserved for applicants with application size of more than ₹ 1,000,000, provided that the unsubscribed portion in either of such sub-categories may be allocated to applicants in the other sub-category of non-institutional investors* and not less than 35% of the Offer shall be available for allocation to Retail Individual Bidders in accordance with the SEBI ICDR Regulations, subject to valid Bids being received from them at or above the Offer Price. All Bidders, (expect Anchor Investors), are mandatorily required to participate in the Offer through the Application Supported by Blocked Amount ("**ASBA**") process by providing details of their respective ASBA Accounts (as defined hereinafter) including UPI ID in case of RIBs in which the Bid Amount will be blocked by the Self Certified Syndicate Banks ("**SCSBs**") or by the Sponsor Banks under the UPI Mechanism, as the case may be, to the extent of respective Bid Amounts. Anchor Investors are not permitted to participate in the Offer through the ASBA process. For further details, please see the chapter titled *"Offer Procedure"* beginning on page 355 of the RHP.

**Bidders/Applicants should ensure that DP ID, PAN and the Client ID and UPI ID (for UPI Bidders bidding through UPI Mechanism) are correctly filled in the Bid cum Application Form. The DP ID, PAN and Client ID provided in the Bid cum Application Form should match with the DP ID, PAN, Client ID available in the Depository database, otherwise, the Bid cum Application Form is liable to be rejected. Bidders/Applicants should ensure that the beneficiary account provided in the Bid cum Application Form is active. Bidders/Applicants should note that on the basis of the PAN, DP ID, Client ID and UPI ID (for UPI Bidders bidding through the UPI mechanism) as provided in the Bid cum Application Form, the Bidder/Applicant may be deemed to have authorized the Depositories to provide to the Registrar to the Offer, any requested Demographic Details of the Bidder/Applicant as available on the records of the depositories. These Demographic Details may be used, among other things, for giving Allotment Advice or unblocking of ASBA Account or for other correspondence(s) related to the Offer. Bidders/Applicants are advised to update any changes to their Demographic Details as available in the records of the Depository Participant to ensure accuracy of records. Any delay resulting from failure to update the Demographic Details would be at the Bidders/Applicants' sole risk.**

**CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF OUR COMPANY AS REGARDS ITS OBJECTS:** For information on the main objects of our Company, investors are requested to see *"History and Certain Corporate Matters"* beginning on page 200 of the RHP. The Memorandum of Association of our Company is a material document for inspection in relation to the Offer. For further details, see *"Material Contracts and Documents for Inspection"* beginning on page 397 of the RHP.

**LIABILITY OF THE MEMBERS OF OUR COMPANY:** Limited by shares.

**AMOUNT OF SHARE CAPITAL OF OUR COMPANY AND CAPITAL STRUCTURE:** As on the date of the RHP, the authorised share capital of our Company is ₹ 55,00,00,000 (Fifty Five Crores) divided into 55,000,000 Equity Shares of ₹10 each divided into [•] Equity Shares of face value of ₹ 10 each. The issued, subscribed and paid-up Equity share capital of our Company is ₹ 390,800,000 (Thirty Nine Crores Eight Lakhs) divided into 39,080,000 Equity Shares of ₹ 10 each. For details of the capital structure of our Company, see *"Capital Structure"* beginning on page 82 of the RHP.

**NAMES OF THE INITIAL SIGNATORIES TO THE MEMORANDUM OF ASSOCIATION OF OUR COMPANY AND THE NUMBER OF EQUITY SHARES SUBSCRIBED BY THEM:** The initial signatories to the Memorandum of Association of our Company are Karri Suryanarayana and Karri Kanakaratnam who subscribed to one equity share each of ₹ 100 each, respectively. For details of the share capital history and capital structure of our Company see *"Capital Structure"* beginning on page 82 of the RHP. For details of the share capital history and capital structure of our Company see *"Capital Structure"* beginning on page 82 of the RHP.

**LISTING:** The Equity Shares, to be offered through the Red Herring Prospectus are proposed to be listed on the Stock Exchanges. Our Company has received 'in-principle' approvals from the BSE and the NSE for the listing of the Equity Shares pursuant to their letters dated October 17, 2022 respectively. For the purposes of this Offer, the Designated Stock Exchange shall be BSE Limited. A copy of the Red Herring Prospectus and the Prospectus shall be filed with the RoC in accordance with Sections 26(4) and 32 of the Companies Act, 2013. For details of the material contracts and documents available for inspection from the date of the Red Herring Prospectus until the Bid/ Offer Closing Date, please see the chapter titled *"Material Contracts and Documents for Inspection"* beginning on page 397 of the RHP.

**DISCLAIMER CLAUSE OF SECURITIES EXCHANGE BOARD OF INDIA ("SEBI"):** SEBI only gives its observations on the offer documents and this does not constitute approval of either the Offer or the specified securities stated in the offer document. The investors are advised to refer to page 338 of the RHP for the full text of the disclaimer clause of SEBI.

**DISCLAIMER CLAUSE OF BSE (the Designated Stock Exchange):** It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the RHP has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the RHP. The investors are advised to refer to the page 340 of the RHP for the full text of the disclaimer clause of the BSE Limited.

**DISCLAIMER CLAUSE OF NSE :** It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the offer document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to page 340 of the RHP for the full text of the disclaimer clause of NSE.

**GENERAL RISKS:** Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Offer unless they can afford to take the risk of losing their investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, investors must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares in the Offer have not been recommended or approved by the Securities and Exchange Board of India ("**SEBI**"), nor does SEBI guarantee the accuracy or adequacy of the contents of the Red Herring Prospectus. Specific attention of the investors is invited to section titled *"Risk Factors"* beginning on page 30 of the RHP.

**ASBA*** | **Simple, Safe, Smart way of Application!!!**

*Applications Supported by Blocked Amount ("**ASBA**") is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA.
**Mandatory in public issues.**
**No cheque will be accepted.**

UPI UNIFIED PAYMENTS INTERFACE

**UPI-Now available in ASBA for UPI Bidders applying through Registered Brokers, DPs and RTAs.**
**UPI Bidder also have the option to submit the application directly to the ASBA Bank (SCSBs) or to use the facility of linked online trading, demat and bank account. Investors are required to ensure that the bank account used for bidding is linked to their PAN. Bidders must ensure that their PAN is linked with Aadhar and are in compliance with CBDT notification dated February 13, 2020 and press release dated June 25, 2021, read with press release dated September 17, 2021. CBDT circular no.7 of 2022, dated March 30, 2022, read with press release dated March 28, 2023.**

*ASBA has to be availed by all the investors except Anchor Investors. UPI may be availed by the UPI Bidders. For details on the ASBA and UPI process, please refer to the details given in ASBA form and abridged prospectus and also please refer to the section "Offer Procedure" beginning on page 355 of the RHP. The process is also available on the website of Association of Investment Bankers of India ("**AIBI**") and Stock Exchanges and in the General Information Document. ASBA bid-cum-application forms and the Abridged Prospectus can be downloaded from the websites of BSE Limited ("**BSE**") and National Stock Exchange of India Limited ("**NSE**", and together with BSE, the "**Stock Exchanges**") and can be obtained from the list of banks that is displayed on the website of SEBI at www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=35 and https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=43, respectively as updated from time to time. For the list of UPI apps and banks live on IPO, please refer to the link: www.sebi.gov.in. UPI Bidders Bidding using the UPI Mechanism may apply through the SCSBs and mobile applications whose names appear on the website of SEBI, as updated from time to time. Axis Bank Limited and Kotak Mahindra Bank Limited have been appointed as the Sponsor Banks for the Offer, in accordance with the requirements of SEBI circular dated November 1, 2018 as amended. For Offer related queries, please contact the Book Running Lead Managers ("**BRLMs**") on their email IDs as mentioned below. For UPI related queries, investors can contact NPCI at the toll free number: 18001201740 and mail Id: ipo.upi@npci.org.in.*

*Continued on next page...*

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## चोलामंडलम इन्वेस्टमेंट ऐण्ड फायनैंस कम्पनी लिमिटेड

Chola Enter a better life

**कार्पोरेट कार्यालय :** "चोला क्रेस्ट", सी 54 एवं 55, सुपर बी–4, थिरू वी का इंडस्ट्रियल एस्टेट, गिन्डी, चेन्नई–600032, भारत, शाखा कार्यालय : प्रथम एवं द्वितीय तल, प्लॉट नंबर 6, मेन पूसा रोड, करोल बाग, नई दिल्ली– 110 005

**विषय : नियम 8(6) के तहत नीलामी सूचना दिनांकित 30–08–2023 का प्रत्याहरण**
**ऋण खाता सं. X0HEEDL00001443534**

| खाता संख्या तथा कर्जदार, सह–कर्जदार, बंधकदाताओं का नाम | सम्पत्ति/सम्पत्तियों का वर्णन |
|---|---|
| ऋण खाता सं. X0HEEDL00001443534<br>1. विशाल गुप्ता<br>डी–362, लक्ष्मी नगर, गली नंबर 14, नई दिल्ली–110092<br>2. हीरा गुप्ता,<br>डी–362, लक्ष्मी नगर, गली नंबर 14, नई दिल्ली–110092 | सम्पत्ति सं. डी–362 (भू. तल और प्रथम तल छत अधिकारों के साथ) ब्लॉक डी, क्षेत्रफल परिमाप 43 वर्ग गज, खसरा नंबर 220 का हिस्सा, आबादी गली नंबर 13 एवं 14, लक्ष्मी नगर, ग्राम शकरपुर खास, इलाका शाहदरा, दिल्ली। चौहद्दी :– पूरब – गली नंबर 13, पश्चिम – गली नंबर 14, उत्तर – अन्य की सम्पत्ति, दक्षिण – अन्य की सम्पत्ति |

एतद्द्वारा सूचित किया जाता है कि उपरोक्त ऋण खाता के संबंध में 30–08–2023 को नियम 8(6) के तहत जारी की गई नीलामी सूचना एतद्द्वारा प्रत्याहरित की जाती है। यह उल्लेख करना प्रासंगिक है कि उक्त सूचना का प्रत्याहरण चोलामंडलम इन्वेस्टमेंट ऐण्ड फायनैंस कम्पनी लिमिटेड को सरफासी ऐक्ट, 2002 के तहत प्रतिभूत लेनदार होने के नाते नई नीलामी सूचना जारी करने के अधिकारों को प्रतिकूल प्रभावित किए बिना किया जा रहा है।

हस्ता./– प्राधिकृत अधिकारी चोलामंडलम इन्वेस्टमेंट ऐण्ड फायनैंस कम्पनी लिमिटेड

स्थान : दिल्ली, एनसीआर तिथि : 20–09–2023

## चोलामंडलम इन्वेस्टमेंट ऐण्ड फायनैंस कम्पनी लिमिटेड

Chola Enter a better life

**कार्पोरेट कार्यालय :** चोला क्रेस्ट, सी 54 एवं 55, सुपर बी–4, थिरू वी का इंडस्ट्रियल एस्टेट, गिन्डी, चेन्नई–600032, भारत, शाखा कार्यालय : प्रथम एवं द्वितीय तल, प्लॉट नंबर 6, मेन पूसा रोड, करोल बाग, नई दिल्ली– 110 005

**विषय : नियम 9(1) के तहत नीलामी सूचना दिनांकित 30–08–2023 का प्रत्याहरण**
**ऋण खाता सं. X0HEDHE00001370976**

| खाता संख्या तथा कर्जदार, सह–कर्जदार, बंधकदाताओं का नाम | सम्पत्ति/सम्पत्तियों का वर्णन |
|---|---|
| ऋण खाता सं. X0HEDHE00001370976<br>1. अनिल जैन<br>डी–9, गली नंबर 25, मधु विहार, नई दिल्ली–110092<br>2. मीनाक्षी जैन<br>डी–9, गली नंबर 25, मधु विहार, नई दिल्ली–110092 | सम्पूर्ण अपर ग्राउंड फ्लोर, छत के अधिकार नहीं 'उक्त फ्लोर" सम्पत्ति सं. 1/11470, नया नंबर एम–27, क्षेत्रफल परिमाप 100 वर्ग गज, खसरा नंबर 120 का भाग, स्थित क्षेत्र ग्राम उत्यानपुर, आबादी गली नंबर 04, सुभाष पार्क एक्सटेंशन, नवीन शाहदरा, इलाका शाहदरा, नई दिल्ली |

एतद्द्वारा सूचित किया जाता है कि उपरोक्त ऋण खाता के संबंध में 30–08–2023 को नियम 9(1) के तहत जारी की गई नीलामी सूचना एतद्द्वारा प्रत्याहरित की जाती है। यह उल्लेख करना प्रासंगिक है कि उक्त सूचना का प्रत्याहरण चोलामंडलम इन्वेस्टमेंट ऐण्ड फायनैंस कम्पनी लिमिटेड को सरफासी ऐक्ट, 2002 के तहत प्रतिभूत लेनदार होने के नाते नई नीलामी सूचना जारी करने के अधिकारों को प्रतिकूल प्रभावित किए बिना किया जा रहा है।

