

FORMB
PUBLICANNOUNCEMENT
(Regulation 12 of the Insolvency and Bankruptcy Board of India (Liquidation
Process) Regulations, 2016)

FOR THE ATTENTION OF THE STAKEHOLDERS OF [Pilot Mines & Minerals Private
Limited]

Sl.No.	PARTICULARS	DETAILS
1.	Name of corporate debtor	Pilot Mines & Minerals Private Limited
2.	Date of incorporation of corporate debtor	May 20, 2010
3.	Authority under which corporate debtor is incorporated/ registered	Registrar of Companies, NCT of Delhi, New Delhi
4.	Corporate Identity No. / Limited Liability Identification No. of corporate debtor	U14200DL2010PTC202994
5.	Address of the registered office and principal office (if any) of corporate debtor	Registered Office: 13, Mini Market E-Block, East of Kailash, South Delhi, New Delhi, Delhi, India, 110065 Corporate office: 6 Kalandi Building, 82 Lajpatrai Road, Opp HDFC Bank, Vile Parle West, Mumbai, Maharashtra, India, 400056
6.	Date of closure of Insolvency Resolution Process	October 17, 2023
7.	Liquidation commencement date of corporate debtor	October 17, 2023 (NCLT order dated 17.10.2023 was received by Liquidator vide email dated 10.11.2023 from the Resolution Professional).
8.	Name and registration number of the insolvency professional acting as liquidator	Manindra Kumar Tiwari IBBI/PA-001/IP-P-02612/2021-2022/14015
9.	Address and e-mail of the liquidator, as registered with the Board	Address : 573, DDA SFS Flats, Pocket-1, Sector-22, Dwarka, South West, NCT of Delhi, 110075 Email address: ip.camkt@gmail.com
10.	Address and e-mail to be used for correspondence with the liquidator	Address : 573, DDA SFS Flats, Pocket-1, Sector-22, Dwarka, South West, NCT of Delhi, 110075 Email address: liquidation.pilotmines@gmail.com
11.	Last date for submission of claims	December 10, 2023

Notice is hereby given that the National Company Law Tribunal, Special Bench, New Delhi has ordered the commencement of liquidation of the **Pilot Mines & Minerals Private Limited** from **October 17, 2023**.

The stake holders of **Pilot Mines & Minerals Private Limited** are hereby called upon to submit their claims with proof on or before **December 10, 2023** to the liquidator at the address mentioned against item No. 10.

The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with the proof in person, by post or by electronic means. Relevant Forms are available at: <https://ibbi.gov.in/home/downloads>.

Submission of false or misleading proof of claims shall attract penalties.

Date - 10th November, 2023

Place- New Delhi



Manindra Kumar Tiwari

Liquidator- Pilot Mines & Minerals Private Limited

IBBI/PA-001/IP-P-02612/2021-2022/14015

Eicher valuations ride on launches, export gains

Company revs up margin expansion amid a dip in sales mix

By PRAKASH SINGH
Mumbai, 13 November

The operational performance of Eicher Motors in the July-September quarter (second quarter, or Q2) surpassed Street expectations, leading to a 2.2 per cent gain in the stock's price on Monday. As the market leader in the premium two-wheeler category, the company exhibited margin expansion despite a decline in the sales mix.

Most brokers have revised their margin and earnings estimates for the company, increasing them by up to 6 per cent for 2023-24 (FY24) to 25 (FY25) to account for the Q2 performance and higher other income.

Benefiting from a 10 per cent increase in volumes and a 5 per cent rise in realisations, standalone revenues grew by 16 per cent, while consolidated revenues were up 17 per cent over the year-ago quarter.

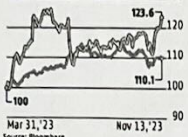
In VE Commercial Vehicles, a Volvo Group and Eicher Motors joint venture (JV), volumes rose by 11 per cent and realisations increased by 10 per cent, resulting in a 22 per cent sales increase for the JV.

