

FORM G
INVITATION FOR EXPRESSION OF INTEREST FOR
COMPUAGE INFOCOM LIMITED OPERATING IN COMPUTER PERIPHERALS
DISTRIBUTION ACTIVITIES AT MUMBAI AND THROUGH A BRANCH AT SINGAPORE

(Under sub-regulation (1) of regulation 36A of the Insolvency and Bankruptcy Board of India
(Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

SL.	RELEVANT PARTICULARS	
1.	Name of the corporate debtor along with PAN & CIN/ LLP No.	COMPUAGE INFOCOM LIMITED (CIN no. L99999MH1999PLC135914)
2.	Address of the registered office	Regd. Address: Unit No. 309 A to Z Industrial estate, Ganpatrao Kadam Marg, Lower Parel, Mumbai- 400013.
3.	URL of website	https://www.compuageindia.com/
4.	Details of place where majority of fixed assets are located	As per the latest available Audited Financial Statements for F.Y. 2022-2023, there are investments in immovable assets whose details are as below: i) 03 Residential Flats (Flat Nos. 502,1302 & 2002) are situated at Raheja Ridgewood, Western Express Highway, Goregaon (East), Mumbai (Admeasuring 133.82 square metres of carpet area for each premise). It also has 1 dedicated car parking. ii) Combined Office space totally admeasuring 1080 square metres of usable carpet area at D-601, D-602, G-601 & G-602, Lotus Corporate Park, Steel Compound, Western Express Highway, Goregaon (East), Mumbai. It also has 12 dedicated car parking.
5.	Installed capacity of main products/ services	NA
6.	Quantity and value of main products/ services sold in last financial year	NA
7.	Number of employees/ workmen	02
8.	Further details including last available financial statements (with schedules) of two years, lists of creditors are available at URL:	For details, please contact on cirp.compuage@gmail.com
9.	Eligibility for resolution applicants under section 25(2)(h) of the Code is available at URL:	The eligibility criteria are mentioned in detailed invitation for Expression of Interest to submit Resolution Plan (s) For further details, please contact on cirp.compuage@gmail.com
10.	Last date for receipt of expression of interest	03 rd December, 2024
11.	Date of issue of provisional list of prospective resolution applicants	13 th December, 2024

Jain



12.	Last date for submission of objections to provisional list	18 th December, 2024
13.	Date of issue of final list of prospective resolution applicants	28 th December, 2024
14.	Date of issue of information memorandum, evaluation matrix and request for resolution plans to prospective resolution applicants	02 nd January, 2025
15.	Last date for submission of resolution plans	01 st February, 2025
16.	Process email id to submit Expression of Interest	cirp.compuage@gmail.com



Gajesh Jain

Gajesh Labhchand Jain
Resolution Professional

In the matter of Compuage Infocom Limited

Reg. No.: IBBI/PA-001/IP-P-01697/2019 -2020/12588

AFA Validity: 31/12/2025

Reg. Address with IBBI: D-501, Clifton Society, Raviraj Oberoi Marg, Shastri Nagar, Andheri (west), Mumbai 400053

Date: 17th November 2024

Place: Mumbai

Limit RIA fees to 3% of household budget



NO FREE LUNCH
AVINASH LUTHRIA

Only around three dozen Securities and Exchange Board of India (Sebi)-registered investment advisors (RIAs), i.e. financial planners, charge a fixed fee. The rest charge a percentage of the assets under advice (AUA). Depending on an RIA's experience, academic qualifications, and the number of hours of effort put in (by a fixed-fee RIA), the highest-fee RIA in India can charge 10 times the lowest-fee RIA. An important decision a client must make is the appropriate level of fee they should pay an RIA. In my view, the appropriate amount a client should spend on average annual fees over the first five years of engagement should be around 3 per cent of the client's annual household budget. This rule of thumb refers only to the client's budget and not to the RIA's fee structure. Let us see how this works using an illustration. This rule of thumb applies to any age. But for simplicity, let's focus on a couple aged 60 years, who have just retired, do not have children, and have