हस्ता./– प्राधिकृत अधिकारी चोलामंडलम इन्वेस्टमेंट ऐण्ड फायनैंस कम्पनी लिमिटेड

स्थान : दिल्ली, एनसीआर तिथि : 20–09–2023

## pnb Housing Finance Limited

पंजी. कार्यालय : 9वां तल, अंतरिक्ष भवन, 22, के.जी.मार्ग, नई दिल्ली–110001, फोन : 011-23357171, 23357172, 23705414, वेबसाइट : www.pnbhousing.com

गाजियाबाद शाखा: पीएनबी हाउसिंग फाइनेंस लिमिटेड, प्लॉट नंबर 11 यूजी–1, आईएनएस/11 एसजी अल्फा टावर, सेक्टर 9 वसुंधरा गाजियाबाद–201011

**प्रतिभूति हित (प्रवर्तन) नियमावली, 2002, अद्यतन संशोधित, के नियम 3(1) के साथ पठित वित्तीय आस्तियों का प्रतिभूतिकरण और पुनरनिर्माण एवं प्रतिभूति हित प्रवर्तन अधिनियम, 2002 के अध्याय III की धारा 13(2) के अधीन सूचना**

हम, पीएनबी हाउसिंग फाइनैंस लिमिटेड (इसमें आगे "पीएनबीएचएफएल" के रूप में वर्णित) ने वत्तीय आस्तियों का प्रतिभूतिकरण और पुनरनिर्माण एवं प्रतिभूति हित प्रवर्तन अधिनियम, 2002 (इसमें आगे "अधिनियम" के रूप में वर्णित) के अध्याय III की धारा 13(2) अधीन मांग सूचना जारी की थी। उक्त मांग सूचना हमारे प्राधिकृत अधिकारी द्वारा निम्नवर्णित आप सब कर्जदारों/सह–कर्जदार/गारंटरों को जारी की गई थी, क्योंकि आपका खाता, किश्तों/ब्याज का भुगतान नहीं किए जाने के कारण, भारतीय रिजर्व बैंक/राष्ट्रीय आवास बैंक के दिशानिर्देशों के अनुसार अनार्जक आस्ति के रूप में वर्गीकृत किया गया है। उसकी विषयवस्तु आपके द्वारा मूलधन की किश्तों, ब्याज इत्यादि के भुगतान में की गई चूकों के साथ संबंधित है। बकाया राशि नीचे दी गई है। आगे, हमें कारणों के आधार पर विश्वास है कि आप मांग सूचना प्राप्त करने से बच रहे हैं और इसीलिए यह मांग सूचना प्रकाशित की जा रही है, जैसाकि उक्त अधिनियम की धारा 13(2) के अधीन अपेक्षित भी है। एतद्द्वारा आपसे उक्त राशि, अद्यतन ब्याज तथा अन्य राशियों सहित, जो भुगतान की तिथि तक देय हो सकती हैं, इस मांग सूचना के प्रकाशन की तिथि से 60 दिन की अवधि के भीतर पीएनबीएचएफएल को अदा करने की मांग की जाती है। जिसमें विफल रहने पर पीएनबीएचएफएल उक्त अधिनियम की धारा 13(4) के प्रावधानों के अधीन, किसी एक या अधिक या सभी प्रत्याभूत आस्तियों के संबंध में आवश्यक कार्यवाही करेगा, जिसमें कर्जदारों तथा गारंटरों की प्रत्याभूत आस्तियों का कब्जा प्राप्त किया जाना शामिल है। आपका ध्यान वित्तीय आस्तियों का प्रतिभूतिकरण और पुनरनिर्माण एवं प्रतिभूति हित प्रवर्तन अधिनियम, 2002 की धारा 13 की उप–धारा (8) के प्रावधानों की ओर आमंत्रित किया जाता है, जिसके तहत अधीन आप सम्पूर्ण बकाया राशि, पीएनबीएचएफएल द्वारा वहन की गई सभी लागतों, प्रभारों तथा व्ययों सहित, का भुगतान सार्वजनिक नीलामी, जनता से कोटेशन, निविदा आमंत्रण द्वारा अथवा गुप्त समझौते द्वारा प्रत्याभूत आस्तियों की बिक्री की सूचना के प्रकाशन की तिथि तक ही कर सकते हैं। कृपया यह भी नोट करें कि यदि सम्पूर्ण बकाया राशि, पीएनबीएचएफएल द्वारा वहन की गई सभी लागतों, प्रभारों तथा व्ययों सहित, का भुगतान सार्वजनिक नीलामी, जनता से कोटेशन, निविदा आमंत्रण द्वारा अथवा गुप्त समझौते द्वारा प्रत्याभूत आस्तियों की बिक्री की सूचना के प्रकाशन की तिथि तक नहीं किया जाता है, तो आप उसके पश्चात प्रत्याभूत आस्ति(यां) छुड़ाने के हकदार नहीं होंगे। आगे, आप के ऊपर, उक्त अधिनियम की धारा 13(13) के अधीन उपरोक्त प्रत्याभूत आस्तियों का बिक्री, पट्टा या किसी अन्य प्रकार से अंतरण करने के संबंध में रोक लगी है।

| क्र. स. | ऋण खाता सं. | कर्जदार, सह–कर्जदार का नाम / पता | ग्रंटर का नाम और पता | बंधक सम्पत्ति | मांग सूचना की तिथि | मांग सूचना के अनुसार बकाया राशि |
|---|---|---|---|---|---|---|
| 1. | HOU/GHA/1221/936303, बी.ओ.- गाजियाबाद | महेश चंद शर्मा–उधारकर्ता ज्योति शर्मा–सह–उधारकर्ता पता– डी 416, दूसरी मंजिल, इंद्रप्रस्थ आवासीय योजना, लोनी देहात, गाजियाबाद, उत्तर प्रदेश, 201102, पता–बॉडीकेयर इंटरनेशनल लिमिटेड, डी 247/13, सेक्टर 63, नोएडा, गौतम बुद्ध नगर,यू.पी., 201301, पता–प्लॉट एनपी. डी–209, ब्लॉक–डी, फ्लैट नं. यूजी–01, अपर ग्राउंड फ्लोर, इंद्रप्रस्थ आवासीय योजना लोनी, गाजियाबाद, उत्तर प्रदेश, 201010 | NA | प्लॉट एनपी. डी–209, ब्लॉक–डी, फ्लैट नं. यूजी–01, अपर ग्राउंड फ्लोर, इंद्रप्रस्थ आवासीय योजना लोनी, गाजियाबाद, उत्तर प्रदेश, 201010 | 08.09.2023 | 08.09.2023 तक रु. 3131957.26/– (रुपये इकतीस लाख इकतीस हजार नौ सौ सत्तावन और छब्बीस पैसे मात्र) |

स्थान : गाजियाबाद, दिनांकित : 20-09-2023 प्राधिकृत अधिकारी, वास्ते पीएनबी हाउसिंग फाइनैंस लिमिटेड

## Karur Vysya Bank — Smart way to Bank

**परिसंपत्ति वसूली शाखा, सं. 6, तृतीय तल, मेट्रो पिलर सं. 80 के सम्मुख, पूसा रोड, करोल बाग, नई दिल्ली-110 005, मोबा. : 7823919520**

**ई-नीलामी सूचना : ई-नीलामी 12-10-2023 को**

**सरफॉएसि अधिनियम 2002 के अंतर्गत अचल संपत्ति के विक्रयार्थ सार्वजनिक सूचना**

प्रतिभूति हित (प्रवर्तन) नियमावली 2002 के नियम 9(1) के साथ नियम 8(6) के प्रावधान के साथ पठित वित्तीय परिसंपत्तियों के प्रतिभूतिकरण एवं पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम 2002 के अंतर्गत अचल परिसंपत्तियों के विक्रयार्थ ई–नीलामी विक्रय सूचना। एतद्द्वारा सर्वसाधारण को तथा विशेष रूप में ऋणकर्ता(ओं) एवं गारंटर(रों) को सूचित किया जाता है कि प्रतिभूत ऋणदाता, दि करूर वैश्य बैंक लिमिटेड के पास बंधककृत निम्न विवरणित अचल संपत्ति, जिसका सांकेतिक अधिग्रहण दि करूर वैश्य बैंक लिमिटेड के प्राधिकृत अधिकारी, प्रतिभूत ऋणदाता द्वारा कर लिया गया है, का विक्रय निम्न दिए गए विवरणों के अनुसार "जैसी है जहां है", "जैसी है जो है", "बिना संसाधन के" तथा "वहां जो कुछ भी है" आधार पर किया जायेगा :

| क्र.सं. | ऋणकर्ता का नाम | ऋणप्रदायक शाखा | संपत्ति की अवस्थिति | संपत्ति की प्रकृति | आरक्षित मूल्य (रु. में) | धराज राशि (रु. में) | संपर्क हेतु व्यक्ति/दूरभाष संख्या/ईमेल |
|---|---|---|---|---|---|---|---|
| 1. | मैसर्स सिंह कम्यूनिकेशन्स | गुरुग्राम | ईपी– 38/16, 635/13 (नई सं. 038/15), नई बस्ती, गुड़गांव | आवासीय निर्मित | रु. 44,10,000.00 | रु. 4,50,000.00 | श्री राजेश ठक्कर 9910972101 rajeshthakkar@kvbmail.com |

**उधारकर्ताओं का विवरण : गुड़गांव शाखा,** उधारकर्ता का नाम – मैसर्स सिंह कम्यूनिकेशन्स, प्रति स्वामी : जिसका पंजीकृत पता है : 2320, एम्पीयर टॉवर, पुराना दिल्ली मार्ग, गुड़गांव–122001, कुल देयक : 22–04–2021 के अनुसार रु. 42,10,187.93 (रुपये बयालीस लाख दस हजार एक सौ सत्तासी एवं तिरानबे पैसे मात्र) राशि पर नियत भावी ब्याज, लागतों, अन्य शुल्कों एवं व्ययों के साथ।

बंधक परिसंपत्तियां : आवासीय संरचना जो मकान सं. ईपी38/16 पर निर्मित है, जिसकी नगरपालिका सं. 635/13 (नई सं. 038/15) है, जो नई बस्ती, तहसील एवं जनपद गुड़गांव – 122001, हरियाणा में स्थित तथा श्री हरपाल सिंह के नाम पर प्रविष्ट है, जिसका अधिमापन 100 वर्ग गज है तथा जो निम्नानुसार परिसीमित है : उत्तर– श्री राम लाल का मकान, दक्षिण– 6.0 फुट चौड़ी लेन, पूर्व– श्री राम लाल का भूखंड, पश्चिम– श्री सोमनाथ एवं श्री किशन लाल का मकान।

**आरक्षित मूल्य – रु. 44,10,000.00** **ईएमडी – रु. 4,50,000.00**

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|---|---|
| परिसंपत्ति का निरीक्षण | सभी कार्यदिवसों पर : 20–09–2023 से 10–10–2023 तक 11.00 से 05.00 बजे के मध्य |
| ऑनलाइन निविदा एवं आवेदन प्रपत्र प्रस्तुत करने की अंतिम तिथि एवं समय | तिथि : 10–10–2023<br>समय : 5 बजे तक |
| ई–नीलामी की तिथि एवं समय | ई–नीलामी, पोर्टल के माध्यम से, जब तक विक्रय संपन्न नहीं हो जाता तब तक, **12–10–2023 को 11.00 से 11.30 बजे के मध्य 5 मिनट प्रत्येक के असीमित विस्तारों के साथ होगी।** |
| नोडल बैंक खाता नाम | **दि करूर वैश्य बैंक लिमिटेड, सेंट्रल ऑफिस इन फेवर ऑफ अबव अकाउंट्स खाता संख्या– 1101351000000973, आईएफएससी कोड: केवीबीएल0001101** |
| संपर्क हेतु व्यक्ति तथा उनका दूरभाष नंबर | ऊपर वर्णितानुसार |

विक्रय के विस्तृत नियमों एवं शर्तों के लिये कृपया हमारे बैंक की/प्रतिभूत ऋणदाता की वेबसाइट अर्थात् www.kvb.co.in/Property पर नीलामी के अंतर्गत उल्लिखित संपत्ति के तहत और हमारे ई–नीलामी सेवा प्रदाता मैसर्स 4क्लोजर के वेब पोर्टल https://BankAuctions.IN पर उपलब्ध लिंक का संदर्भ ग्रहण करें। **पूर्व ऋणभार– शून्य (बैंक की जानकारी में लाया गया)**

**सरफॉएसि अधिनियम 2002 के नियम 9(1) के साथ नियम 8(6) के अंतर्गत 15 दिवसीय सांविधिक सूचना**

ऋणकर्ता/ओं तथा गारंटर/रों को एतद्द्वारा अधिसूचित किया जाता है कि वे ई–नीलामी की तिथि से पूर्व अद्यतन ब्याज एवं आनुषंगिक व्ययों के साथ ऊपर अंकितानुसार बकाया देयराशियों का भुगतान कर दें। ऐसा करने में विफल रहने पर, अनुसूचीगत संपत्ति की नीलामी/बिक्री कर दी जायेगी तथा शेष बकाया देयराशियों, यदि कोई निकलती हों, की वसूली ब्याज एवं लागत के साथ की जायेगी।

