

FORM A
PUBLIC ANNOUNCEMENT

(Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

FOR THE ATTENTION OF THE CREDITORS OF M/S. ER TEXTILES LIMITED

RELEVANT PARTICULARS		
1.	Name of the Corporate Debtor	ER Textiles Limited
2.	Date of incorporation of corporate debtor	13/08/1997
3.	Authority under which corporate debtor is incorporated / registered	Registrar of Companies – Kolkata
4.	Corporate Identity No./ Limited Liability Identification No. of the Corporate Debtor	U18100WB1997PLC114586
5.	Address of the registered office and principal office (if any) of corporate debtor	Registered Office: 1/433, Gariahat Road, Block- 4A(4 th Floor), Jodhpur Park, Kolkata-700068, WB, IN
6.	Insolvency commencement date in respect of corporate debtor	Date of Order: 14/01/2022 Date of Intimation to IRP: 14/01/2022
7.	Estimated date of closure of insolvency resolution process	12/07/2022 180 days starting from the date of commencement of Corporate Insolvency Resolution Process
8.	Name and registration number of the insolvency professional acting as interim resolution professional	Mr. Anup Kumar Singh IBBI/IPA-001/IP-P00153/2017-2018/10322
9.	Address and e-mail of the interim resolution professional, as registered with the Board	Address: 162/D/702 Lake Gardens, Kolkata, West Bengal ,700045 Email: anup_singh@stellarinsolvency.com
10.	Address and e-mail to be used for correspondence with the interim resolution professional	Address: Suite-1B, 1 st Floor, 22/28A, Manoharpukur Road, Deshpriya Park, Kolkata-700029 Email: ertextiles.sipl@gmail.com
11.	Last date for submission of claims	28/01/2022
12.	Classes of creditors, if any, under clause (b) of sub-section (6A) of Section 21, ascertained by the interim resolution professional	Not Applicable as per information available with IRP
13.	Names of Insolvency Professionals identified to act as authorised representative of creditors in a class (Three names for each use)	Not Applicable as per information available with IRP
14.	a) Relevant Forms and b) Details of authorized representatives are available at:	a) Web Link: https://www.ibbi.gov.in/home/downloads Address: Suite-1B, 1 st Floor, 22/28A, Manoharpukur Road, Deshpriya Park, Kolkata-700029 Email: ertextiles.sipl@gmail.com



Notice is hereby given that the National Company Law Tribunal, Kolkata Bench has ordered the commencement of corporate insolvency resolution process of **M/s. ER Textiles Limited** on **14/01/2022**.

The creditors of **M/s.ER Textiles Limited** are hereby called upon to submit their claims with proof on or before **28/01/2022** to the interim resolution professional at the address mentioned against entry No. 10.

The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with proof in person, by post or by electronic means.

A financial creditor belonging to a class, as listed against the entry No. 12, shall indicate its choice of authorised representative from among the three insolvency professionals listed against entry No. 13 to act as authorised representative of the class in Form CA - Not Applicable as per information available with IRP.

Submission of false or misleading proofs of claim shall attract penalties.

Date and Place: 17/01/2022, Kolkata



ANUP KUMAR SINGH
Interim Resolution Professional

##Note: Public announcement have been done in the following newspapers:

1. Busniess Standard- Kolkata Edition- English- Page-3
2. Aajkal – Kolkata Edition-Bengali-Page-4
3. Business Standard- Kolkata Edition-Hindi-Page-5
4. Business Standard-Bengaluru Edition-English- Page-6
5. Dinamalar Salem-Bengaluru Edition- Tamil-Page-7

सलाहकार (निधायन आर्थ) जयदीप सेन ने कहा, 'परिपक्वता तक बरकरार रखने के लिए 25 फीसदी को सोमा को खत्म करने