lived in a rented apartment their entire life. Let's call them X. Let's also assume for simplicity that inflation and post-tax investment returns are both zero per cent. Couple X has a net worth of ₹8.4 crore. Dividing it by 30 years of retirement indicates they can afford an annual household expense budget of ₹28 lakh. This three per cent of their household budget is ₹84,000. Over the first five years of engagement with an RIA, the total fee would be ₹4.2 lakh. RIAs have to put in significantly more effort in the first year of engagement to understand the nuances of a client's situation and educate the client, for example, on why they should use passive index funds. Therefore, they typically charge half of the first-year fees from the second year onwards. Accordingly, X can afford fees of around ₹1.4 lakh in the first year and ₹70,000 from the second year onwards (inclusive of Goods and Services Tax (GST)). The amount X spends should vary in a narrow range from this level, based on the nuances of their situation. The same rule of thumb applies to couples with one-fourth or even four times the household budget of X. This fee, totalled over the remaining 30 years of X's life, is equal to ₹21.7 lakh, which is equal to 2.6 per cent of X's current net worth. Thus, it is conceptually similar to X making a one-time payment of a total of 2.6 per cent of their retirement corpus, in return for 30 years of service from the RIA. The fee cannot be much higher than this because then it will eat into important expenses such as health care. This is completely different from a fee based on AUA. AUA is often in the ballpark of net worth, so for simplicity, let's treat them as the same. A typical AUA-based fee is 1 per cent per annum of AUA, which, in this case, would be ₹8.4 lakh per year. That is 10 times the fee I am recommending. One reason the fee can't be lower than 3 per cent is that it is difficult for an RIA to do a good job and remain viable even at 3 per cent. At this level of fee, clients must execute their own mutual fund investments. This is easy to do using a portal like mfcentral.com. Such an arrangement also makes it easy for clients to redeem investments during an emergency and to change their RIA. The ability to easily exit an engagement with an RIA will also ensure that the client continues to get good value for money. *The writer is a hourly-fee financial planner and a Sebi RIA at Fiduciaries.in. He was a private-equity investor for 12 years*

One reason why the fee can't be lower than 3 per cent is that it is difficult for an RIA to do a good job and remain viable even at this level

CHILD'S HIGHER EDUCATION ABROAD

Build equity-heavy portfolio to reach large target corpus

Diversify into global assets and gold to hedge against currency risk

HIMALI PATEL

IS SUKANYA SAMRIDHDI YOJANA RIGHT FOR YOU?

According to the recently published HSBC Quality of Life Report (2024), 78 per cent of Indian parents either aspire to send their child overseas to study or already have a child enrolled in a foreign university. However, the survey found that only 53 per cent of respondents had an education savings plan. The report also highlights that funding a three-year degree abroad could consume 48 per cent of parents' retirement savings, while a four-year degree could exhaust as much as 64 per cent.

Strong desire for global education
In the last decade, lakhs of Indians have sent their children to countries like the US, UK, Canada, Australia, Singapore, and Europe. "Global exposure, quality infrastructure, and the prospects of a higher standard of living have fuelled the dreams of sending children abroad for studies," says Neeraj Khanna, co-founder & director, Spark Career Mentors.

Rising disposable incomes have made foreign education more accessible. "Multiple banks and financial institutions offer student loans, making it easier to manage costs," says Khanna. The desire to settle abroad is a key motivation. "A foreign degree is considered a pathway to obtaining a permanent residency in those countries," says Arnav Pandya, founder, Moneyeduschool. Parents sometimes take significant financial risks to achieve this goal. "Many take high-interest loans, sell or mortgage their homes, and use up their retirement savings," says Khanna. **Large corpus required**
Deciding on a target amount can be challenging, especially when the child is young. "When one is uncertain about the course and the destination country, it is advisable to be flexible in one's planning," says Deepesh Raghav, a Securities and Exchange Board of

India (Sebi)-registered investment advisor. Undergraduate (UG) degrees, often spanning four years, entail higher costs and allow less time for parents to save. STEM (Science, Technology, Engineering, and Medicine) courses usually cost more than Humanities. Fees also vary significantly by geography. "The most expensive regions are the US and the UK, where education is not subsidised and the currencies are strong. Parents need to plan for a minimum budget of ₹50 lakh per year in today's value," says Ravi Saraogi, Sebi-registered investment advisor and co-founder of Samashiti Advisors. "The destination country can change, owing to political developments. "Canada does not look like a good destination for Indian students currently," says Pandya. In the destination country changes, the amount required can also change. Parents also need to contend with education inflation, which usually surpasses general inflation. "Parents should budget for an education inflation rate of 7-8 per cent," says Saraogi.