स्थान : दिल्ली
दिनांक : 20–09–2023

कृते दि करूर वैश्य बैंक लिमिटेड
मुख्य प्रबंधक एवं प्राधिकृत अधिकारी

## कब्जा सूचना (अचल सम्पत्ति के लिये) नियम – 8(1)

जबकि, वित्तीय परिसम्पत्तियों के प्रतिभूतिकरण एवं पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम, 2002 के अंतर्गत आईआईएफएल होम फाइनांस लि. (पूर्व में इंडिया इन्फालाइन हाउसिंग फाइनांस लि. (आईआईएफएलएचएफएल) के प्राधिकृत अधिकारी के रूप में तथा प्रतिभूति हित (प्रवर्तन) नियमावली, 2002 के नियम 3 के साथ पठित धारा 13 (12) के अंतर्गत प्रदत्त शक्तियों का प्रयोग करते हुए कम्पनी के प्राधिकृत अधिकारी के रूप में अधोहस्ताक्षरी ने मांग सूचना जारी कर यहाँ नीचे वर्णित ऋणधारकों/सह ऋणधारकों को उक्त सूचना की प्राप्ति की तिथि से 60 दिनों के भीतर सूचना में वर्णित राशि वापस लौटाने का निर्देश दिया था।

ऋणधारक इस राशि को वापस लौटाने में विफल रहे, अतः एतद्द्वारा ऋणधारक, तथा आम जनता को सूचित किया जाता है कि अधोहस्ताक्षरी ने उक्त नियमावली के नियम 8 के साथ पठित अधिनियम की धारा 13(4) के अंतर्गत उन्हें प्रदत्त शक्तियों का प्रयोग करते हुए अधोहस्ताक्षरी ने यहां नीचे वर्णित सम्पत्ति का कब्जा कर लिया है।

विशेष रूप से ऋणधारकों तथा आम जनता को एतद्द्वारा सतर्क किया जाता है कि वे यहां नीचे वर्णित सम्पत्ति का व्ययसाय न करें तथा इन सम्पत्तियों का किसी भी तरह का व्ययसाय यहाँ नीचे वर्णित राशि के साथ उस पर ब्याज के लिये आईआईएफएल एचएफएल के चार्ज के अधीन होगा।

"ऋणधारक का ध्यान अधिनियम की धारा 13 की उप–धारा (8) के प्रावधानों के प्रति आकृष्ट की जाती है कि यदि ऋणधारक बिक्री अथवा अंतरण के लिये निर्धारित तिथि से पूर्व किसी भी समय वहन की गई सभी लागतों, चार्जेज एंव खर्चे के साथ " आईआईएफएल एचएफएल' के बकाये का भुगतान कर देते हैं तो "आईआईएफएल एचएफएल" द्वारा प्रतिभूत परिसम्पत्ति की बिक्री अथवा अंतरण नहीं की जाएगी तथा प्रतिभूत परिसम्पत्तियों के अंतरण अथवा बिक्री के लिये "आईआईएफएल एचएफएल" द्वारा कोई कदम नहीं उठाई जाएगी।

| ऋणधारकों/सह–ऋणधारकों का नाम | प्रतिभूत परिसम्पत्ति (अचल सम्पत्ति का विवरण) | कुल बकाया देयता (रु.) | मांग सूचना तिथि | कब्जा सूचना तिथि |
|---|---|---|---|---|
| श्री संजीव कुमार श्रीमती शीला रानी (प्रॉस्पेक्ट IL10067722 एवं IL10189043) | सम्पत्ति का सभी तथा हिस्साः प्लॉट नं. 51, एमआईजी, दूसरा तल, बैंक साइड आरएचएस, छत के अधिकार सहित, कार्पेट एरिया माप 584 वर्ग फीट, सुपर निर्मित एरिया माप 900 वर्ग फीट, ब्लॉक बी, एसएलएफ वेद विहार लोनी, गाजियाबाद, उत्तर प्रदेश, भारत–201010 | IL10067722 के लिये रु. 1780302/– (रु. सत्तरह लाख अस्सी हजार तीन सौ दो मात्र) तथा IL10189043 के लिये रु. 171114/– (रु. एक लाख इकहत्तर हजार एक सौ चौदह मात्र) | 5 जुलाई 2023 | 15 सित., 2023 |
| श्रीमती धीलाई, श्रीमती राजकुमारी (प्रॉस्पेक्ट 807186) | सम्पत्ति का सभी तथा हिस्साः फ्लैट नं. आरजेड–क्यू–14ए, कार्पेट एरिया 405 वर्ग फीट, सुपर निर्मित एरिया 450 वर्ग फीट, दूसरा तल, महावीर एन्क्लेव, दिल्ली, भारत–110045 | रु. 5,49,147/– (रु. पाँच लाख उन्चास हजार एक सौ सैंतालिस मात्र) | 9 मई 2023 | 15 सित., 2023 |
| श्री राजकुमार, श्रीमती रूप, (प्रॉस्पेक्ट नं. 841887) | सम्पत्ति का सभी तथा हिस्साः फ्लैट नं. एफएफ–05, प्लॉट नं. बी–76, भूमि एरिया माप 499 वर्ग फीट, कार्पेट एरिया 535 वर्ग फीट, निर्मित एरिया माप 630 वर्ग फीट, एमआईजी प्रथम तल, रूफ लेस, लेफ्ट हैंड बैक साइड, खसरा नं. 410, रीअर एलएचएस एमआईजी, एसएलएफ, वेद विहार, लोनी, गाजियाबाद, उ.प्र., भारत–201102 | रु. 1510833/– (रु. पन्द्रह लाख दस हजार आठ सौ तैंतीस मात्र) | 19 जून 2023 | 15 सित., 2023 |
| श्रीमती रेखा, श्री मनोज कुमार गोस्वामी, (प्रॉस्पेक्ट नं. 928456) | सम्पत्ति का सभी तथा हिस्साः प्लॉट नं. 18–बी, तीसरा तल, बैक एलएचएस (अर्थात् सम्पत्ति सं. टीएफ–सी), सेमी फिनीश्ड, छत के अधिकार सहित, एरिया माप 720 वर्ग फीट, कार्पेट एरिया माप 437 वर्ग फीट, बिक्री योग्य क्षेत्र 675 वर्ग फीट, (मकान सं. 18–बी, एरिया माप 2745 वर्ग फीट) में, खसरा नं. 513 मिन का भाग जो ग्राम बुराड़ी, दिल्ली–110084 की विस्तारित आबादी/लाल डोरा में स्थित हैं। | रु. 2742111/– (रु. सत्ताईस लाख बयालिस हजार एक सौ ग्यारह मात्र) | 4 जुलाई 2023 | 15 सित., 2023 |
| श्री अमित दास, श्रीमती माया दास, श्रीमती नीतू, (प्रॉस्पेक्ट नं. IL10294416) | सम्पत्ति का सभी तथा हिस्साः प्लॉट नं. 5, निर्मित, लेफ्ट हैंड साइड में, तीसरा तल, छत के अधिकार के साथ, ब्लॉक ए, भूमि एरिया माप 900 वर्ग फीट, कार्पेट एरिया 432 वर्ग फीट, निर्मित एरिया 540 वर्ग फीट, खसरा नं. 76/9 में, अजीत विहार, ग्राम बुराड़ी, दिल्ली, भारत–110084 में स्थित। | रु. 1498413/– (रु. चौदह लाख अन्ठानवे हजार चार सौ तेरह मात्र) | 12 जून 2023 | 15 सित., 2023 |
| श्री अजय कुमार, श्रीमती गीता कुमारी (प्रॉस्पेक्ट नं. 759929) | सम्पत्ति का सभी तथा हिस्साः फ्लैट नं. 303, दूसरा तल, माप 33 वर्ग मी. अर्थात् 355 वर्ग फीट, प्लॉट नं. 10 पर निर्मित, रोड नं. ए–3 जो आवासीय कॉलोनी, डीएलएफ अंकुर विहार में ग्राम लोनी, परगणा–लोनी के क्षेत्र में तहसील एवं जिला–गाजियाबाद में स्थित है। | रु. 1175303/– (रु. ग्यारह लाख पचहत्तर हजार तीन सौ तीन मात्र) | 8 दिस., 2022 | 15 सित., 2023 |

अधिक विवरणों के लिये कृपया शाखा कार्यालयः प्लॉट न. 30/30ई, ऊपरी भूतल, मैन शिवाजी मार्ग, नजफगढ़ रोड, जगुआर शो रूम के बगल में, मोती नगर, नई दिल्ली/ए–1 सी, ए–1 डी, 2रा तल, नोएडा, सेक.16, नोएडा, गौतम बुध नगर,–201301 में प्राधिकृत अधिकारी अथवा कार्पोरेट कार्यालयः प्लाट नं. 98, उद्योग विहार, फेज–IV, गुडगाँव, हरियाणा में सम्पर्क करें।

स्थानः दिल्ली, तिथिः 20.09.2023 हस्ता./– प्राधिकृत अधिकारी, आईआईएफएल होम फाइनांस लि. के लिये

## सेन्ट बैंक होम फायनेन्स लिमिटेड — Cent Bank Home Finance Limited

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शाखा कार्यालयः 3ई/10, मेजेनाइन फ्लोर, नव दुर्गा भवन, झंडेवालान एक्सटेंशन, नई दिल्ली–110055, फोनः 011–35000439. (सीआईएन नंबर U65922MP1991PLC006427

### परिशिष्ट IV नियम 8(1), (कब्जा नोटिस) अचल संपत्ति के लिए

जबकि अधोहस्ताक्षरी प्राधिकृत अधिकारी ने **सेन्ट बैंक होम फाइनेन्स लिमिटेड** की ओर से वित्तीय आस्तियों का प्रतिभूतिकरण और पुनगर्ठन तथा प्रतिभूति हित का प्रवर्तन अधिनियम, 2002 के अन्तर्गत तथा धारा 13 की उपधारा (12) के साथ पठित प्रतिभूति हित (प्रवर्तन), नियम 2002 के नियम 3 के तहत दिए गए अधिकारों का प्रयोग करते हुए दिनांक **28/04/2023** को एक माँग नोटिस जारी करके **श्री मनोज कुमार, पुत्र श्री छोटेलाल और श्रीमती मिथलेश, पत्नी श्री मनोज कुमार,** को नोटिस में वर्णित बकाया राशि **रू. 9,99,287/– (शब्दों में नौ लाख निन्यानवें हजार दो सौ सत्तासी मात्र)**, उक्त सूचना की प्राप्ति की तारीख से 60 दिनों के भीतर अदा करने को कहा गया था।

ऋणी द्वारा उक्त राशि की अदायगी न करने के कारण ऋणी और जन साधारण को यह सूचना दी जाती है कि अद्योहस्ताक्षरी ने उक्त अधिनियम की धारा 13 की उपधारा (4), सुरक्षा हित प्रवर्तन नियम 2002 के नियम 8 के साथ पठित, नियमों के अन्तर्गत दिये गये अधिकारों का उपयोग करते हुए निम्नलिखित संपत्ति का सांकेतिक कब्जा प्रत्येक खाते के सामने उल्लिखित तिथि पर ले लिया है।

ऋणी(ओं) को विशेष रूप से एवं जन साधारण को इस नोटिस के द्वारा चेतावनी दी जाती है कि वे निम्नलिखित संपत्ति(यों) से सम्बन्धित कोई लेन देन न करें तथा संपत्तियों के साथ किसी भी सौदे का उल्लेख की गई राशि **रू. 9,99,287/– (शब्दों में नौ लाख निन्यानवें हजार दो सौ सत्तासी मात्र)**, और उस पर ब्याज, सेन्ट बैंक होम फाइनेन्स लिमिटेड के प्रभार के अधीन होगा।

अधिनियम की धारा 13 की उप धारा (8) के प्रावधान के तहत, सुरक्षित संपत्तियों को भुनाने के लिए उपलब्ध समय के संबंध में ऋणी का ध्यान आकर्षित किया जाता है।

### अचल संपत्ति का विवरण

**संपत्ति के सभी भाग और अंश, जिसमें शामिल हैं: फ्लैट नंबर जी –1, (एलआईजी) प्लॉट नंबर ई –8, बैक साइड, भूतल, बिना छत के अधिकार के, केशव कुंज कॉलोनी, ग्राम – रईसपुर, प्रागना डासना, तहसील एवं जिला. गाजियाबाद, उ.प्र.**

**चौहद्दी: उत्तर की ओर: अन्य का प्लॉट, पूर्व की ओर: प्लॉट नंबर ई–9, दक्षिण की ओर: सड़क 19 फीट, पश्चिम की ओर: प्लॉट नंबर ई–7**

दिनांक: 19.09.2023 प्राधिकृत अधिकारी
स्थान: दिल्ली सेंट बैंक होम फाइनेंस लिमिटेड, शाखा– दिल्ली

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**प्रतिभूति हित (प्रवर्तन) नियम, 2002 के नियम 8 एवं 9 के तहत जनसामान्य को ई-नीलामी बिक्री सूचना, अचल सम्पत्तियों की बिक्री हेतु सार्वजनिक ई-नीलामी बिक्री सूचना**

