



LOYAL Equipments limited.

(Formerly known as Loyal Equipments Private Limited)

Registered Office & Works : Block no. 35/1-2-3-4, Village; Zak,

Ta.: Dahegam. Tel.: +91 2718 247236, +91 2716 269033

E-mail : Info@loyalequipments.com, www.loyalequipments.com

CIN NO. L29190GJ2007PLC050607



Date: November 02, 2018

To,

**The Compliance Department,
B.S.E. Ltd.,
P.J. Towers, Dalal Street,
Fort, Mumbai-400 001,
Maharashtra, India.**

(Ref.: Loyal Equipments Limited, Scrip Code: 539227, Security ID: LOYAL)

Sub: Submission of Board Meeting Notice of the Company published in the Newspapers.

Respected Sir/Madam,

With reference to the above subject and in pursuance of Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are submitting herewith the copies of the Notice of Board Meeting of the Company as published in Financial Express (All India English Edition) and Financial Express (Gujarati Edition) on November 02, 2018.

You are requested to kindly take the same on record and inform all those concerned accordingly.

Thanking you,

Yours faithfully,

For **LOYAL EQUIPMENTS LIMITED**



**RAMESHCHANDRA NATHALAL PATEL
WHOLE TIME DIRECTOR
DIN-01307699**

Encl: As above

Need to converge programmes to spur climate resilient agriculture: Minister

PRESS TRUST OF INDIA
New Delhi, November 1

AGRICULTURE MINISTER RADHA Mohan Singh on Thursday stressed on the need to converge the existing programmes to address concerns of climate change at the village level.

The minister further said that the government is launching a new body Indian Council of Agricultural Research (ICAR) implementing the National

Resilient Agriculture (NICRA) to help enhance resilience of the Indian farm sector.

Speaking at a parliamentary consultative meeting held here, Singh said several states have shown interest in replicating the climate resilient village models.

For example, the Maharashtra Government through World Bank funding formu-

lated a project by the name PoCRA with a budget outlay of ₹4,500 crore being implemented in 5,000 villages in the drought-prone Vidharbha and Marathwada regions.

Several other state governments like Karnataka, Odisha and Telangana too have initiated similar projects of climate resilient agriculture.

The minister further said a few pilots may be taken up in identified climatically most vulnerable districts of the country by selecting few villages/mandals/blocks as implementing units.

gence of these programmes at the village level so as to enhance the adaptive capacity of communities to effectively address the concerns of climate change.

The minister further said a few pilots may be taken up in identified climatically most vulnerable districts of the country by selecting few villages/mandals/blocks as implementing units.

MANGALAM TIMBER PRODUCTS LIMITED
Registered Office: Villi Kusumi, P.O. Nabarangpur, Odisha - 764 059
CIN: L22301OR1982PLC001101
Tel No: +91 6858 222148/142/053
Fax: +91 6858 222 042
Email: admin@mangalamtimber.com
Website: www.mangalamtimber.com

NOTICE
NOTICE is hereby given that pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 that a meeting of the Board of the Directors of the Company will be held on Saturday, the 10th of November, 2018, at Birla Building, 10th floor, 9/1, R. N. Mukherjee Road, Kolkata-700 001, inter alia, to consider, approve and take on record the Unaudited Financial Results of the Company for the Quarter and Half Year Ended 30th September, 2018.

The said information is also available at the Company's website at www.mangalamtimber.com and may also be available on the websites of the Stock Exchanges at www.bseindia.com and www.nseindia.com.

For Mangalam Timber Products Ltd.
Place: Kolkata
Dated: November 1, 2018
Priya Sharma
Company Secretary

TATA MUTUAL FUND
NOTICE CUM ADDENDUM

All unitholders are hereby informed about the changes in the Scheme Information Document (SID) / Key Information Memorandum (KIM) of Tata Gilt Securities Fund, (all plans & options) regarding the change in Exit Load, w.e.f. 02nd November, 2018. These changes shall be applicable to lump sum subscriptions & subscriptions under Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) submitted on or after 02nd November, 2018.

Schemes (Including all options / plans)	Exit Load	
	Existing	Proposed
Tata Gilt Securities Fund (An open ended debt scheme investing predominantly in government securities across maturity)	0.50% of NAV if redeemed on or before expiry of 180 days from the date of allotment	Nil

Tata Gilt Securities Fund is suitable for investors who are seeking*:

- Long Term Capital Appreciation & Regular Income.
- Predominant investment in Government Securities.