चौथी तिमाही में इस्पात की बिक्री बढ़ेगी

ईशिता आषाढ दत्त
कोलकाता, 16 जनवरी

इस्मत्त कंपनियां जनवरी से मार्च में तिमिलो के दीपान अथर्व विद्वा की उम्मीद कर रही हैं। उनका मानना है कि चौरथी तिमिलो के दीपान वाहक श्रेणी में सामां में सुधार देखिएगा। तीसरी तिमिलो के दीपान वाहक स्वीटरो की ग्रीम और आर्जुन फ़ी को बाधाओं के कारण विद्वा की रतार सुख रही थी।

विषयन) उचित आधार में कर के जनवरी में मार्च तिमिलो पिछले साल की तुलना तिमिलो की बेहतर दिख रही है। उन्होंने कहा, 'हम यहाँ वाहन के तिमिलो प्रतीत आया है जिसमें अच्छा मार्च को सुख तिमिलो है।

आयाच में कहें, वह वाहन श्रेणी में सुधार हुई कर रहे हैं। अन्तर में नयेर के तिमिलो कुछ नए दिखी थी लेकिन दिखने के बाद तिमिलो फ़ी यात्री मोने दोना वाहन श्रेणी में

तीसरी तिमाही के दौरान
एशियाई श्रीमंती को कमजोर भाग
का हद तक लाया जबकि भारत
संबंधी मध्यमवर्गीय के कारण
वाहन श्रीमंती को रफात को इकट्ठा
करन गया था। इसका
विनिर्माणों में अनुभवा, मौजूदा
रफातों में पाया प्रत्यक्ष के लिए
वाहन श्रीमंती में इस्तेमाल के उदाहरण
के संबंध में चौथी तिमाही
येहतर प्रदर्शित।

आसियन-मिलित निर्यात स्ट्रॉल
इंडिया (एएएमएन इंडिया) के
मुख्य निर्यातन अधिकारी रमण
पत्र में कहा कि जनवरी में मार्च
तिमाही के लिए वाहन स्ट्रॉल को
कमो संभावनाओं संकेत मिल
रहा है। उन्होंने कहा, "पैसे संकेत
मिल रहा है कि पैमानेवाहन मांग
काफी बढ़कर है। और हमें
आवश्यक वस्तुओं के लिए कहा गया है।"
कंपनी चौथी तिमाही के
दौरान वाहन क्षेत्र में तीसरी
तिमाही के मुकामले 15 से 20
फोहरी अधिक उद्योग को उम्मीद
रहा है। जेएसएचएन स्ट्रॉल
के निदेशन (गोपनीयता) पर

मान में सुधार हुआ है।"
वित्त वर्ष 2022 को दूसरा
तिमाही में जेएसएचएन स्ट्रॉल को
कुल प्रत्यक्ष में वाहन स्ट्रॉल
का योगदान करीब 19 फोहरी
रहा था।

हालांकि किफायत लक्ष्य
नहीं है कि वित्त को किफायत
किफायत लक्ष्य हाथ में
सौजन्य विवरणों में उम्मीदों
जैसा है कि व्यापारियों में सौर
सुधार हुआ। भार के लिए
वाहन में उम्मीद को हिस्सेदार
करीब 50 फोहरी हाथ में जैसा
दोहरीया के मामले में जैसा
बांधा कम है। वाहन स्ट्रॉल
को करीब 50 फोहरी इस्तेमाल
जैसा है। वाहन स्ट्रॉल
जेएसएचएन स्ट्रॉल और
एएएमएन इंडिया द्वारा
जिजा कहा है। भार के लिए कुल
कमो मांग को लागत में सौर
को हिस्सेदार को करीब 8 फोहरी
होता है जबकि दोहरीया
मामले में वाहन स्ट्रॉल 7 फोहरी
और बाणिज्यिक वाहन के मामले
9 फोहरी में।

सहस्राब्द आचार्य (सम्राज्यवादी) को खूब वाते धन्य एतद्वापि समर्थ के लिए काँग्रेसवादी को अनुमति देकर दायरे को बढाया गया। इसलिए कि अब इन नवियों को कहीं अधिक छरीवाही कर सकते हैं।