प्रतिभूति हित (प्रवर्तन) नियम, 2002 के नियम 8(6) के प्रावधानों के साथ पठित प्रतिभूति हित अधिनियम, 2002 की वित्तीय आस्तियों तथा प्रवर्तन के प्रतिभूतिकरण एवं पुनर्निर्माण के तहत अचल आस्तियों की बिक्री हेतु ई–नीलामी विक्रय सूचना। एतद्वारा जनसामान्य को तथा विशेष रूप से कर्जदार(रों) एवं बन्धककर्ता/जमानती(यों) को सूचना दी जाती है कि प्रतिभूति क्रेडिटर के पास बंधक/प्रभारित नीचे वर्णित अचल सम्पत्ति, जिसका रचनात्मक/भौतिक/सांकेतिक कब्जा बैंक/प्रतिभूत क्रेडिटर के अधिकृत प्राधिकारी द्वारा कर लिया गया था, की बिक्री सम्बद्ध कर्जदार(रों) एवं जमानती(यों) से बैंक/प्रतिभूत क्रेडिटर के बकायों की वसूली हेतु नीचे तालिका में वर्णित तिथियों पर **''जहाँ है वहाँ है'', ''जो है वही है'' तथा ''जो कुछ भी है वहीं है''** आधार पर की जायेगी। आरक्षित मूल्य तथा जमा धरोहर राशि नीचे तालिका में सम्बद्ध सम्पत्तियों के सम्मुख उल्लिखित के अनुसार होगी।

**प्रतिभूत आस्तियों की अनुसूची**

| लॉट नं. | शाखा का नाम खाते का नाम | बंधक अचल सम्पत्तियों का विवरण/स्वामी का नाम (सम्पत्ति(यों) के बंधककर्ता) | A) सरफैसी अधिनियम, 2002 की धारा 13(2) के तहत माँग सूचना की तिथि<br>B) तिथि तक बकाया राशि<br>C) सरफैसी अधिनियम, 2002 की धारा 13(4) के तहत कब्जा करने की तिथि<br>D) कब्जे की प्रकृति सांकेतिक/भौतिक/रचनात्मक | (E) आरक्षित मूल्य<br>(F) ईएमडी (ईएमडी जमा करने की अन्तिम तिथि)<br>(G) संविदा वृद्धि राशि |
|---|---|---|---|---|
| **नीलामी की तिथि एवं समय : 06.10.2023 तथा 11:00 बजे पूर्वा. से 04:00 बजे अप.** | | | | |
| 1. | पीएनबी सिविल लाइन्स, अलीगढ हिमांशु वार्ष्णेय पुत्र नरेंद्र कुमार वार्ष्णेय | हिमांशु वार्ष्णेय पुत्र नरेंद्र कुमार वार्ष्णेय के नाम पर आवासीय संपत्ति का समस्त भाग, 8/160, मोहल्ला रघुबीरपुरी, मसूदाबाद बस स्टैंड के पास, जीटी रोड, अलीगढ़ पर स्थित, क्षेत्रफल 90.28 वर्ग मीटर | A) 24.06.2021<br>B) रु. 41,78,327/– (इकतालीस लाख अठहत्तर हजार तीन सौ सत्ताईस मात्र) तथा 01.08.2023 से भावी ब्याज एवं विधिक प्रभार, वसूली यदि कोई हो को घटाकर<br>C) 28.02.2022<br>D) भौतिक | (E) रु. 18,80,100/–<br>(F) रु. 1,88,010/– (06.10.2023)<br>(G) 10,000/– |
| 2. | पीएनबी कंवारी गंज अलीगढ़ मैसर्स एमएस ट्रेडर्स | आवासीय मकान क्षेत्रफल 30.45 वर्ग मीटर का समस्त भाग, शबाना अलीम पत्नी मोहम्मद अलीम के नाम पर, 10/968 दिल्ली गेट, कोइल, अलीगढ़ में स्थित | A) 09.05.2022<br>B) रु. 61,43,794.87 (रुपये इकसठ लाख तैंतालीस हजार सात सौ चौरानबे एवं सत्तासी पैसे मात्र) तथा 01.09.2023 से भावी ब्याज एवं विधिक प्रभार, वसूली यदि कोई हो को घटाकर<br>C) 10.08.2023<br>D) भौतिक | (E) रु. 6,00,000/–<br>(F) रु. 6,000/– (06.10.2023)<br>(G) 10,000/– |
| **नीलामी की तिथि एवं समय : 26.10.2023 तथा 11:00 बजे पूर्वा. से 04:00 बजे अप.** | | | | |
| 3. | पीएनबी कंवारी गंज अलीगढ़ मैसर्स मांग अम्बे कम्युनिकेशन एंड पैकिंग | साधना गुप्ता पत्नी गंगाधर गुप्ता के नाम पर संपत्ति का समस्त भाग, अहमदपुर उमर खान, परगना और तहसील कोइल, अलीगढ़ में गाटा संख्या –2 के हिस्से पर स्थित, क्षेत्रफल 580.99 वर्ग मीटर है। | A) 19.12.2022<br>B) रु. 22,83,220.24 (रुपये बाईस लाख तिरासी हजार दो सौ बीस एवं चौबीस पैसे मात्र) तथा 01.09.2023 से भावी ब्याज एवं विधिक प्रभार, वसूली यदि कोई हो को घटाकर<br>C) 17.04.2023<br>D) सांकेतिक | (E) रु. 64,26,000/–<br>(F) रु. 6,42,600/– (06.10.2023)<br>(G) 10,000/– |

यह बिक्री प्रतिभूति हित (प्रवर्तन) नियम 2002 में निर्धारित नियम एवं शर्तों तथा आगे के निम्नलिखित शर्तों के अध्यधीन होगी :
1. सम्पत्ति की बिक्री **''जहाँ है जैसे है'', ''जो है वही है'' तथा ''जो कुछ भी है वहीं है''** आधार पर की जा रही है।
2. यहाँ ऊपर अनुसूची में निर्दिष्ट प्रतिभूत आस्तियों के विवरण अधिकृत प्राधिकारी की सर्वोत्तम सूचना के आधार पर बताये गये हैं, किन्तु अधिकृत प्राधिकारी इस उद्घोषणा में किसी त्रुटि, गलतबयानी अथवा विलोपन के लिए उत्तरदायी नहीं होगा।
3. यह बिक्री वेबसाइट https://www.mstcecommerce.com पर प्रावधानित ई–नीलामी प्लेटफार्म के माध्यम से प्रत्येक सम्पत्तियों के सम्मुख उल्लिखित के अनुसार 11.00 बजे पूर्वा. से 4.00 बजे अप. के बीच की जायेगी।
4. बिक्री के विस्तृत नियम एवं शर्तों के लिए कृपया www.ibapi.

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VAIBHAV® JEWELLERS

Please scan this QR code to view the Red Herring Prospectus and the abridged prospectus.

# MANOJ VAIBHAV GEMS 'N' JEWELLERS LIMITED

Our Company was originally incorporated as a private limited company under the provisions of the Companies Act, 1956 on March 13, 1989 as *"Hotel Anant Private Limited"*. The name of Company was changed to Hotel Anant Limited vide Certificate of incorporation dated March 09, 1998 issued by the Registrar of Companies, Andhra Pradesh on account of the Company becoming a deemed public company. The name of Company was changed to "Hotel Anant Private Limited" vide Certificate of incorporation dated September 13, 2002 issued by the Registrar of Companies, Andhra Pradesh to our Company regaining its status as a private limited company. The name of our Company was subsequently changed to *"Vaibhav Empire Private Limited"* pursuant to fresh certificate of incorporation issued by the Registrar of Companies, Hyderabad, Andhra Pradesh dated June 11, 2003. Subsequently, the name of our Company was changed to *"Manoj Vaibhav Gems 'N' Jewellers Private Limited"* and a fresh certificate of incorporation was issued by the Registrar of Companies, Hyderabad, Telangana dated July 04, 2016. Pursuant to a special resolution passed by our shareholders dated April 30, 2022, our Company was converted to a public limited company and our name was changed to *"Manoj Vaibhav Gems 'N' Jewellers Limited"*. A fresh certificate of incorporation consequent to change of name was issued by the Registrar of Companies, Vijayawada, Andhra Pradesh ("**RoC**") dated May 13, 2022. For further details in relation to change in name and Registered Office of our Company, please see the chapter titled *"History and Certain Corporate Matters"* beginning on page 200 of the red herring prospectus of our Company dated September 12, 2023 filed with the RoC ("**RHP**" or "**Red Herring Prospectus**").

**Corporate Identity Number:** U55101AP1989PLC009734

**Registered Office:** 47-15-8, V Square, Zone-A, Opp: TSR Complex, Station Road, Dwarakanagar, Visakhapatnam - 530016, Andhra Pradesh, India; **Tel:** + (91) 89 1663 7777; **Corporate Office:** D. No. 47-10-19, 2nd Lane, Dwarakanagar, Visakhapatnam, Andhra Pradesh – 530 016; **Tel:** + (91) 089 1663 6666

**Contact Person:** Bandari Shiva Krishna, Company Secretary and Compliance Officer; **Tel:** + (91) 089 1663 6666; **E-mail:** cs@vaibhavjewellers.com; **Website:** www.vaibhavjewellers.com;

**OUR PROMOTERS: GRANDHI BHARATA MALLIKA RATNA KUMARI (HUF), BHARATA MALLIKA RATNA KUMARI GRANDHI AND GRANDHI SAI KEERTHANA**

**INITIAL PUBLIC OFFERING OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH ("EQUITY SHARES") OF OUR COMPANY FOR CASH AT A PRICE OF ₹ [●] PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ [●] PER EQUITY SHARE) ("OFFER PRICE") AGGREGATING UP TO ₹ [●] MILLION (THE "OFFER") COMPRISING A FRESH ISSUE OF UP TO [●] EQUITY SHARES AGGREGATING UP TO ₹ 2100.00 MILLION BY OUR COMPANY (THE "FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 2,800,000 EQUITY SHARES AGGREGATING UP TO ₹ [●] MILLION BY GRANDHI BHARATA MALLIKA RATNA KUMARI (HUF) (PROMOTER SELLING SHAREHOLDER), (THE "OFFER FOR SALE").THE OFFER WOULD CONSTITUTE [●] % OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY.**

| DETAILS OF THE OFFER FOR SALE | | | |
|---|---|---|---|
| NAME OF PROMOTER SELLING SHAREHOLDER | TYPE | NUMBER OF EQUITY SHARES OFFERED/ AMOUNT (₹ IN MILLION) | WEIGHTED AVERAGE COST OF ACQUISITION (IN ₹ PER EQUITY SHARE)* |
| Grandhi Bharata Mallika Ratna Kumari (HUF) | Promoter Selling Shareholder | Up to 2,800,000 Equity Shares aggregating up to ₹ [●] million | 9.71 |

**As certified by our Statutory Auditor, M/s. Sagar & Associates, Chartered Accountants, pursuant to their certificate dated September 04, 2023.*

**Manoj Vaibhav Gems 'N' Jewellers Limited is a hyperlocal jewellery retail chain with presence in the states of Andhra Pradesh & Telangana. We have 13 showrooms (inclusive of two franchisee showrooms) across 8 towns and 2 cities, catering to all economic segments.**

**The Offer is being made pursuant to Regulation 6(1) of the SEBI ICDR Regulations.**
**QIB Portion: Not more than 50% of the Net Offer | Non-Institutional Portion: Not less than 15% of the Net Offer | Retail Portion: Not less than 35% of the Net Offer**

**PRICE BAND: ₹ 204 TO ₹ 215 PER EQUITY SHARE OF FACE VALUE OF ₹ 10 EACH**
**THE FLOOR PRICE IS 20.4 TIMES AND THE CAP PRICE IS 21.5 TIMES THE FACE VALUE OF THE EQUITY SHARES RESPECTIVELY**
**THE PRICE TO EARNINGS RATIO FOR FISCAL 2023 BASED ON DILUTED EPS AT THE FLOOR PRICE IS 11.14 AND AT THE CAP PRICE IS 11.74**
**BIDS CAN BE MADE FOR A MINIMUM OF 69 EQUITY SHARES AND IN MULTIPLES OF 69 EQUITY SHARES THEREAFTER**

***In accordance with the recommendation of the Independent Directors of the Company, the above provided price band is justified based on quantitative factors/ KPIs disclosed in the 'Basis for Offer Price' section of the RHP.***

***In making an investment decision, potential investors must only rely on the information included in the Red Herring Prospectus and the terms of the Issue, including the risks involved and not rely on any other external sources of information about the Issue available in any manner.***

**RISKS TO INVESTORS:**

1. Concentration Risk – We have a total of 13 showrooms (inclusive of 2 Franchisee showrooms) spread across states of Andhra Pradesh and Telangana, catering to the consumers of these two states mainly. The net proceeds of the Offer will also be utilised by our Company to expand its presence across the state of Andhra Pradesh and Telangana by setting up of proposed 8 new showrooms.
2. The Percentage of Revenue Contribution of our top 5 showrooms (excluding sales to franchisee showrooms) for FY 2022-23 situated at Visakhapatnam (V Square), Gajuwaka, Kakinada, Rajahmundry and Gopalapatnam was 62%, 5.6%, 5.2%, 4.5% and 4.3% respectively. Failure in successfully implementing the strategy and efficiently executing the plans towards the objects of expanding our geographical reach by opening the new showrooms and our inability to effectively plan, manage and execute our current retail operations.
3. The prices and supply of raw materials such as gold bullion, silver, diamonds and other precious and semi-precious stones depend on factors beyond our control, including general economic conditions, competition, production levels and regulatory factors such as import duties. The percentage of our top 5 bullion purchases suppliers of the total purchase percentage for three month period ended June 30, 2023, and for the FY 23, FY 22, and FY 21 is 44.1%, 36.3%, 36.9% and 40.9% respectively.
4. Our business requires a substantial amount of working capital, primarily to finance our inventory, including the purchase of raw materials. We may need to raise additional capital from time to time, depending on business requirements. We may be unable to maintain sufficient cash flow, obtain or maintain credit facilities and other sources of funding, in a timely manner, or at all, to meet our working capital requirements or to meet out financial obligations.
5. Our Company had negative cash flow.