***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**

Notes:

- The above revision will be implemented immediately and shall remain in force till further notice.
- This notice cum addendum will form an integral part of the SID/KIM.
- All other terms & conditions of the SID/KIM read with other addendums if any remain unchanged.

Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

J. B. CHEMICALS & PHARMACEUTICALS LIMITED
CIN: L24390MH1976PLC019380
Registered Office: Neelam Centre, B Wing, 4th floor, Hind Cycle Ploom, Worli, Mumbai 400 030, Maharashtra, India.
Corporate Office: Cnergy IT Park, Unit A2, 3rd floor, Appa Saheb Marathe Marg, Prabhadevi, Mumbai 400 025, Maharashtra, India.
Tel.: +91-22-2439 5200 / 2439 5500; Fax: +91-22-2431 5331 / 2431 5334; Email: secretariat@jbcl.com; Website: www.jbcl.com
Contact Person & Compliance Officer: Mr. Mayur Mehta, Company Secretary & Vice President - Compliance

POST BUY-BACK PUBLIC ANNOUNCEMENT FOR THE ATTENTION OF EQUITY SHAREHOLDERS / BENEFICIAL OWNERS OF EQUITY SHARES OF J. B. CHEMICALS & PHARMACEUTICALS LIMITED

This Public Announcement (the "Post Buy-back Public Announcement") is being made in compliance with Regulation 19(7) of the Securities and Exchange Board of India (Buy Back of Securities) Regulations, 1998 as amended (the "Buy-back Regulations"). This Post Buy-back Public Announcement should be read in conjunction with the public announcement dated September 3, 2018 published on September 4, 2018 (the "Public Announcement") and the Letter of Offer dated October 1, 2018 (the "Letter of Offer"). The terms used but not defined in this Post Buy-back Public Announcement shall have the same meaning as assigned in the Public Announcement and the Letter of Offer.

1. THE BUY-BACK

1.1. J. B. Chemicals & Pharmaceuticals Limited (the "Company") had announced the Buy-back of upto 33,33,333 (Thirty Three Lakhs Thirty Three Thousand Three Hundred And Thirty Three) fully paid-up equity shares of face value of ₹ 2 each ("Equity Shares") representing 3.99% of the total paid-up equity shares of the Company as on March 31, 2018, from all the existing equity shareholders / beneficial owners of Equity Shares as on the Record Date i.e. September 12, 2018, on a proportionate basis, through the tender offer route using stock exchange mechanism ("Tender Offer") at a price of ₹ 390 (Rupees Three Hundred Ninety Only) per Equity Share ("Buy-back Price") payable in cash, for an aggregate amount not exceeding ₹ 130,00,00,000 (Rupees One Hundred and Thirty Crores only) ("Buy-back Size") excluding the Transaction Costs ("Buy-back"). The Buy-back Size of ₹ 130,00,00,000 (Rupees One Hundred and Thirty Crores only) represents 9.46% of aggregate paid-up equity share capital and free reserves (including securities premium account) as per the audited standalone financial statements of the Company for the year ended on March 31, 2018.

1.2. The Company has adopted the Tender Offer route for the purpose of the Buy-back. The Buy-back was implemented using the "Mechanism for acquisition of shares through Stock Exchange" notified by SEBI vide circular CIR/CFD/POLICYCELL/1/2015 dated April 13, 2015 and SEBI circular no. CFD/DCR2/CIR/P/2016/131 dated December 09, 2016.

1.3. The Buy-back opened on Wednesday, October 10, 2018 and closed on Wednesday, October 24, 2018.

2. DETAILS OF BUY-BACK

2.1. 33,33,333 (Thirty Three Lakhs Thirty Three Thousand Three Hundred And Thirty Three) Equity Shares were bought back under the Buy-back, at a price of ₹ 390 (Rupees Three Hundred Ninety Only) per Equity Share.

2.2. The total amount utilized in the Buy-back was ₹ 129,99,99,870 (Rupees One Hundred Twenty Nine Crores Ninety Nine Lakhs Ninety Nine Thousand Eight Hundred Seventy Only) excluding Transaction Costs.