CONS

- May be restrictive for those needing funds for class XII or undergraduate education
- Contributions only allowed for 15 years
- Change in residency status must be reported within one month to prevent account closure

COST OF OBTAINING A PG DEGREE ABROAD

Cost range (₹ lakh)	
United States	65-95
United Kingdom	44-78
European Union	33-67
Australia	34-80

Notes: Cost includes tuition fee and cost of accommodation, food and other expenses. Cost of living can vary depending on student's lifestyle. Cost can also vary based on course duration (1-2 years) Source: Spark Career Mentors

parents parents begin saving when their child is 2-3 years old to gain from compounding. For those with limited budgets, Khanna suggests a targeted approach: "Start by assessing costs across nations. Decide which one aligns with both your financial capacity and the child's goals," he adds. Raghav suggests using an education loan to bridge the gap between the accumulated corpus and the amount required. Life insurance can act as a critical safeguard. "Even if the parents are no longer alive, or the breadwinner is gone, life insurance can cover children's education costs," says Raghav. The insurance coverage should match the estimated cost of education. Balancing the child's higher education with other life goals is essential. "Parents tend to be emotional about children's education, and often compromise on their retirement savings," says Saraogi. Funding education by tapping into the Public Provident Fund or Employees Provident Fund, or mortgaging the primary residence to get an education loan, can leave parents financially vulnerable in their sunset years, warns Saraogi. *The writer is a Mumbai-based independent financial journalist*

Jay SPEAKS

The Art of War, boardroom edition.

Business Standard
Insight Out

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Petronet LNG Limited

NOTICE INVITING TENDER (NIT) FOR APPOINTMENT OF INSURER FOR COMPREHENSIVE PROJECT INSURANCE OF THIRD JETTY ALONG WITH ADDITIONAL WORK AT DAHEJ LNG TERMINAL

Petronet LNG Limited (PLL) invites proposals through Competitive Bidding from financially sound Insurance Companies for Appointment of Insurer for Comprehensive Project Insurance of Third Jetty along with Additional Work at Dahej LNG Terminal of Petronet LNG Limited.

Interested Insurance Companies are requested to visit our website www.petronetltd.in for detailed eligibility criteria along with other necessary details for issuance of Tender Document.

Chief Manager (C&P)
PETRONET LNG LIMITED
1st Floor, World Trade Centre, Babar Road, Barakhamba Lane, New Delhi-110 001, India.
Tel. No. +91-11-23472525 Email: cnp@petronetltd.in

FORM B INVITATION FOR EXPRESSION OF INTEREST FOR COMPAGNE INFOCOM LIMITED OPERATING IN COMPUTER PERIPHERALS DISTRIBUTION ACTIVITIES AT MUMBAI AND THE BRANCH AT SINGAPORE

(Under sub-regulation (1) of regulation 34A of the Insolvency and Bankruptcy Code of India (Insolvency Resolution Process for Compagnie InfoCom Limited))

RELEVANT PARTICULARS

1. Name of the corporate debtor along with PAN & CIN/ LLP No.	COMPAGNE INFOCOM LIMITED (CIN No. U99999MH1999PLC133914)
2. Address of the registered office	Regd. Address: Unit No. 309 A to Z, Industrial estate, Ganestrate, Kadam Mang, Lower Panel, Mumbai-400013
3. URL of website	https://www.compagnieinfo.com/
4. Details of place where majority of fixed assets are located	As per the latest available Audited Financial Statements for F.Y. 2022-2023, there are investments in immovable assets whose details are as below: i) 03 Residential Flats (Flat Nos. 502, 1302 & 2002) are situated at Rajeha Ridgewood, Western Express Highway, Goregaon (East), Mumbai (Admeasuring 133.82 square metres of carpet area for each premise). It also has 1 dedicated car parking. ii) Combined Office space totally admeasuring 1080 square metres of usable carpet area at D-601, D-602, G-501 & G-400, Lotus Corporate Park, Steer Compound, Western Express Highway, Goregaon (East), Mumbai. It also has 12 dedicated car parking.
5. Installed capacity of main products/services	NA
6. Quantity and value of main products/services sold in last financial year	NA
7. Number of employees/workmen	02
8. Further details including last available financial statements (with schedules) of two years, lists of creditors are available at URL	For details, please contact on corp.compagnie@gmail.com
9. Eligibility for resolution applicants under section 25(2)(h) of the Code is available at URL	The eligibility criteria are mentioned in detailed invitation for Expression of Interest to submit Resolution Plan(s). For further details, please contact on corp.compagnie@gmail.com
10. Last date for receipt of expression of interest	03rd December, 2024
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15. Last date for submission of resolution plans	01st February, 2025
16. Process email id to submit Expression of Interest	corp.compagnie@gmail.com