(In ₹ Million)

| Particulars | Period ended June 30, 2023 | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2021 |
|---|---|---|---|---|
| Net Cash from (used in) Operating activities | 107.03 | 692.00 | 89.57 | (115.07) |
| Net Cash from (used in) Investing activities | (1.54) | (35.28) | 13.03 | 109.08 |
| Net Cash from (used in) Financing activities | (105.04) | (588.05) | (255.90) | 42.65 |

6. Our business and results of operations are influenced by the strength and popularity of our brands, including the level of consumer recognition and perception of our brands in the mind of varied customers. The strength of our brands depends on factors such as our growth, our product designs, the materials used to make our products, the quality of our products, the designs, the distinct character and presentation of our products as well as the presentation and layout of our showrooms. Public communication activities such as advertising, public relations, promotions, offers and marketing as well as the general perception of our business also impact our brands.
7. Details of the public issues handled in the past Two years by two BRLMs associated with the Offer:-

| Name of BRLMs | Total public issue | Issues closed below IPO price on listing date |
|---|---|---|
| Bajaj Capital Limited* | Nil | Nil |
| Elara Capital (India) Private Limited* | 1 | Nil |
| Common issues handled by the BRLMs | Nil | Nil |
| Total | 1 | Nil |

**Issues handled where there were no common BRLMs*

8. The Offer Price of the Equity Shares, price to earnings ratio ("PE") ratio, market capitalization to revenue from operations ratio and enterprise value ("EV") to EBITDA ratio of our Company may not be indicative of the market price of the market price of the Equity Shares on listing for the years indicated.

| Particulars (for Fiscal 2023) | Ratio vis-à-vis Floor Price of ₹ 204 | Ratio vis-à-vis Cap Price of ₹ 215 |
|---|---|---|
| Market capitalization to revenue from operations | 0.49 | 0.52 |
| Enterprise value to EBITDA | 10.06 | 10.44 |
| Price to earning ratio (Basic EPS) | 11.14 | 11.74 |
| Price to earning ratio (Diluted EPS) | 11.14 | 11.74 |

9. Weighted average cost of acquisition at which all Equity shares were transacted in last 1 year, 18 months and 3 years preceding the date of the RHP is Nil.

| Period prior to date of filing of the Red Herring Prospectus | Weighted Average Cost of Acquisition (₹)* | Cap Price is 'X' times the Weighted Average Cost of Acquisition | Range of acquisition price: Lowest Price – Highest Price (₹) |
|---|---|---|---|
| Last one year | NA | NA | NA |
| Last 18 months | NA | NA | NA |
| Last three years | NA | NA | NA |

***Certified by our Statutory Auditor, M/s. Sagar & Associates, Chartered Accountants, pursuant to their certificate dated September 04, 2023, Average Cost of Acquisition of Equity shares for the Promoter Selling shareholder is ₹ 9.71.***

10. Weighted average cost of acquisition compared to Floor Price and Cap Price:

| Past transactions | WACA (in ₹) | Floor Price in ₹ 204 | Cap Price in ₹ 215 |
|---|---|---|---|
| Weighted average cost of acquisition of times primary / new issue | NA^ | NA^ | NA^ |
| Weighted average cost of acquisition for *secondary sale / acquisition* | NA^ | NA^ | NA^ |
| Weighted average cost of acquisition of primary issuances / secondary transactions | NA^ | NA^ | NA^ |

*^ There were no primary/ new issue of shares (equity / convertible securities) or secondary sales / acquisition of shares of shares (equity/ convertible securities) transactions in last 18 months from the date of Red Herring Prospectus.*

**BID/OFFER PROGRAMME**

**ANCHOR INVESTOR BIDDING DATE: THURSDAY, SEPTEMBER 21, 2023***
**BID/OFFER OPENS ON FRIDAY, SEPTEMBER 22, 2023****
**BID/OFFER CLOSES ON^ TUESDAY, SEPTEMBER 26, 2023****

* Our Company and the Promoter Selling Shareholder may, in consultation with the BRLMs, consider participation by Anchor Investors in accordance with the SEBI ICDR Regulations. The Anchor Investor Shall Bid during the Anchor Investor Bidding Date i.e., one Working Day prior to the Bid/Offer Opening Date.
** Our Company and the Promoter Selling Shareholder may, in consultation with the BRLMs, consider closing the Bid/Offer Period for QIBs one Working Day prior to the Bid/ Offer Closing Date in accordance with the SEBI ICDR Regulations. ^UPI mandate end time and date shall be at 5:00 pm on the Bid/Offer Closing Date.

In case of any revision to the Price Band, the Bid/Offer Period will be extended by at least three additional Working Days after such revision in the Price Band, subject to the Bid/Offer Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar circumstances, our Company and the Promoter Selling Shareholder may, in consultation with the BRLMs, for reasons to be recorded in writing, extend the Bid / Offer Period for a minimum of three Working Days, subject to the Bid/ Offer Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid/Offer Period, if applicable, shall be widely disseminated by notification to the Stock Exchanges, by issuing a public notice, and also by indicating the change on the website of the BRLMs and at the terminals of the Syndicate Member(s) and by intimation to the Designated Intermediaries and the Sponsor Bank, as applicable. The Offer is being made through the Book Building Process, in terms of Rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957, as amended ("**SCRR**"), read with Regulation 31 of the SEBI ICDR Regulations. The Offer is being made through the Book Building Process in terms of Regulation 6(1) of the SEBI ICDR Regulations, wherein not more than 50% of the Offer shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("**QIBs**" and such portion the "**QIB Portion**"). Our Company and the Promoter Selling Shareholder, may in consultation with the BRLMs, allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis ("**Anchor Investor Portion**"), of which at one-third shall be reserved for domestic Mutual Funds only, subject to valid Bids being received from domestic Mutual Funds at or above the price at which allotment is made to the Anchor Investors (**Anchor Investor Allocation Price**). In the event of under-subscription, or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the Net QIB Portion. Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis to Mutual Funds only, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIB Bidders, including Mutual Funds, subject to valid Bids being received at or above the Offer Price. However, if the aggregate demand from Mutual Funds is less than 5% of the Net QIB Portion, the balance Equity Shares available for allocation in the Mutual Fund Portion will be added to the remaining Net QIB Portion for proportionate allocation to QIBs. Further, not less than 15% of the Offer shall be available for allocation to Non-Institutional Bidders out of which (a) one third of such portion shall be reserved for applicants with application size of more than ₹ 200,000 and upto ₹ 1,000,000; and (b) two third of such portion shall be reserved for applicants with application size of more than ₹ 1,000,000, provided that the unsubscribed portion in either of such sub-categories may be allocated to applicants in the other sub-category of non-institutional investors*and not less than 35% of the Offer shall be available for allocation to Retail Individual Bidders in accordance with the SEBI ICDR Regulations, subject to valid Bids being received from them at or above the Offer Price. All Bidders, (expect Anchor Investors), are mandatorily required to participate in the Offer through the Application Supported by Blocked Amount ("**ASBA**") process by providing details of their respective ASBA Accounts (as defined hereinafter) including UPI ID in case of RIBs in which the Bid Amount will be blocked by the Self Certified Syndicate Banks ("**SCSBs**") or by the Sponsor Banks under the UPI Mechanism, as the case may be, to the extent of respective Bid Amounts. Anchor Investors are not permitted to participate in the Offer through the ASBA process. For further details, please see the chapter titled *"Offer Procedure"* beginning on page 355 of the RHP.

**Bidders/Applicants should ensure that DP ID, PAN and the Client ID and UPI ID (for UPI Bidders bidding through UPI Mechanism) are correctly filled in the Bid cum Application Form. The DP ID, PAN and Client ID provided in the Bid cum Application Form should match with the DP ID, PAN, Client ID available in the Depository database, otherwise, the Bid cum Application Form is liable to be rejected. Bidders/Applicants should ensure that the beneficiary account provided in the Bid cum Application Form is active. Bidders/Applicants should note that on the basis of the PAN, DP ID, Client ID and UPI ID (for UPI Bidders bidding through the UPI mechanism) as provided in the Bid cum Application Form, the Bidder/Applicant may be deemed to have authorized the Depositories to provide to the Registrar to the Offer, any requested Demographic Details of the Bidder/Applicant as available on the records of the depositories. These Demographic Details may be used, among other things, for giving Allotment Advice or unblocking of ASBA Account or for other correspondence(s) related to the Offer. Bidders/Applicants are advised to update any changes to their Demographic Details as available in the records of the Depository Participant to ensure accuracy of records. Any delay resulting from failure to update the Demographic Details would be at the Bidders/Applicants' sole risk.**

**CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF OUR COMPANY AS REGARDS ITS OBJECTS:** For information on the main objects of our Company, investors are requested to see "*History and Certain Corporate Matters*" beginning on page 200 of the RHP. The Memorandum of Association of our Company is a material document for inspection in relation to the Offer. For further details, see "*Material Contracts and Documents for Inspection*" beginning on page 397 of the RHP.

**LIABILITY OF THE MEMBERS OF OUR COMPANY:** Limited by shares.

**AMOUNT OF SHARE CAPITAL OF OUR COMPANY AND CAPITAL STRUCTURE:** As on the date of the RHP, the authorised share capital of our Company is ₹ 55,00,00,000 (Fifty Five Crores) divided into 55,000,000 Equity Shares of ₹10 each divided into [•] Equity Shares of face value of ₹ 10 each. The issued, subscribed and paid-up Equity share capital of our Company is ₹ 390,800,000 (Thirty Nine Crores Eight Lakhs) divided into 39,080,000 Equity Shares of ₹ 10 each. For details of the capital structure of our Company, see "*Capital Structure*" beginning on page 82 of the RHP.

**NAMES OF THE INITIAL SIGNATORIES TO THE MEMORANDUM OF ASSOCIATION OF OUR COMPANY AND THE NUMBER OF EQUITY SHARES SUBSCRIBED BY THEM:** The initial signatories to the Memorandum of Association of our Company are Karri Suryanarayana and Karri Kanakaratnam who subscribed to one equity share each of ₹ 100 each, respectively. For details of the share capital history and capital structure of our Company see *"Capital Structure"* beginning on page 82 of the RHP. For details of the share capital history and capital structure of our Company see "*Capital Structure*" beginning on page 82 of the RHP.

**LISTING:** The Equity Shares, to be offered through the Red Herring Prospectus are proposed to be listed on the Stock Exchanges. Our Company has received 'in-principle' approvals from the BSE and the NSE for the listing of the Equity Shares pursuant to their letters dated October 17, 2022 respectively. For the purposes of this Offer, the Designated Stock Exchange shall be BSE Limited. A copy of the Red Herring Prospectus and the Prospectus shall be filed with the RoC in accordance with Sections 26(4) and 32 of the Companies Act, 2013. For details of the material contracts and documents available for inspection from the date of the Red Herring Prospectus until the Bid/ Offer Closing Date, please see the chapter titled *"Material Contracts and Documents for Inspection"* beginning on page 397 of the RHP.

**DISCLAIMER CLAUSE OF SECURITIES EXCHANGE BOARD OF INDIA ("SEBI"):** SEBI only gives its observations on the offer documents and this does not constitute approval of either the Offer or the specified securities stated in the offer document. The investors are advised to refer to page 338 of the RHP for the full text of the disclaimer clause of SEBI.

**DISCLAIMER CLAUSE OF BSE (the Designated Stock Exchange):** It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the RHP has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the RHP. The investors are advised to refer to the page 340 of the RHP for the full text of the disclaimer clause of the BSE Limited.

**DISCLAIMER CLAUSE OF NSE :** It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the offer document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to page 340 of the RHP for the full text of the disclaimer clause of NSE.

**GENERAL RISKS:** Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Offer unless they can afford to take the risk of losing their investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, investors must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares in the Offer have not been recommended or approved by the Securities and Exchange Board of India ("**SEBI**"), nor does SEBI guarantee the accuracy or adequacy of the contents of the Red Herring Prospectus. Specific attention of the investors is invited to section titled *"Risk Factors"* beginning on page 30 of the RHP.