2.3. The Registrar to the Buy-back i.e. Link Intime India Private Limited ("Registrar"), considered 9,212 valid bids for 1,13,54,195 Equity Shares in response to the Buy-back resulting in the subscription of approximately 3.4063 times the maximum number of Equity Shares proposed to be bought back. The details of the valid applications considered by the Registrar, are as follows:

Category	No. of Equity Shares Reserved in the Buy-back	No. of Valid Bids	Total Equity Shares Validly Tendered	% Response
Reserved Category for Small Shareholders	5,00,000	7,187	12,90,211	258.04
General Category for all other Equity Shareholders	28,33,333	2,025	1,00,63,984	355.20
Total	33,33,333	9,212	1,13,54,195	340.63

2.4. All valid applications were considered for the purpose of acceptance in accordance with the Buy-back Regulations and the Letter of Offer. The communication of acceptance / rejection will be dispatched by the Registrar on or before Friday, November 2, 2018.

2.5. The settlement of all valid bids was completed by Indian Clearing Corporation Limited ("Clearing Corporation") on Thursday, November 1, 2018. The Clearing Corporation has made direct funds payment to Eligible Shareholders whose Equity Shares have been accepted under the Buy-back. If bank account details of any Eligible Shareholders holding Equity Shares in dematerialized form were not available or if the funds transfer instructions were rejected by the Reserve Bank of India or relevant bank, due to any reason, then the amount payable to the Eligible Shareholder was transferred to the concerned Seller Member/custodian's settlement account for onward transfer to such Eligible Shareholder.

2.6. Demat Equity Shares accepted under the Buy-back were transferred to the Company's demat escrow account on Thursday, November 1, 2018. The unaccepted demat Equity Shares were returned to respective Seller Members / custodians by the Clearing Corporation of BSE Limited on Thursday, November 1, 2018. There were 9,010 Equity Shares held in physical forms which were validly tendered of which 938 Equity Shares were accepted. The despatch of share certificates of unaccepted physical Equity Shares to the registered address of the respective Equity Shareholders will be completed on or before Friday, November 2, 2018.

2.7. The extinguishment of 33,33,333 Equity Shares accepted under the Buy-back, comprising of 33,32,395 Equity Shares in dematerialized form and 938 Equity Shares in physical form, is currently under process and shall be completed on or before Friday, November 9, 2018.

2.8. The Company, and its respective directors, accept full responsibility for the information contained in this Post Buy-back Public Announcement and also accept responsibility for the obligations of the Company laid down under the Buy-back Regulations.

3. CAPITAL STRUCTURE AND SHAREHOLDING PATTERN

3.1. The capital structure of the Company, pre and post Buy-back, is as under:

Sr.No.	Particulars	Pre Buy-back*		Post Buy-back**	
		No. of Shares	Amount (₹ in crore)	No. of Shares	Amount (₹ in crore)
1	Authorized Share Capital	10,15,00,000	20.30	10,15,00,000	20.30
2	Issued, Subscribed and Paid-up Capital	8,35,69,975	16.71	8,02,36,642	16.05

* As on Record date i.e. September 12, 2018
** Subject to extinguishment of 33,33,333 Equity Shares.

3.2. Details of the Equity shareholders / beneficial owners from whom Equity Shares exceeding 1% of the total Equity Shares bought back have been accepted under the Buy-back are as mentioned below:

Sr.No.	Name of the Shareholder	No. of Equity Shares accepted under Buy-back	Equity Shares accepted as a % of total Equity Shares bought back	Equity Shares accepted as a % of total Post Buy-back Equity Shares ¹
2	Pallavi Bharat Mehta	183,293	5.50%	0.23%
3	Shirish Bhagwanlal Mody	178,187	5.35%	0.22%
4	Nirav Shirish Mody	175,674	5.27%	0.22%
5	Bharati Shirish Mody	174,899	5.25%	0.22%
6	Pranab Dinesh Mody	174,094	5.22%	0.22%
7	Kumud Dinesh Mody	170,562	5.12%	0.21%
8	Dinesh Bhagwanlal Mody	167,002	5.01%	0.21%
9	ICIICI Lombard General Insurance Company Ltd	155,645	4.67%	0.19%
10	Franklin India Smaller Companies Fund	146,996	4.41%	0.18%
11	DSP Blackrock Small Cap Fund	96,595	2.89%	0.12%
12	Bharat P Mehta	93,646	2.81%	0.12%
13	Jay Bharat Mehta	86,642	2.60%	0.11%
14	Credit Suisse (Singapore) Limited	59,478	1.78%	0.07%
15	DSP Blackrock Tax Saver Fund	53,137	1.59%	0.07%
16	DSP AIF Pharma Fund	52,562	1.58%	0.07%

¹ Subject to extinguishment of 33,33,333 Equity Shares.