While revenues exceeded expectations, the standalone margin performance. Gross margins expanded by 190 basis points (bps) sequentially and 360 bps year-on-year to 46 per cent, driven by lower raw



CRUISE CONTROL

— Eicher Motors — Sensex



material costs contributing 100 bps to the increase, with the rest attributed to improved mix and inventory gains.

Despite higher employee costs and other expenses, operating profit margins expanded by 310 bps to 26.4 per cent.

On the demand front, the company indicated a growth of 13-14 per cent during the festival period, spread equally across

regions. Both the recently launched Classic 350 and the Hunter 350 (launched a year ago) saw strong growth, with the former growing at a faster pace.

The company expects to maintain growth momentum, supporting its market share in the 125cc-plus segment, which stood at 32 per cent in the first half of FY24.

New product launches, such as the Himalaya 450 expected soon, could further boost volumes.

Prabhu Lalladhar believes that the recent increase in the competitive landscape has dampened Eicher's near-to-medium term growth prospects and could chip away at Royal Enfield's growth volumes.

However, the brokerage, with an 'accumulative' rating, believes that volume growth from new product launches, focus on increasing export revenue mix, and a higher mix of spares and merchandise revenue should aid both revenue growth and margin expansion.

Metall Owl is forecasting volume growth of 11 per cent annually for Royal Enfield over 2023-23 through FY25. This projection is based on an improving supply side, new product launches, and the ramp-up in exports expected to drive the next phase of growth.

The brokerage believes that valuations at FY24 earnings and 21 times FY25 earnings largely reflect the expected volume recovery but not the potential risk from the recent launches of Bajaj/Tyrol and Hero-Harley-Davidson in mid-size motorcycles in India and global markets. It has thus reiterated its 'neutral' rating.

Calcutta Stock Exchange may resume ops in 2024

KRISHNA TRUST OF INDIA
Kolkata, 13 November

Boosted by positive indications from the market regulator, the Calcutta Stock Exchange (CSE) hopes on making a comeback as an independent exchange again by March-April 2024, a senior official said on Sunday.

The Securities and Exchange Board of India (SEBI) barred the CSE from trading on its platform in April 2013 due to regulatory and compliance issues.

"We will come back as the third exchange of the country soon. There is positive feedback. We have to adhere to some measures, which will be done by January," CSE chief general manager Dhiraj Chakravarti told PTI.

"We hope to resume as an independent exchange again by March-April 2024, a senior official said on Sunday. Currently, the CSE is surviving by providing its members with facilities to trade on the NSE platform."

"With the approval of SEBI and subject to the decision of the Calcutta High Court, CSE expects to resume its trading and settlement functions on its own platform in the near future with state-of-the-art technology and to also expand its portfolio to include currency and commodity trading," CSE Chairman Deepankar Bose informed shareholders.

With 1,842 listed companies and around 400 registered trading members, the CSE has always had an important role to play and maintain a net worth in tune with the regulatory requirements.

HOME LOANS

Capitalise on festival offers, but pay need to other conditions

Loan amount, tenure, and prepayment conditions must also suit you

SARAJ KUMAR SINGH

This festive season most offers on home loans fall under one of two categories: Reduction in interest rate and waiver (partial or complete) of processing fee. While offers are important, borrowers must heed the other terms and conditions the loan comes with.

BUT criteria for best offers
The best festival offers are not open to everyone. You can avail of them if you fulfil a number of terms and conditions.

Banks and housing finance companies (HFCs) often set cut-off credit scores. "SBI's special campaign rates for the festival season can only be availed by applicants having credit scores of 700 and above and by new-to-credit applicants. Similarly, HDFC Bank has set a minimum cut-off credit score of 800 for availing its home loan festival offer. Applicants not having these qualifying credit scores would be charged regular home loan rates," says Ratan Chaudhary, business head, home loans, Palisadaa.com.