**ASBA*** | **Simple, Safe, Smart way of Application!!!**

*Applications Supported by Blocked Amount ("**ASBA**") is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA.
**Mandatory in public issues.**
**No cheque will be accepted.**

UPI UNIFIED PAYMENTS INTERFACE

**UPI-Now available in ASBA for UPI Bidders applying through Registered Brokers, DPs and RTAs.**
**UPI Bidder also have the option to submit the application directly to the ASBA Bank (SCSBs) or to use the facility of linked online trading, demat and bank account. Investors are required to ensure that the bank account used for bidding is linked to their PAN. Bidders must ensure that their PAN is linked with Aadhar and are in compliance with CBDT notification dated February 13, 2020 and press release dated June 25, 2021, read with press release dated September 17, 2021. CBDT circular no.7 of 2022, dated March 30, 2022, read with press release dated March 28, 2023.**

*ASBA has to be availed by all the investors except Anchor Investors. UPI may be availed by the UPI Bidders. For details on the ASBA and UPI process, please refer to the details given in ASBA form and abridged prospectus and also please refer to the section "Offer Procedure" beginning on page 355 of the RHP. The process is also available on the website of Association of Investment Bankers of India ("**AIBI**") and Stock Exchanges and in the General Information Document. ASBA bid-cum-application forms and the Abridged Prospectus can be downloaded from the websites of BSE Limited ("**BSE**") and National Stock Exchange of India Limited ("**NSE**", and together with BSE, the "**Stock Exchanges**") and can be obtained from the list of banks that is displayed on the website of SEBI at www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=35 and https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=43, respectively as updated from time to time. For the list of UPI apps and banks live on IPO, please refer to the link: www.sebi.gov.in. UPI Bidders Bidding using the UPI Mechanism may apply through the SCSBs and mobile applications whose names appear on the website of SEBI, as updated from time to time. Axis Bank Limited and Kotak Mahindra Bank Limited have been appointed as the Sponsor Banks for the Offer, in accordance with the requirements of SEBI circular dated November 1, 2018 as amended. For Offer related queries, please contact the Book Running Lead Managers ("**BRLMs**") on their email IDs as mentioned below. For UPI related queries, investors can contact NPCI at the toll free number: 18001201740 and mail Id: ipo.upi@npci.org.in.*

*Continued on next page...*

# హంసవాహనంపై శేషాద్రివాసుడు

**తిరుమల,సెప్టెంబరు 19ప్రభా త వార్తప్రతినిధి:** కలియుగవై కుంఠం తిరుమలలో శ్రీవేంకటే శ్వరుని వార్షిక బ్రహ్మోత్స వాల్లో రెండవరోజు మంగళ వారం రాత్రి శేషాద్రివా సుడు హంసవాహనంపై సరస్వతీదేవి అలంకారంలో భక్తులను కటా క్షించారు. సాయంత్రం నిత్య కైంకర్యాలు పూర్తిచేసుకున్న తరువాత విశేష అలంకరణ భూషితుడైన శ్రీ మలయప్ప స్వామిని అర్చకులు వాహనం మండ పం వద్దకు వేంచేపు చేశారు. ఇక్కడ హంసవాహ నంపై స్వామివా రిని అధిరోహింపచేశారు. శ్రీమలయప్ప ప్రత్యేక పూజలందుకున్న తరువాత రాత్రి 7 గంటలకు మాధవీధుల్లో ఊరేగుతూ భక్తులకు దర్శనమిచ్చాడు. ఈ వాహనసేవలో టిటిడి ఛైర్మన్ భూమన కరుణాకర్‌రెడ్డి దంపతులు, ఇఒ ఏవి ధర్మారెడ్డి దంప తులు, జెఇఒ సదాభార్గవి,వీరబ్రహ్మం, ఆలయ డిప్యూటీ ఇఒలోకనాథం, ఆలయ ప్రధాన అర్చకులు వేణుగోపాలదీక్షితులు,సివిఎస్ఒ నరసింహకిశోర్ పాల్గొన్నారు.

# టిడిపి నేతల గృహనిర్బంధాలను పోలీసులు మానుకోవాలి

## ఆలయాలకు వెళ్లే స్వేచ్ఛకూడా లేకుండా చేస్తున్న దుర్మార్గపు ప్రభుత్వం: అచ్చెన్నాయుడు

**అమరావతి, సెప్టెంబర్ 19, ప్రభాతవార్త ప్రతినిధి:** రాష్ట్రవ్యాప్తంగా తెదేపా నేతల

గృహనిర్బంధాలను ఖండిస్తున్నామని ఎపి తెదేపా అధ్యక్షుడు కింజరాపు అచ్చెన్నా యుడు పేర్కొన్నారు. సైకోరెడ్డి పాలనలో దేవుడిని చూసేభాగ్యం కూడ లేదా? అని ప్రశ్నించారు. అరచేతిని అడ్డుపెట్టి సూర్యుడిని ఆపలేరని సిఎం జగన్‌రెడ్డి గుర్తుంచుకోవాలన్నారు. చంద్రబాబు ప్రజల మనిషి అని, తన జీవితమంతా ప్రజాసేవకే అంకితమైన గొప్ప వ్యక్తిని జగన్‌రెడ్డి అక్రమ కేసులు బనాయించి జైలులో పెట్టారన్నారు. చంద్రబాబు నిర్దోషిగా బయటకు రావాలని భగవంతుడిని ప్రార్థించేందుకు ఆలయాలకు వెళ్తున్న తెదేపా నేతలను అడ్డుకోవటం దుర్మార్గం అని అన్నారు. వారుఏం తప్పు చేశారని గృహనిర్బంధాలు చేస్తున్నారంటూ ప్రశ్నిం చారు. దేవుడికి బాధలు చెప్పే స్వేచ్ఛ కూడ ఈ దుర్మార్గుడి పాలనలోలేదనటానికి ఇంతకంటే నిదర్శనం ఏంకావాలన్నారు.. చంద్రబాబు అరెస్టు సమయం నుంచి తెదేపా నేతలను గృహనిర్బంధం చేస్తూనే ఉన్నారని, మీ అరాచకాలు బయట పడతాయని భయమా అని అన్నారు. మా వాళ్లుచేసి తప్పేంటని, ఎక్కడైనా విధ్వంసాలకు , చట్టవ్యతిరేక కార్యకలాపాలకు పాల్పడ్డారా? అని ప్రశ్నించారు.. చంద్రబాబును అక్రమంగా అరెస్టు చేసి శునకా నందం పొందుతున్న వైకాపా నేతల మాటలను పోలీసులు వినొద్దని అన్నారు. చంద్రబాబు కోసం అన్నివర్గాల ప్రజలు స్వచ్ఛంధంగా రోడ్డుపైకి వస్తుంటే అడ్డుకోవటం దేనికి సంకేతం అనిఅన్నారు. ఎన్నికలు దగ్గపడుతున్నా రాజారెడ్డి రాజ్యాంగాన్నే అమలుచేస్తామంటే చూస్తూ ఊరుకోమని అన్నారు. టిడిపి నేతల ను గృహనిర్బంధాలు చేయటం ఇకనైనా మానుకోవాలన్నారు.

# హౌస్ అరెస్టులు రాజ్యాంగ వ్యతిరేక చర్య

## మతవిశ్వాసాలను అవమానిస్తున్నారు: యనమల

**అమరావతి, సెప్టెంబర్ 19, ప్రభాతవార్త ప్రతినిధి:** రాష్ట్ర వ్యాప్తంగా టిడిపి నేతల హౌస్ అరెస్టులు రాజ్యాంగ వ్యతిరేక చర్య అని, మత విశ్వాసాలను అవమానించే చర్యఅని టిడిపి పొలిట్ బ్యూరో సభ్యుడు, శాసన మండలి ప్రతిపక్షనేత యనమల రామకృష్ణుడు పేర్కొన్నారు. సోమవారం ఇక్కడి పార్టీ జాతీయ కార్యాలయంలో ఆయన మీడియాతోమాట్లాడారు. తమ పార్టీ అధినేత చంద్రబాబు నిర్దోషిగా బయటకు రావాలని దేవాలయాలు, మసీదులు, చర్చిల్లో ప్రార్థించేందుకు వెళ్తున్న తెదేపా నేతలను అడ్డుకోవటం జగన్‌రెడినడ దుర్మార్గపుపాలనకు నిదర్శనమని అన్నారు. సైకోరెడినడ పాలనలో దేవుడిని దర్శించుకునే స్వేచ్ఛ కూడ ప్రజలకు లేదా? అని మండిపడ్డారు.. ప్రజల మనిషి చంద్రబాబుపై జగన్‌రెడ్డి కక్షకట్టారని, అక్రమ కేసులు బనాయించి జైలుపాలుచేశా రన్నారు. శాంతియుతంగా కార్యక్ర మాలు నిర్వహించే హక్కు కూడ ప్రజలకు లేదంటే రాష్ట్రంలో ప్రజాస్వామ్యం ఎక్కడున్నట్టు అని ప్రశ్నించారు.. విజయవాడ, గుంటూరు,ఉభయగోదావరి, శ్రీకాకుళం, చితూనతరు, అనంతపురం జిల్లాల్లో తెదేపా నేతలను పోలీసులు గృహనిర్బంధం చేయటం దుర్మార్గమని, ఇది పౌరుల ప్రాథమిక హక్కులను భంగం కల్గించటమే అవుతుందన్నారు.. పోలీసులు ఏకపక్షంగా వ్యవహరించటం దేనికి సంకేతం అని ప్రశ్నించారు..అధికార పార్టీకి ఒక రూలు ప్రతిపక్షాలకు మరో రూలా? అని ప్రశ్నించారు. రాష్ట్రమంతా పోలీసు చట్టం ఉంటే సిఎం తిరుపతిలో సభఎలా పెట్టారో పోలీసులు సమాధానం చెప్పా లని అన్నారు.టిడిపినేతలు ఎక్కడైనావిధ్వంసాలకు, చట్టవ్యతిరేక కార్యకలాపాలకు పాల్పడ్డారాఅని ప్రశ్నించారు. పోలీసులు కూడ చట్టాలను అతిక్రమించి వ్యవహ రిస్తున్నారన్నారు. హద్దులు దాటి అణచివేతకు గురిచేస్తున్నారని ధ్వజమెత్తారు.

# గవర్నర్ జస్టిస్ అబ్దుల్ నజీర్‌కు అస్వస్థత,శస్త్రచికిత్స

## గవర్నర్ ఆరోగ్యంపై ఆరా తీసిన సిఎం జగన్, పరామర్శ

## శస్త్రచికిత్స అనంతరం నిలకడగా ఆరోగ్యం

**విజయవాడ,సెప్టెంబరు19,ప్రభాతవార్తప్రతినిధి:** ఏపీ గవర్నర్ జస్టిస్ అబ్దుల్ నజీర్ ఆరోగ్యపరిస్థితి కుదటపడుతుంది.ఆయనను విజయవాడ నగర శివారుల్లోని మణిపాల్ ఆస్పత్రి నుంచి డిశార్జ్ చేసే దిశలో వైద్యాధికారులు ఆలోచన చేస్తున్నారు.మంగళవారం ఆయన ఆరోగ్యపరిస్థితిపై సీఎం జగన్ ఆరా తీసారు.వైద్యాధి కారులు ఆయనకు రోబిటిక్ అసిస్టెడ్ అపెండోసిటోమీని నిర్వహిం చామని సీఎం జగన్‌కు వివరించారు.ఈ శస్త్ర చికిత్స విజయవం తమైందని, క్రమంగా కొలుకుంటున్నారని ,ఆరోగ్యం నిలకడగా ఉన్నట్లు స్పష్టం చేసారు.ఇక సోమవారం ఏపీ గవర్నర్ జస్టిస్ అబ్దుల్ నజీర్ ఉదర భాగంలో తీవ్ర నొప్పితో ఇబ్బంది పడ్డారు. వైద్యులు నివాసగృహం రాజ్‌భవన్‌కు స్వయంగా వచ్చి వైద్యఎ రీక్షలు నిర్వహించారు.ఆయనను ఆస్పత్రిలో చేరాలని సూచించి మణిపాల్ ఆస్పత్రికి తరలించారు.అక్కడ ఆయన అపెండిసైటిస్ బాధపడుతున్నట్లు గుర్తించారు.వెంటనే రోబిటిక్ అసిస్టెడ్ అపెండోసి టోమీని నిర్వహించారు. ప్రస్తు తం ఆయన ఆరోగ్యం నిలక డగా ఉన్నారు. ఆయన ఆరోగ్య పరిస్థి తిపై ఎప్పటికప్పుడు మణిపాల్ ఆస్పత్రి హెల్త్ బులిటిన్‌లు విడుదల చేస్తోంది. ఆయనను ఈ సాయంత్రంగాని,బుధవారం గాని ఆస్పత్రి నుంచి డిశ్చార్జి చేసే అవకాశాలు ఉన్నట్లు సమాచారం. రాజ్‌భవన్‌లో శస్త్రచికిత్స అనంతర వైద్యసేవలను అందిస్తారు. ఇందుకు ప్రత్యేక వైద్యనిపుణులను ఏర్పాటు చేస్తారు.ఇక కర్నూలు,నంద్యాల తదితర ప్రాంతాల్లో పలు అభివృద్ధి కార్యక్రమాల్లో పాల్గొని నేటి మధ్యాహ్నం తరువాత తిరిగి వచ్చిన సీఎం జగన్‌నేరుగా మణిపాల్ ఆస్పత్రికి వెళ్ళి,అక్కడ చికిత్స పొందుతున్న గవర్నర్ జస్టిస్ అబ్దుల్ నజీర్‌ను పరామర్శిం చారు.ఆయన ఆరోగ్యపరి స్థితిని వైద్యులను అడిగితెలుసుకున్నారు. ఆయనకు మెరుగైన చికిత్సను అందించాలని కోరారు.