3.3. The shareholding pattern of the Company, pre and post Buy-back, is as under:

Particulars	Pre Buy-back ¹		Post Buy-back ²	
	No. of Equity Shares	% of the existing equity share capital	No. of Equity Shares	% of the post Buy-back equity share capital
Promoter and Promoter Group*	4,66,56,278	55.83%	4,49,92,169	56.07%
Foreign Investors (including Non Resident Indians, FPIs, FPIs and Foreign Mutual Funds)	52,63,167	6.30%	-	-
Financial Institutions/ Banks/ Mutual Funds promoted by Banks/ Institutions	86,52,855	10.35%	3,52,44,473	43.93%
Other (public, public bodies corporate etc.)	2,29,97,675	27.52%	-	-
Total	8,35,69,975	100.00%	8,02,36,642	100.00%

* Including Prad Jay Bharat Mehta (held for Pallavi Bharat Mehta Family Foundation)
¹ As on Record date i.e. September 12, 2018
² Subject to extinguishment of 33,33,333 Equity Shares.

4. MANAGER TO THE BUY-BACK

VIVRO FINANCIAL SERVICES PRIVATE LIMITED
607, 608 Marathon Icon, Opp. Peninsula Corporate Park, Off Ganpatrao Kadam Marg, Veer Santaji Lane, Lower Parel, Mumbai - 400 013.
Contact Person (s): Mr. Harish Patel / Mr. Yogesh Malpani
E-mail: investors@vivro.net; Website: www.vivro.net
Tel: +91 22 6666 8040 / 41 / 42; Fax: +91 22 6666 8047
SEBI Registration Number: INM000010122; Validity: Permanent
CIN: U67120GJ1996PTC029182

5. DIRECTOR'S RESPONSIBILITY
As per Regulation 19(1)(a) of the Buy-back Regulations, the Board of Directors of the Company accepts responsibility for the information contained in this Post Buy-back Public Announcement and confirms that such document contains true, factual and material information and does not contain any misleading information.

For and on behalf of the Board of Directors of J. B. Chemicals & Pharmaceuticals Limited

Sd/- Jyotindra B Mody Managing Director (DIN: 00034851)	Sd/- Pranabh Mody President & Whole Time Director (DIN: 00035505)	Sd/- Mayur Mehta Company Secretary & Vice President-Compliance (Membership No.: ACS 8854)
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Date: November 1, 2018
Place: Mumbai

UNITED BREWERIES LIMITED
Regd. Office: "UB Tower", UB City, No. 24, Vittal Mallya Road, Bengaluru - 560 001, Telephone: +91 80 39855000, 22272807, 22293333
Fax: +91 80 22211964, 22294888. CIN: L36999KA1999PLC025195
Website: www.unitedbreweries.com, Email: ubinvestor@ubmail.com

NOTICE
NOTICE is hereby given pursuant to Regulation 47 read with Regulation 29 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of the Company will be held on Wednesday, November 14, 2018 to consider, inter alia, the Unaudited Financial Results for the Quarter & Half year ended September 30, 2018.

This information is also available on websites of the Company and Stock Exchanges viz., www.unitedbreweries.com, www.bseindia.com and www.nseindia.com.

For UNITED BREWERIES LIMITED
Sd/-
GOVIND WENKAR
Senior Vice President - Legal & Company Secretary

Place: Bengaluru
Date: October 31, 2018

LOYAL equipments limited
(CIN: L29190GJ2007PLC050607)
Regd. Office: Block No. 35/1-2-3-4, Village-Zak, Dahegam, Gandhinagar-382330, Gujarat, India. Tel No.: +91-2718-247236, Fax No.: +91-2718-269033
E-mail: cs@loyalequipments.com, Website: www.loyalequipments.com

NOTICE
Notice is hereby given that pursuant to Regulation 29 & 33 read with Regulation 47 and other applicable regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 that a meeting of the Board of Directors of Loyal Equipments Limited is scheduled to be held on Monday, November 12, 2018 at 10:30 A.M. at the registered office of the Company situated at Block No. 35/1-2-3-4 Village - Zak, Dahegam, Gandhinagar - 382330 Gujarat, India, inter-alia to consider and approve the Un-Audited Financial Results of the Company for the quarter & half year ended on September 30, 2018 and to take on record Limited Review Report thereon. The said notice may be accessed on the Company's website at www.loyalequipments.com and also on the website of BSE Limited at www.bseindia.com.