Several other criteria may apply. "Many of the lowest interest offers may be for women borrowers, for those borrowing for a shorter tenure (say, 15 years), or availing a smaller amount (say, ₹30 lakh or less)," says Adhil Shetty, chief executive officer (CEO), Bankkazaar.com.

Borrowers who have found a house they like at a price they can afford should try to avail of these offers. When buying a house, people end up spending their entire savings. Any money they can save through these offers will come as a relief," says Rishi Mehta, CEO, Whatifin.

He suggests checking that what is given to you as an offer is not taken away under some other head.

ON OFFER

LOWER INTEREST RATES, PROCESSING FEE WAIVER
LENDERS AND THEIR OFFERS

BANK OF BARODA Interest rate starts at 8.4% ; Nil processing fee; special rate concession for women borrowers, salary account, business account and family account holder; concessional upfront fee.	onwards; 50% off on processing fee	CANARA BANK Interest rate starts at 8.4% ; zero processing fee
HDFC BANK Interest rate starts at 8.35%	CENTRAL BANK OF INDIA Special housing loan for women with interest rate starting at 8.5% ; no prepayment charges; zero processing charges	STATE BANK OF INDIA Interest rate starts at 8.4% ; processing fee waived
	IOBI BANK Interest rate starts at 8.45%	PNB HOUSING Interest rate starts at 8.5% onwards

Data taken from banks and HFCs' websites. Last date to avail of the festival offer may vary from bank to bank.

Complied by BankBazaar.com

Points to check
Borrowers must consider a number of other factors while choosing a lender. **Total loan costs** "Look not just at the interest rate but also the processing fee," says Shetty.
Use an EMI calculator to compare the overall cost of borrowing. "First, calculate the cost for the players with whom you maintain your deposit account, credit card accounts, or existing loan accounts. Then visit online financial marketplaces to compare the home loan rates and fees offered by other lenders."

Check the spread:
Borrowers have reduced the spread (the interest rate charged over and above the repo rate) from 300-350 basis points before the pandemic to as low as 190 basis points now. "Check whether you are getting the best offer you are eligible for."

Also, understand the clauses around it — whether the lender can change the spread at will or only under specific conditions, such as a deterioration in the borrower's credit score, says Shetty.

Loan amount eligibility Mehra emphasises going with the lender that is willing to give you the amount you require. Suppose that you require ₹1 crore. One bank is willing to offer you ₹75 lakh at 8.5 per cent and another is willing to offer you ₹85 lakh at 8.7 per cent. You have only ₹15 lakh to give as down payment. You will have no alternative but to go with the lender offering the higher amount (despite the higher rate) if you don't want to miss out on the house you are keen to buy.

Prepayment conditions: Most borrowers pay off their home loans in 8-10 years, hence the terms and conditions around prepayment are crucial.

"If the frequency allowed is low, or the minimum amount you can prepay is high, prepayment becomes more difficult," says Shetty.

Loan tenure: Mehra suggests paying heed to the tenure as it determines the EMI. A longer tenure reduces the EMI and makes the monthly burden easier to bear. A longer tenure, however, results in a higher interest cost, so a balance needs to be struck.

Form No. 8
THE DEBTS RECOVERY TRIBUNAL
8001 University Road Near Hunuman Temple Lucknow-226007
(Subject to the Debt Recovery Tribunal Order 193) of the recovery of Debts Due with Rule 12 and 13 of the Debt Recovery Tribunal (Procedure) Act 1993.
S.A.NO.54/2018 Date: 07/11/2023
RAJENDRA JARJURA & ASSOCIATES
ADVOCATES
VERSUS
OCHHAJAMAH INVESTMENT & FINANCE CO. LTD. RESPONDENT
1. MR. RAMESH CHAND GARG S/O. HRI KESHAV RAM GARG R/O 187, SECTOR-43, NOIDA-20
In the above noted application, you are required to reply in Paper Book Form in two sets, along with the documents and the affidavit personally or through your duly authorized agent or legal representative to this Tribunal, after serving copy of the same on the applicant or its counsel / legal representative, on or before the date specified in the summons, and thereafter to appear before the Tribunal on 21.11.2023 at 10:30 AM failing which the application shall be deemed to be abandoned and the respondent shall be liable to pay the costs of the proceedings. At Above
(Seal)
Debt Recovery Tribunal, Lucknow