अब पहले केवल साधक एवं राज्य सन्तुष्ट को प्रोत्तिभुक्त एवं कुछ बुद्धिवादी दावा कोनिर्णय को प्रोत्तिभुक्त को ही एतद्वापि श्रेणी में रद्द की अनुमति में देने की। इसके आन्तरा यवों को इस श्रेणी में 25 पौन्दरे से अधिक निम्नतम खले को अनुमति नहीं दी गई थी।

फिलिप काँटेलर को

रुकेम को सकारण एवं अन्यायवास्त प्रोत्तिभुक्त लाया। लास्काँक साधक सुभार लेके के साथ ही अन्तर एकाग्र भी बढी है। प्रणाली मालाना जवान् या उन्नी १७ युद्ध 14 जनवरी के आन्तर 9 जोसुम को जोखन जमा में 10 जोसुम की बुद्धि हुई।

अध्वन्यरुके के तुलने के साथ ही केनिर्णय आन्तर समर्थ भी बढायेगी और उन्करे लिए उन्करे कलक जस्तक गिनेगी।

विरोधों का कहना है कि यवों के लिए आर्थीयार्थ मद्रोही जवान् में काँग्रेसी बाँट बाजार में बढताना आन्तर

जयदास सेन ने कहा, 'पास्तकव्यता सेर में है और आत्म प्रारूप कुछ पावंदियां भी दि फौसदी को सोमा को खतम करने सकती हैं।

चौथी तिमाही में इस्पात की बिक्री बढ़ेगी

इंगित आषाढ दस
कोलकाता, 16 जूनरी

इस्मात कंपनीज अफर से मां व विष्णुजी के दौरान जनकरी कछो की उम्मीद कर रही हैं। उनका मानना है कि चौथी विनामो के द्वारा सुधार ब्रेथो से मां में सुधार दिखेगा। दोसरी विनामो के दौरान कलकत्ता ल्हासोरी मां और आर्षुव शक को यापारो के कारण चौकी के रस्ता सुस्त रही थी।

दोसरी विनामो के दौरान सुधार ब्रेथो को कमजोर मां का इस्का लगा अर्थात् आर्षुव

विष्णुजी जयंत आचार्य ने कछो जनकरी से मां विनामो पिछले साल को चौथी विनामो भी वेदर दिख रही थी। उनका कहना है कि चौथी विनामो के दि प्रवेशो मां के दिस्से अंश मां को लुप्तक विनामो है।

आचार्य ने कहा, 'इम मां शेष से मां में सुधार हुआ है। उन्हे है। अक्षय्य से नम्बर के दि कृष्ण नली दिखी थी लेकिन दिस्सेर के बाद बाणिज्य मां यकी नली दिखे बाद श्रेष्ठो मां में सुधार हुआ है।'

जून 2022 को इस्मात विनामो में अर्पणस्यु दर्शन

[illegible]

Inflated claim can lead to zero compensation



CONSUMER PROTECTION

JEHANGIR B GAI

Robina Kumar was the sole proprietress of Balaji Textiles. She had a shop on the first floor, and was engaged in the wholesale business of ladies' suits and clothes. The firm had availed of cash credit facility of ₹24 lakh from Canara Bank. This required an insurance policy to be taken through the bank, which obtained a Standard Fire and Special Perils Policy from New India Assurance with a coverage of ₹65 lakh, valid from July 29, 2009 to July 28, 2010. The policy covered stock of all types — clothes, suits, dress materials, sarees, etc. — lying in the shop.

On the night between October 17 and 18, 2009, a fire broke out in the shop. The fire brigades informed that the husband Ramesh Kumar, who had a shop on the ground floor of the same building, Ramesh in turn informed the Fire Brigade which deputed two fire engines. They managed to bring the fire under control with difficulty, after considerable damage had occurred. Both the local police and the insurer were informed. The cause of the fire could not be determined. It was suspected to have occurred due to an electric short circuit originating from the first floor near the generator set.

Robina lodged a claim for the entire sum insured of ₹65 lakh. The surveyor who was appointed demanded several documents to prove the loss. Despite producing the documents, the surveyor kept asking repeatedly for the same documents. So, Robina lodged a complaint with the Insurance Regulatory and Development Authority of India (IRDAI) against the surveyor.