Sd/-
Gajesh Lalchand Jain
Resolution Professional
In the matter of Compagne InfoCom Limited
Reg. No. IBB/PA-001/PA-P/169/2019-2020/12586
AFR (Valdy) 311/2025
Date: 17th November 2024 Reg. Address with IBB: D-501, Clifton Society, Ravaj Oberoi Marg, Shastri Nagar, Andher (west), Mumbai-400053
Place: Mumbai

JAI BALAJI INDUSTRIES LIMITED

Registered Office : 5, Bentinck Street, Kolkata - 700001
Phone : (033) 2248-9808, Fax : (033) 2243-0021
Email : jaibalaji@jaibalajigroup.com, Website : www.jaibalajigroup.com
CIN : L27102WB1999PLC089755

EXTRACT OF STATEMENT OF UN-AUDITED FINANCIAL RESULTS FOR THE SECOND QUARTER & HALF YEAR ENDED 30TH SEPTEMBER, 2024

(₹ in Crores)

Sl. No.	Particulars	Standalone						Consolidated					
		Quarter Ended		Six Months Ended		Year Ended	Quarter Ended		Six Months Ended		Year Ended		
		30.09.2024	30.06.2024	30.09.2024	30.09.2024	31.03.2024	30.09.2024	30.06.2024	30.09.2023	30.09.2024	30.09.23	31.03.2024	
1	Total Income from operations	1,578.52	1,727.81	1,574.22	3,306.33	3,064.61	6,628.87	1,578.52	1,727.81	1,574.22	3,306.33	3,064.61	6,628.87
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	212.74	287.29	201.55	500.03	371.98	963.21	212.74	287.29	201.55	500.03	371.98	963.21
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	212.74	287.29	201.55	500.03	371.98	963.21	212.74	287.29	201.55	500.03	371.98	963.21
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	153.16	208.82	201.55	361.98	371.98	879.56	153.16	208.82	201.55	361.98	371.98	879.56
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and other Comprehensive Income (after tax))	153.16	208.82	201.55	361.98	371.98	879.56	153.16	208.82	201.55	361.98	371.98	879.56
6	Equity Share Capital	182.45	177.45	160.45	182.45	160.45	182.45	182.45	177.45	160.45	182.45	160.45	182.45
7	Other Equity	-	-	-	-	-	1,340.47	-	-	-	-	-	1,340.47
8	Earnings Per Share (EPS) (of ₹ 10/- each) (not annualised)	8.42	12.10	12.79	20.42	24.13	55.80	8.42	12.10	12.79	20.42	24.13	55.80
(a)	Basic (in ₹)	8.42	12.10	12.79	20.42	24.13	55.80	8.42	12.10	12.79	20.42	24.13	55.80
(b)	Diluted (in ₹)	8.42	11.76	11.22	20.42	20.83	49.82	8.42	11.76	11.22	20.42	20.83	49.82

NOTE:

a) The above is an extract of the detailed format of Financial Results filed with the Stock Exchanges for the second quarter & half year ended 30th September, 2024 under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results for the second quarter & half year ended 30th September, 2024 are available on the Stock Exchange websites viz. www.nseindia.com, www.bseindia.com and on the Company's Website.

b) The above Results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 12.11.2024.

c) Figures for the previous period/year have been re-grouped/re-arranged wherever necessary, to make them comparable.

Place : Kolkata
Date : 12th November, 2024

FOR JAI BALAJI INDUSTRIES LIMITED
Sd/-
Aditya Jajodia
(Chairman & Managing Director)
(DIN : 00045114)