SCOBBEE DAY GARMENTS (INDIA) LIMITED
CIN: L27000KL1947EQU0003
Regd. Office: 460/2, Anna Aikunnam Building, Kumbakonam, Anna, Emakulam, Kanni, India, 608 342
Website: www.scoobee.com, Email: info@scoobee.com, Tel: 0465 248170
Extract of UNAUDITED FINANCIAL RESULTS FOR THE QUARTER END SEPTEMBER 30, 2023 IN COMPLIANCE WITH INDAS CONSOLIDATED STANDARDS (INRS AS)

Particulars	Quarter ended 30.09.2023 (Unaudited)	Quarter ended 30.09.2022 (Unaudited)	Quarter ended 30.09.2021 (Unaudited)	Quarter ended 30.09.2020 (Unaudited)	Year ended 30.09.2023 (Unaudited)	Year ended 30.09.2022 (Unaudited)	Year ended 30.09.2021 (Unaudited)	Year ended 30.09.2020 (Unaudited)
1. Total Revenue (Revenue from operations and other revenue)	544.24	1,154.26	401.80	213.68	2,099.00	5,729.81	1,913.20	1,143.20
2. Net Profit (Profit for the period before tax (Exceptional and non-exceptional items)	146.78	124.10	100.63	31.89	289.12	783.76	124.10	100.63
3. Net Profit (Profit for the period after tax (Exceptional and non-exceptional items)	146.78	124.10	100.63	31.89	289.12	783.76	124.10	100.63
4. Total Comprehensive Income for the period (Exceptional and non-exceptional items)	146.78	124.10	100.63	31.89	289.12	783.76	124.10	100.63
5. Equity Share Capital	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00
6. Total Comprehensive Income for the period (Exceptional and non-exceptional items)	146.78	124.10	100.63	31.89	289.12	783.76	124.10	100.63
7. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
8. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
9. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
10. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
11. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
12. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
13. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
14. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
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29. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
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31. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
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35. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
36. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
37. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
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39. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
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41. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
42. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
43. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
44. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
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48. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
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50. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
51. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
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77. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
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80. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
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84. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
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87. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
88. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
89. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
90. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-	-	-	-
91. Dividend Payable (or Dividend Received) in the period	-	-	-	-	-			

नई दिल्ली | मंगलवार, 14 नवंबर 2023

Figure 2

(ISBN 1781902630, ISBN 9781781902630)
 ६०० पृष्ठों की संख्या, प्रथम प्रकाशन: सितंबर २०१६, मुद्रण: मुद्रणशाला प्रिंटिंग
 भारतीय प्रमाण, ०६ दिल्ली-११००१६
 दूरभाष: ०११-४२३३३००, ई-मेल: order@tarapublications.com, www.tarapublications.com

५. 'अभय' की प्रशंसा की जाये।

[illegible]

Due care is given to the

२००३ में तैयारी के दौरान, अमेरिकी संसद ने 'एड्स और एचआईवी' पर एक शोध कार्यक्रम शुरू किया। इस कार्यक्रम के अंतर्गत, एड्स और एचआईवी के प्रसारण के कारणों और रोकथाम के तरीकों पर शोध किया गया। इस शोध के परिणामों के आधार पर, अमेरिकी सरकार ने एड्स और एचआईवी के प्रसारण को रोकथाम के लिए एक राष्ट्रीय रोकथाम कार्यक्रम शुरू किया।

६. हाजदार होने : जिस सदसगी ५ सि

[illegible]

admin@skyline12.com 14000 1000

[illegible]

श्री ५. ३१६ श्रीवृद्धाश्रम, सन्तुष्ट, ५५

[illegible]