The Surveyor submitted the Final

Survey Report, after which the insured sent an undated discharge voucher worth ₹5,91,128. Robina signed the voucher agreeing to accept the amount as part payment under protest. She also had a legal notice issued for balance claim. The insurer then appointed an investigator, and refused to make any payment whatsoever. Robina then filed a complaint before the Chandigarh State Commission.

The insurer contested the complaint, pointing out that data on stock entered by the accountant in his laptop was not provided even though it had been repeatedly sought. The insurer also pointed out that the claim was inflated as the surveyor had observed that the quantity of stock alleged to have been destroyed was beyond the shop's storage capacity.

The State Commission ordered the insurer to pay ₹59,08,872. New India challenged the order in appeal, pointing out that the State Commission had ignored the investigator's report and findings. Robina also appealed as interest had not been allowed.

The National Commission pointed out that it was the insured's duty to prove the amount of loss suffered. It observed that the data provided by the insured showed a low quantum of sale but a high quantum of purchase. It also relied on the investigator's finding that the volumetric analysis revealed the quantity of goods in the store exceeded its storage capacity. So, it concurred with the view that the claim amount appeared to be inflated.

The Commission also noted that the insurer had subsequently appointed an investigator who had randomly attempted to verify whether the purchase bills were genuine or not, and had found that certain bills were fabricated and fake and were issued by non-existent entities.

In its order of January 12, 2022 delivered by Ram Surat Ram Maurya, the National Commission held that the insurer was justified in refusing to settle the claim as the insured had attempted to fraudulently inflate the claim. Accordingly, it dismissed Robina's complaint.

The writer is a consumer activist

Cancel policy during free-look period if it is unsuitable

Don't fall prey to pressure from bank to buy mortgage insurance while taking a home loan

BINDISHA SARANG

According to the Insurance Regulatory and Development Authority of India's (IRDAI) annual report for 2020-21, banks and broker channels received more mis-selling complaints than others. Individual agents, direct selling agents, and corporate agents also indulged in mis-selling, though to a lesser extent. Here is a look at the ways in which policies are mis-sold, and steps you can take to protect your interests.

Bundling insurance

Sometimes, the bank makes the purchase of insurance a precondition for availing bank services. This most commonly happens at the time of taking a home loan. The bank insists on the purchase of insurance to cover the loan liability.

Dilishad Billimoria, board member, Association of Registered Investment Advisors (ARIA), says, "Sometimes, the bank even adds the premium amount to the loan disbursed. This means you buy insurance with borrowed funds and pay interest on the premium amount. This is definitely not necessary." The home loan borrower should not agree to this.

While it is good to take a cover on the home loan, the borrower is under no obligation to buy a mortgage policy, or buy it from the bank disbursement the loan. No mandatory guidelines exist in this regard. Billimoria says, "A pure term plan is a better option. Compare the options from various providers and then buy. You may even consider a single-premium policy."

Splitting policies

This involves splitting a policy



MYRIAD WAYS OF MIS-SELLING

- Life insurance policies sold as tax-saving or investment plans, and not as protection plans, which is their primary purpose
- Churning of policies to earn higher commissions
- Insurance sold to clients not present in India at the time of sourcing; rules stipulate buyer must be present in India
- Tampering, forgery of proposal form and other documents
- Sales personnel lack proper knowledge, are inadequately trained, and hence recommend unsuitable products
- Charges under the policy, lock-in period not properly explained during the sale of unit-linked insurance plans

Source: IRDAI Annual Report, 2020-21

into multiple policies and selling them to the same proposer at the same time. Pankaj Mathpal, managing director and chief executive officer (CEO), Optima Money Managers, says, "Suppose that a single policy has a premium of ₹50,000. The agent persuades you to buy five policies with a premium of ₹10,000 each. He convinces you that in case you face a cash crunch in the future you will be able to afford the premium of at least a few policies."