# ప్రజల సంక్షేమం కోసం ప్రభుత్వం ఎన్నో పథకాలు

## తిరుమలేశుని సేవలో ముఖ్యమంత్రి జగన్

శ్రీవారి ఆలయంలో ధ్వజస్తంభానికి నమస్కరిస్తున్న సిఎం జగన్

**తిరుమల, సెప్టెంబర్ 19 ప్రభాతవార్తప్రతినిధి:** నాలుగేళ్ళలో రాష్ట్రం ఎంతో అభివృద్ధి జరిగిందని, ప్రజల సంక్షేమం కోసం ఈ ప్రభుత్వం ఎన్నో పథకాలు అమలుచేసిందని రాష్ట్ర ముఖ్యమంత్రి వైఎస్ జగన్మోహన్‌రెడ్డి తెలిపారు. రాష్ట్రం సుభిక్షంగా వుండాలని దేవుడ్ని వేడుకున్నారు. తిరుమల శ్రీవేంకటేశ్వరస్వామికి మొదలైన సాలకట్ల వార్షిక బ్రహ్మోత్సవాలలో రెండవరోజు మంగళవారం ఉదయం ముఖ్యమంత్రి వైఎస్ జగన్మోహన్‌రెడ్డి ఆలయ మహ ద్వారం వద్దకు చేరుకున్నారు. ఇక్కడ ఆయనకు టిటిడి ఛైర్మన్ భూమన కరుణాకర్‌రెడ్డి, ఇఒ ఏవి ధర్మారెడ్డి,ఆలయ అర్చకులు వేదమంత్రాలు, మంగళవాయిద్యాలతో ఇస్రికఫాల్‌తో స్వాగతం పలికారు. ఆలయంలోనికి చేరుకున్న ముఖ్యమంత్రి తొలుత ధ్వజ స్తంభానికి మొక్కారు. అనంతరం ఆనందనిలయంలోనికి చేరుకుని ఏడుకొండల వేంకటేశ్వరస్వామిని దర్శించుకుని ఆశీస్సులందు కున్నారు. రంగనాయకుల మండపంలో వేదపండితులు వేదాశీర్వ చనం చేశారు. టిటిడి ఛైర్మన్ భూమన కరుణాకర్‌రెడ్డి, ఇఒ ఏవి ధర్మారెడ్డి శ్రీవారి తీర్థప్రసాదాలు అందజేశారు. స్వామివారి శేష వస్త్రం బహుకరించారు. ఈ కార్యక్రమంలో రాష్ట్ర మంత్రులు నారా యణస్వామి, పెద్దిరెడ్డి రామచంద్రారెడ్డి, ఆర్‌కె రోజా, ఎమ్మెల్యేలు కిలివేటి సంజీవయ్య, బియ్యపు మధుసూదనరెడ్డి, టిటిడి జెఇఒ వీరబ్రహ్మం, సివిఎస్ఒ నరసింహకిశోర్ పాల్గొన్నారు.

**భక్తితో స్వామికి పట్టువస్త్రాలు:** తొమ్మిదిరోజుల పాటు జరిగే సాలకట్ల వార్షిక బ్రహ్మోత్సవాలు ప్రారంభంరోజు సోమవారం రాత్రి ముఖ్యమంత్రి హోదాలో ఐదవసారి వెంకన్నకు పట్టు వస్త్రాలు భక్తితో సమర్పించారు. అంతకుముందు ఆయన బేడి ఆంజనేయస్వామి ఆలయం వద్దకుచేరుకుని తలపై పట్టువస్త్రాలు పెట్టుకుని ఆలయంలోనికి తీసుకెళ్ళారు.22వతేదీ జరిగే గరు డసేవరోజు మలయప్పస్వామికి ఈ పట్టువస్త్రాలు ధరింపజేస్తారు. శ్రీవేంకటేశ్వరస్వామివారికి వరుసగా ఐదవసారి పట్టువస్త్రాలు సమ ర్పించడం అదృష్టంగా సిఎం విశ్వాసం వ్యక్తం చేశారు. పట్టు వస్త్రాలు సమర్పణలో సిఎంతో బాటు రాష్ట్ర ఉపముఖ్యమంత్రి, మంత్రులు, ఎమ్మెల్యేలు ,పోలీసుడిఐజి రాజశేఖరబాబు, తిరుపతి జిల్లా కలెక్టర్ వెంకటరమణారెడ్డి, జిల్లా ఎస్పి పరమేశ్వరరెడ్డి తది తరులు ఉన్నారు.సాంప్రదాయదుస్తులు ధరించి ఆద్యంతం ముఖ్య మంత్రి స్వామివారి ఆలయంలో భక్తిభావంతో గడిపారు.

# ఆచారాలు, సంప్రదాయాలను అపహాస్యం చేస్తున్న సిఎం

## మహాద్వార దర్శన నిబంధనలకు తిలోదకాలు

## టిటిడి జెఇఒ భక్తులకు వివరణ ఇవ్వాల్సిందే

## మీడియా సమావేశంలో టిడిపి నేతలు అశోక్‌బాబు, బుచ్చిరామ్ ప్రసాద్ నిలదీత

**అమరావతి, సెప్టెంబర్ 19, ప్రభాతవార్త ప్రతినిధి:** సిఎం స్థానంలో ఉండి చేయకూడని పనులు చేయటం, అనాదిగా వస్తున్న ఆచారాలు, సాంప్రదాయాలను అపహాస్యం చేయటం జగన్‌రెడ్డికే చెల్లిందని టిడిపి ఎమ్మెల్సీ పరుచూరి అశోక్‌బాబు ధ్వజమెత్తారు.. తిరుమల బ్రహ్మోత్సవాలు ఎపుడు జరిగినా ఆయన సంప్రదాయాలకు అనుగుణంగా నడుచుకోలేదని, సతీసమేతంగా స్వామివారికి ఏనాడూ పట్టు వస్త్రాలు సమర్పించలేదని,క్రైస్తవ మతాన్ని అనుసరించే కుటుంబంలో ఒకరైన జగన్‌రెడ్డికేవలం ఓట్ల కోసమే గతంలో తాను హిందువునని నమ్మించే యత్నంచేశారని అన్నారు. సోమవారం ఇక్కడి పార్టీ జాతీయ కార్యాలయంలో ఆయన మీడియాతో మాట్లాడారు. తిరుమల ఆలయంలో సిఎం తనతోపాటు మహాద్వార దర్శనానికి ఎవరినీ తీసుకెళ్ళాలనే నిబం ధనను కూడ సిఎం విస్మరించారన్నారు. సిఎంతోపాటు అధికార పార్టీ ఎమ్మెల్యే కొడాలి నాని మహాద్వారం నుంచి స్వామివారి దర్శనానికి వెళ్లటం, దాన్ని టిటిడి అధికారులు నిరోధించకపోవటం ముమ్మాటికీ శాస్త్ర నిబంధనలకు విరుద్ధమే అవుతుందన్నారు. మహాద్వారం నుంచి స్వామివారం దర్శనానికి వెళ్లిన కొడాలి నానిని చూశాక, మంత్రులు అధికార పార్టీ ఎమ్మెల్యేలు కిందిస్థాయి నేతలు భవిష్యత్‌లో అదే పద్ధతి అనుసరించరని టిటిడి చెప్పగలదా అని ప్రశ్నించారు.. సిఎం బాటలోనే కొడాలి నాని టిటిడి సాంప్రదా యాలను తుంగలో తొకనకటాన్ని ఎవరూ హర్షించరని అని అన్నారు. అధికార పార్టీ ఎమ్మెల్యే అయినంత మాత్రాన సెక్యూరిటీ అధికారి కొడాలి నానిని మహాద్వార దర్శనానికి ఎలా అమనుతిస్తారో టిటిడిఅధికారులు సమాధానం చెప్పాలన్నారు. జరిగిన ఘటనలపై టిటిడి, ప్రభుత్వం, దేవాదాయ శాఖ మంత్రి స్పందించాల్సిందే అని అన్నారు.

**అక్షితలను చేతులతో దులిపేసి నేలపాలు చేసిన సిఎంను ఏమనాలి?: బుచ్చిరామ్‌ప్రసాద్:** సిఎం అయ్యాక దాదాపు 13 సార్లు వెంకటేశ్వరుని దర్శనానికి వెళ్లిన జగన్‌రెడ్డి ఏనాడూ సతీసమేంగా వెళ్లలేదన్నారు. దానివెనుకనున్న కారణం ఏంటోఆయనే చెప్పాలని టిటిడి రాష్ట్ర కార్యనిర్వాహక కార్యదర్శి బుచ్చిరామ్ ప్రసాద్ అన్నారు. జగన్‌రెడ్డికి హిందూమతంపై, టిటిడిపై ఏమాత్రం నమ్మకం, విశ్వాసం లేవని అనటానికి ఆయన చర్యలే నిదర్శనమని అన్నారు. తాజాగా జగన్ స్వామి దర్శనానికి వెళ్లిన సమయంలోస్వామి సన్నిధానంలో ఏ హిందువూ ప్రవర్తించనంత విధంగా వ్యవహరించారని దుయ్యబట్టారు. స్వామి దర్శన సమయంలోఅర్చకులుభక్తులను ఆశీర్వదిస్తూ తలపై వేసేఅక్షితలు పరమ పవిత్రమని, అక్షింతలు అంటే క్షతము లేనవని అర్థమన్నారు. ఎంతో పవిత్రంగా భావించే అక్షింతలను తన తలపై నుంచి జగన్‌రెడ్డి స్వామివారి సన్నిధానంలోనే చేతులతోదులుపుకోవటం వాటిని నేలపాలు చేయటాన్ని ఏమనాలి అని అన్నారు. జగన్ చేసింది తప్పుకాదు మహాపరాధం,క్షమించ రాని అతిపెద్ద తప్పిందం అని అన్నారు. హిందూమతంపై , ఆచా రాలు, సంప్రదాయాలపై తనలో నమ్మకం లేనపుడు జగన్‌రెడ్డి ఎందుకు తిరుమల వెళ్తున్నారని ప్రశ్నించారు. తిరుమల క్షేత్ర పవి త్రత, టిటిడి పనితీరుపై తాము ఎన్నిసార్లు ప్రభుత్వంతో మొరపెట్టుకున్నా జగన్‌రెడ్డిలో చలనం ఉండటం లేదని అన్నారు.

# చిన్నశేషునిపై శ్రీనివాసుడు చిద్విలాసం

**తిరుమల,సెప్టెంబర్19 ప్రభాతవార్తప్రతినిధి:**ద్వాపరయుగంలో శ్రీకృష్ణుడుగా కలియుగంలో వేంకటేశ్వర స్వామిగా ఆవిర్భవించి ఏటా తొమ్మిదిరోజులు సాలకట్ల బ్రహ్మోత్స వాలు జరిపించుకోవడం పరిపాటిగా వస్తోంది. తిరుమలలో కన్నులపండువగా ఆరంభమైన శ్రీనివాసుడి వార్షిక బ్రహ్మోత్సవాల్లో రెండవరోజు మంగళవారం ఉదయంమలయప్పస్వామి ద్వారక కృష్ణుడు అలంకారంలో భక్తుల నుంచి కర్పూర హారతు లందుకున్నాడు. కుడిచేతిలో పిల్లనగ్రోవి,తలపై నెమలిఫించం ధరించి భక్తులకు దర్శనమిచ్చాడు. ఉదయం 8గంటలకు వాహన మండపంవద్ద ఐదుతలల చిన్నశేషవాహనంపై వేంచేపుచేసిన మలయప్ప మాధవీధుల్లో ఊరేగుతూ భక్తులను కటాక్షించాడు.వాహనం ముందు గజరాజులు, అశ్వాలు ఠీవిగా నడుస్తుండగా భక్తజన కళా బృందాలు చెక్కభజనలు, కోలాటాలతో స్వామివారిని కీర్తించారు. శేషవాహ నాన్ని దర్శిస్తే దుష్టశక్తుల వల్ల కలిగే దుష్ఫలితాలు తొలగి భక్తుల కు కుండలినీయోగ సిద్ధించి సుఖశాం తులతో ఆనందజీవులవుతారని విశ్వాసం. ఈవాహనసేవలో టిటిడి ఛైర్మన్ భూమన కరుణా కర్‌రెడ్డి దంపతులు, ఇఒ ఏవి ధర్మారెడ్డి దంపతులు, జెఇఒ సదాభార్గవి,వీరబ్రహ్మం, ఆలయ డిప్యూటీ ఇఒ లోకనాథం, ఆలయ ప్రధాన అర్చకులువేణుగోపాలదీక్షితులు,సివిఎస్ఒ నరసింహకిశోర్ పాల్గొన్నారు.