However, splitting isn't in your best interest, Mathpal says. "Purchasing five policies

instead of one becomes expensive. You miss out on the discount offered on a larger sum assured. The total premium on multiple policies will also be higher than on a single plan."

Misrepresentation of benefits and obligations

The seller sometimes provides false or misleading information about policy features and benefits. A high-premium policy may be sold in such a way that the buyer doesn't realise the premiums he needs to pay in the future. Often a regular premium payment product is sold

as a single-premium product.

In case of investment-cum-insurance plans, especially, most retail buyers will not be able to calculate the effective rate of return they will earn. Melvyn Joseph, a Sebi-registered investment adviser and founder of Finfin Financial Planners, says, "The layman doesn't understand the jargon or calculations of insurance, especially when the savings element is a part of the plan. Distributors and agents get huge commissions on such savings products." Joseph suggests going for simple, easily understandable products, like term plans.

Ignore traditional plans, such as whole life, endowment, and moneyback policies. The effective rate of return on them is barely 3-4 per cent.

Rejection of cancellation request

Sometimes, salespersons reject a buyer's request for cancellation of the policy during the free-look period. However, sales personnel don't have the authority to take such decisions. The law allows policyholders 15 days as free-look period from the date of receipt of the policy document. It's 30 days in the case of unit-linked insurance policies sourced through distance mode. During this period, the buyer can cancel the policy and ask for a refund.

Joseph says, "If you get the policy via courier, you have a way to prove the date on which you received the policy. Individual agents, however, pick the policy from the insurer and hand-deliver it to you. Some of them purposely delay the delivery and give it after the free-look period." Buyers then don't get the window to cancel the policy.

Mathpal adds, "If your agent hand-delivers the policy, take his signature and mention the date of policy receipt." It is the policyholder's responsibility to prove the date of receipt of policy document.

What you should do

If you have been mis-sold, take the best available route to minimise your loss. Mukul Chopra, senior partner, Victoriam Legalis-Advocates and Solicitors says, "If the policy's free-look period is not over, return it and ask for a refund." One can even allow the policy to lapse or surrender it. Consult a financial advisor, and not your insurance agent, in this regard. Surrendering the policy means you stop paying the premium and cancel the policy contract before maturity date. Chopra says, "For a policy to have acquired a surrender value, at least three premiums should have been paid in a traditional policy, and as specified in other policies."

Another option is to take a loan from the insurer against the cash value accumulated in the policy. Chopra adds, "As long as the interest cost on the loan is less than the yield from the policy, you can use the loan amount to fund future premium payments, and encash the policy on maturity, thus avoiding a loss."

If you learn only after the end of the free-look period that you were mis-sold a policy, then you can also wait for the lock-in period to end and exit thereafter. Nikhil Varma, managing partner, Miglani Varma & Co-Advocates, Solicitors and Consultants says, "You can also approach the insurer or the regulator to have your grievances redressed."

PUBLIC NOTICE

NOTICE is hereby given that the National Company Law Tribunal, Kolkata Bench has ordered the commencement of corporate insolvency resolution process of M/s. ER Textiles Limited on 14/01/2022.

The creditors of M/s. ER Textiles Limited are hereby called upon to submit their claims with proof on or before 28/01/2022 to the interim resolution professional at the address mentioned against entry No. 10.

The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with proof in person, by post or by electronic means. A financial creditor belonging to a class as listed against the entry No. 12, shall indicate its choice of authorized representative from among the three insolvency professionals listed against entry No. 13 to act as authorized representative of the class in Form CA-2. Not Applicable as per information available with IRP.

Submission of false or misleading proofs of claim shall attract penalties.

Date and Place: 17/01/2022, Kolkata

ANUP KUMAR SINGH
Interim Resolution Professional

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Submission of false or misleading proofs of claim shall attract penalties.

Date and Place: 17/01/2022, Kolkata

ANUP KUMAR SINGH
Interim Resolution Professional

Notice is hereby given that the National Company Law Tribunal, Kolkata Bench has ordered the commencement of corporate insolvency resolution process of M/s. ER Textiles Limited on 14/01/2022.

The creditors of M/s. ER Textiles Limited are hereby called upon to submit their claims with proof on or before 28/01/2022 to the interim resolution professional at the address mentioned against entry No. 10.

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कार्यवाही अर्थात् का कार्यवाही, पेयजल एवं स्वच्छता प्रकल्प, पाकड़

ह-प्रोव्हेरमेंट निविदा सूचना

ई-निविदा सं - DWSD/PKR/2021-22 दिनांक - 12.01.2022

कई का नाम - A: Detailed survey, designing and drawing, Construction of 42 MLD capacity Water Treatment Plant, Sump (IPS-1/CWS-I) 6.90 Lakh Lakh capacity cum Pump House, Sump (IPS-2/CWS-II) 19.90 Lakh Lakh capacity cum Pump House, 22 Nos. ESR, Staff Quarter - 1 Units, Compound wall, Supplying and laying Clear Water Feeder Main and Distribution Network, Nala or River Crossing, Railway Crossing, N.H. Crossing, Approach road, House Connection, Supplying and Installation of Centrifugal pump motor, and Fiveyears operation & maintenance with allied works etc. all complete job for Pakur Block Full Coverage Rural Water Supply Scheme Under DWWS Division Pakur on turnkey basis."

Part - B - Detailed survey, designing and drawing, Construction of Sump (IPS-1/CWS-I) 0.80 Lakh Lakh capacity cum Pump House, Sump (IPS-2/CWS-II) 2.40 Lakh Lakh capacity cum Pump House, 14 Nos. ESR, 1 No. GSR, 1 No. MBR, Staff Quarter - 1 Units, Compound wall, Supplying and laying Clear Water Feeder Main and Distribution Network, Nala or River Crossing, N.H. Crossing, Approach road, House Connection, Supplying and Installation of Centrifugal pump motor, and Five years operation & maintenance with allied works etc. all complete job for Hiranpur Block Full Coverage Rural Water Supply Scheme, Under DWWS Division Pakur on turnkey basis."

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Piramal Capital & Housing Finance Limited

(Formerly known as Dewan Housing Finance Corporation Ltd)

Corporation Ltd Registered office: Unit No. 601, 6th floor, PiramalAxis Building, PiramalAxis, Bengaluru, Karnataka - 560002

Possession Notice (for immovable property)

Whereas, the undersigned being the Authorized Officer of Piramal Capital & Housing Finance Limited (formerly known as Dewan Housing Finance Corporation Limited) under the Securities and Exchange Board of India (SEBI) Act, 1992 and in exercise of powers conferred under Section 13(1)(2) read with Rule 3 of the Securities and Exchange Board of India (SEBI) Regulations, 1992, issued by the SEBI, the undersigned hereby gives notice to the Borrower(s) / Guarantor(s) / Assignee(s) in respect of the property described below in exercise of powers conferred on him under Sub-section (4) of Section 13 of the said Act read with Rule 3 of the Securities and Exchange Board of India (SEBI) Regulations, 1992. The borrower's attention is invited to the provisions of sub-section (4) of section 13 of the said Act, in respect of its right to redeem the secured assets. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the lender, for an amount as mentioned herein under with interest thereon.

Name of the Borrower(s) / Guarantor(s) / Assignee(s)

Description of Secured Asset (Immovable Property)

Loan Account No. / Demand Notice Date and Amount

Date of Possession

Tahseen Ali Sayad (Borrower) / Zahar Ali Sayad (Co-Borrower) / Bangalore - Magenta Branch

All that part and parcel of the property bearing Plot No A-411 Tower 9 Ground Floor Jangraha Shubha Apartment M Medanahy/Abdullah Hobli Bangalore Karnataka - 560024

L.C. No. 0000534 Date: 23-07-2021 Rs. 485329

10/01/2022

Gangadhar Krowpale (Borrower) / Kishori Vani (Co-Borrower) / Kengeri Branch

All that part and parcel of the property bearing Site No.202, Sy No.4612, 4622, 'in Spring' Layout, Lingurupura Village, Kasabai Hobli Ankur