# మలయప్పఉత్సవర్లకు చందనం,పిస్తా మాలలతో తొలి స్నపనం

**తిరుమల, సెప్టెంబర్ 19 ప్రభాతవార్తప్రతినిధి:** ఏడుకొండల వేంకటేశ్వరునికి మొదలైన వార్షిక బ్రహ్మో త్సవాల్లో రెండవరోజు మంగళవారం మధ్యాహ్నం రంగనాయకుల మండపంలో ఆలయ అర్చకులు తొలి స్నపన తిరుమంజనం జరిపించారు. వేదమంత్రాల నడుమ...పాలు,పెరుగు, తేనె, చందనం, పసుపు, కొబ్బరిజలంతో కలగలిపిన సుగంధద్రవ్యాలతో స్నపనం నిర్వహించారు. ఈ ఏడాది బ్రహ్మో త్సవాల ఆరంభంలోనే తోలుత స్వామివారిని స్పృశించే అవకాశం చందనం, పిస్తా,ఏలకుల మాలలకు దక్కింది. ఏలకులు, వట్టివేరు ,పసుపుకొమ్ములు, రోజ్‌పెటల్స్, తులసిదండలు స్వామిఅమ్మవార్లకు అలంకరించారు. రంగురంగుల ఆర్కిడ్ పూలు, తామరపూలతో వేదికను సుందరంగా తీర్చిదిద్దారు. టిటిడి వేదపారాయణదారులు పారాయణం చేస్తుండగా ఆలయ అర్చకులు స్నపనతిరుమంజనం జరిపించారు. ఈ కార్యక్రమంలో పెద్దజీయర్‌స్వామి,చిన్నజీయర్‌స్వామి, టిటిడి ఇఒ ఏవి ధర్మారెడ్డి దంపతులు, జెఇఒ సదాభార్గవి, ఆలయ డిప్యూటీ ఇఒ లోకనాథం, ఆలయ ప్రధాన అర్చకులు వేణు గోపాలదీక్షితులు పాల్గొన్నారు.

# సీమ రైల్వే ఆసుపత్రుల అభివృద్ధికి రూ.5.84 కోట్లు

**గుంతకల్లు రైల్వే, సెప్టెంబర్ 19 ప్రభాతవార్త:** ఆంధ్రప్రదేశ్‌లోని రాయలసీమ జిల్లాలతోపాటు కర్ణాటక, తెలంగాణ, తమిళనాడు రాష్ట్రాల పరిధిలో రైల్వే సిబ్బందికి, వారి కుటుంబాలకు వైద్య సేవలు అందిస్తున్న, దక్షిణ మధ్య రైల్వే గుంతకల్లు డివిజన్ ఆసుపత్రితోపాటు డివిజన్ పరిధిలోని ధర్మవరం రైల్వే ఆసుపత్రులలో మెరుగైన వైద్యసేవలు, పనుల నిమిత్తం రైల్వే శాఖ తాజాగా రూ.5 కోట్ల 84 లక్షల, 13 వేలను మంజూరు చేసింది. గుంతకల్లు డివిజన్‌లో రైల్వే ఆసుపత్రి లో ఒపిడి బ్లాక్ ప్రక్కన ప్రత్యేక డిస్పెన్సరిని నిర్మించేందుకు రూ.84 లక్షల 73 వేలమ మంజూరు చేసింది.


**నేషనల్ ఫర్టిలైజర్స్ లిమిటెడ్**
(భారత ప్రభుత్వ రంగ సంస్థ)
ఎన్ ఎఫ్ ఎల్ NFL
జోనల్ ఆఫీస్ : # 3-6-666 బర్కాలె ఛాంబర్స్, స్ట్రీట్ నం. 10, హిమాయత్‌నగర్, హైదరాబాద్-500029, తెలంగాణ రాష్ట్రం.
Web:www.nationalfertilizers.com ఫోన్: 040-29701389.

**ఆంధ్రప్రదేశ్‌లో టోకు/చిల్లర విక్రయ వ్యాపారుల నియామకం**

ఆంధ్రప్రదేశ్ రాష్ట్రంలో వివిధ ప్రదేశాలలో తమ ఉత్పత్తులైన యూరియా, DAP, MOP, కాంప్లెక్స్ ఎరువులు, కంపోస్ట్, విత్తనాలు, మరియు కీటక నాశకాలు/క్రిమి సంహారక మందులు వగైరాల విక్రయం నిమిత్తం టోకు/చిల్లర విక్రయ వ్యాపారుల నియామకానికి NFL దరఖాస్తు ఫారం ఆహ్వానిస్తోంది. డీలర్ల ఖాళీల వివరాలు, ఏరియా కార్యాలయం మరియు సంప్రదించవలసిన సంబంధిత వ్యక్తుల వివరాలు NFL వెబ్‌సైట్‌లో పేర్కొనబడినవి.
హైదరాబాద్ జోనల్ కార్యాలయం వద్ద పూర్తిగా నింపిన డీలర్ దరఖాస్తు ఫారాలను అంగీకరించడానికి చివరి తేదీ: 18.10.2023 సా.5.00గం. వరకు.
సవరణ (ఏవైనా) NFL వెబ్‌సైట్ పైన మాత్రమే జారీ చేయబడును. NFL కు ఏ దరఖాస్తునయినా అంగీకారం/తిరస్కారం లేదా అన్ని దరఖాస్తు ఫారాలకు సంబంధించి అన్ని హక్కులు రిజర్వ్ అయివున్నవి.
జోనల్ మేనేజర్



**CSB Bank** Trusted Heritage Smart Future

**PUBLIC NOTICE ON AUCTION OF PLEDGED GOLD ORNAMENTS**

The borrower/s in specific and interested bidders, in general, are hereby informed that on account of non-repayment of the Bank's dues by the borrowers as under despite the payment notice and recall/auction notice issued by the Bank, the gold ornaments pledged with the bank as security by the respective borrowers for the loans availed by them will be sold in public auction on "as is where is" and "non-recourse" basis through e-auction portal https://gold.samil.in on 26th September 2023 at 10.30 AM. The auction may be adjourned to any other later date at the discretion of the bank upon publication of the same in the Bank's notice board. The borrowers are hereby further informed that the gold ornaments will be disposed of by private sale if the public auction is not successful and if there is a further balance to be recovered thereafter, legal action will be initiated against the borrower/s for recovery of the balance amounts due to the bank.

| S.No. | Branch Name | Account Name | Client ID | No of Acc. | Bal Outstanding as on 17-09-2023 | Weight (grams) |
|---|---|---|---|---|---|---|
| 1 | VISAKHAPATNAM | BEESETTY GOPI KRISHNA | 3018384 | 9 | 382071.81 | 112.5 |
| 2 | VISAKHAPATNAM | CHIRLA VENKATA REDDY | 3629523 | 1 | 150991.95 | 34.6 |
| 3 | VISAKHAPATNAM | GADILI PRASAD | 7635724 | 3 | 1074351.33 | 237.5 |
| 4 | VISAKHAPATNAM | GOLAGANI PAVANI | 7645946 | 3 | 643347.77 | 142 |
| 5 | VISAKHAPATNAM | KADAMATI KRISHNARAO | 7639631 | 1 | 199546.75 | 45 |
| 6 | VISAKHAPATNAM | SETTI SANDHYA RANI | 7617487 | 3 | 153359.37 | 34.55 |
| 7 | VISAKHAPATNAM | SK MUNVAR | 7638960 | 1 | 510209.39 | 115 |
| 8 | NARSIPATNAM | BAGGU NIHARIKA | 7374144 | 1 | 220149.27 | 49.7 |
| 9 | NARSIPATNAM | OGIRALA SRINU | 4569616 | 1 | 55149.72 | 12.5 |
| 10 | ANAKAPALLE | ADARI ANAD GANESH NAGA RAMA SWAMI | 7418495 | 1 | 33074.23 | 7.2 |
| 11 | ANAKAPALLE | CHITRADA VENKATA LAKSHMI | 7645888 | 1 | 43699.21 | 9.6 |
| 12 | ANAKAPALLE | DADI BHASKAR | 7648815 | 1 | 23284.64 | 5.2 |
| 13 | GAJUWAKA | BALAGA GANESH | 7644744 | 2 | 342443.58 | 77.5 |
| 14 | GAJUWAKA | DEVARA SRINIVASARAO SRINU | 7496657 | 1 | 22327.69 | 5.1 |
| 15 | GAJUWAKA | JAGARAPU SRINU | 7646192 | 1 | 238080.43 | 53.7 |
| 16 | GAJUWAKA | RAYI LAKSHMI | 7586924 | 1 | 190134.77 | 41.9 |
| 17 | CHODAVARAM | YEDUVAKA HARI KRISHNA | 4516608 | 3 | 263942.57 | 62.35 |
| 18 | SABBAVARAM | RAVADA VIDHYA SAGAR | 4495595 | 1 | 135668.35 | 30.4 |
| 19 | SABBAVARAM | VALLI SRINIVASARAO | 4474095 | 1 | 41164.4 | 9.1 |
| 20 | DUPPITURU | SURISETTY SAI SUNANDA | 7576444 | 1 | 484522.89 | 108.95 |

For more details/account wise information borrowers/interested bidders may contact respective branches and for participating in the auction, please visit/login to the e-auction po rtal https://gold.samil.in

Authorised Officer
CSB Bank

VISHAKHAPATNAM | 20 September2023



...continued from previous page.

**CORRIGENDUM – NOTICE TO INVESTORS**

This Corrigendum ("**Corrigendum**") is with reference to the RHP read with the advertisements of the Price Band dated September 14, 2023 (the "Advertisements") in relation to the Offer. In this regard, the following statement disclosed in the section "Offer Structure" in relation to Maximum Bid by Non Institutional Bidders on page 353 of the RHP, shall stand amended as follows:

Such number of Equity Shares in multiples of [●] Equity Shares not exceeding the size of the Offer, excluding QIBs, subject to applicable limits .

The above notice shall be read in conjunction with the RHP, Advertisements including any statutory advertisements, the Bid cum Application Forms and the Abridged Prospectus and the above disclosure in relation to the Bids by Non Institutional Bidders will be included in the Prospectus to be filed by our Company with the RoC, SEBI and the Stock Exchanges, including in the section entitled "Offer Structure" on page 353 of the RHP. All capitalised terms used and not defined herein shall unless the context otherwise requires, have the same meanings as ascribed in the RHP.

| BOOK RUNNING LEAD MANAGERS TO THE OFFER | | REGISTRAR TO THE OFFER | COMPANY SECRETARY AND COMPLIANCE OFFICER |
|---|---|---|---|
| BajajCapital<br>**Bajaj Capital Limited**<br>Mezzanine Floor, Bajaj House, 97, Nehru Place, New Delhi -110019, India<br>**Tel:** +91 11 4169 3000<br>**E-mail:** info@bajajcapital.com;<br>**Website:** www.bajajcapital.com<br>**Investor grievance e-mail:** info@bajajcapital.com<br>**Contact person**: P. Balraj<br>**SEBI Registration No:** INM000010544 | ElaraCapital<br>**Elara Capital (India) Private Limited**<br>One International Centre, Tower 3, 21st Floor, Senapati Bapat Marg, Elphinstone Road (West) Mumbai 400 013<br>**Tel:** +91 (22) 6164 8599; **Email:** vaibhav.ipo@elaracapital.com<br>**Investor Grievance Email:** mb.investorgrievances@elaracapital.com<br>**Website:** www.elaracapital.com<br>**Contact Person:** Astha Daga<br>**SEBI Registration No.:** INM000011104 | Bigshare Services Pvt. Ltd.<br>**Bigshare Services Private Limited**<br>Office No S6-2, 6th Floor, Pinnacle Business Park, Next to Ahura Centre, Mahakali Caves Road, Andheri (East) Mumbai – 400093, India<br>**Tel:** +91 22 6263 8200; **Facsimile:** +91 22 6263 8280<br>**Email:** ipo@bigshareonline.com; **Website:** www.bigshareonline.com<br>**Investor grievance email:** investor@bigshareonline.com<br>**Contact Person:** Jibu John<br>**SEBI Registration Number:** INR000001385 | **Bandari Shiva Krishna**<br>D.No.47-10-19, 2nd Lane, Dwarakanagar, Visakhapatnam, Andhra Pradesh– 530 016, India;<br>**Tel**: + (91) 089 1663 7777<br>**E-mail:** cs@vaibhavjewellers.com<br>**Investor Grievance E-mail:** investor@vaibhavjewellers.com<br>**Website:** www.vaibhavjewellers.com<br>Investors may contact the Company Secretary and Compliance Officer or the Registrar to the Offer in case of any pre-Offer or post-Offer related grievances including non-receipt of letters of Allotment, non-credit of Allotted Equity Shares in the respective beneficiary account, non-receipt of refund orders or non-receipt of funds by electronic mode, etc. For all Offer related queries and for redressal of complaints, investors may also write to the BRLMs. |

**AVAILABILITY OF RHP:** Investors are advised to refer to the RHP and the "*Risk Factors*" beginning on page 30 of the RHP before applying in the Offer. A copy of the RHP will be made available on the website of the SEBI at www.sebi.gov.in, on the websites of the BRLMs, Bajaj Capital Limited at www.bajajcapital.com and Elara Capital (India) Private Limited at www.elaracapital.com and on the websites of the Stock Exchanges, for BSE at www.bseindia.com, for NSE at www.nseindia.com and on the website of the Company at www.vaibhavjewellers.com.

**AVAILABILITY OF BID CUM APPLICATION FORM:** Bid cum Application Form can be obtained from the Registered Office of Company, **MANOJ VAIBHAV GEMS 'N' JEWELLERS LIMITED:** Telephone: + (91) 89 1663 7777**; BRLMs: Bajaj Capital Limited:** Telephone: +91 11 4169 3000 and **Elara Capital (India) Private Limited:** Telephone: +91 (22) 6164 8599; **SYNDIC