For LOYAL equipments limited
Sd/-
Rameshchandra Nathalal Patel
Whole Time Director (Din-01307699)

Place : Gandhinagar, Gujarat
Date : 01.11.2018

GRIHASHAKTI
Fullerton India Home Finance Co. Ltd.
Registered office address: Megh Towers, 3rd Floor, Old No. 307, New No. 165, Poonamallee High Road, Madhavoyal, Chennai - 600 095 Tamil Nadu
Toll free no. 1800 102 1003 | Email : grihashakti@fullertonindia.com
Website : www.grihashakti.com | CIN number : U65922TN2010PLC076972

Statement of Financial Results for the Half Year Ended 30 September 2018 (₹ in Lakhs)

Particulars	Half year ended 30 September 2018	Half year ended 30 September 2017
	Unaudited	Unaudited
1. Total Income from Operations	13,699	4,911
2. Net Profit / (Loss) for the year (before Tax, Exceptional and/or Extraordinary items)	(967)	(1,601)
3. Net Profit / (Loss) for the year before tax (after Exceptional and/or Extraordinary items)	(967)	(1,601)
4. Net Profit / (Loss) for the year after tax (after Exceptional and/or Extraordinary items)	(756)	(1,103)
5. Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(754)	(1,102)
6. Paid-up Equity Share Capital	24,536	19,527
7. Reserves (excluding Revaluation Reserves)	24,469	13,622
8. Net Worth	48,902	33,130
9. Outstanding Debt	2,33,801	67,983
10. Debt Equity Ratio (x)	4.8x	2.1x
11. Interest Service Coverage Ratio (x)	1.06x	1.61x
12. Debt Service Coverage Ratio (x)	0.3x	0.5x
13. Earnings Per Share (EPS) (of Rs. 10/- each) (in Rupees)		
- Basic EPS	(0.39)	(0.56)
- Diluted EPS	(0.39)	(0.56)

Notes:

1. The above financial results for the half year ended 30 September 2018 along with restated comparative period have been reviewed by the Audit Committee and have been taken on record by the Board of Directors on 31 October 2018, in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

2. The financial results of the Company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under the Companies (Indian Accounting Standards) Rules, 2015, as amended by the Companies (Indian Accounting Standards) Amendment Regulations, 2016. The Company has adopted Ind AS from 1 April 2017 with effective transition date of 1 April 2017 and accordingly, these financial results together with the results for the comparative reporting period have been prepared in accordance with the recognition and measurement principles laid down in Ind AS 34 - Interim Financial Reporting, prescribed under Section 133 of the Companies Act, 2013 ("the Act") with relevant rules issued thereunder and the other accounting principles generally accepted in India.

This transition to Ind AS has been carried out from the erstwhile Accounting Standards notified under the Act, read with rule 7 of Companies (Accounts) Rules 2014 (as amended), guidelines issued by the National Housing Bank ("the NHB") and other generally accepted accounting principles in India (collectively referred to as the "previous GAAP"). Accordingly, the impact of transition has been recorded in the opening reserves as at 1 April 2017 and the corresponding adjustments pertaining to comparative previous period as presented in these financial results have been restated / reclassified in order to conform to current period presentation.

These financial results have been drawn up on the basis of Ind AS that are applicable to the Company as at 30 September 2018 based on the Press Release issued by the Ministry of Corporate Affairs ("MCA") on 18 January 2016. Any application/guidance/clarifications/directions issued by NHB or other regulators are implemented with and when they are issued/applicable.

3. In compliance with Regulation 52 of the Securities Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, a limited review of financial results for the half year ended 30 September 2018 has been carried out by the Statutory Auditors. As permitted under circular no CIR/IMD/DF1/69/2016 dated 10 August 2016 issued by SEBI, the Company has opted to avail exemption for submission of Ind AS compliant financial results for the previous year ended 31 March 2018 Further, the financial results under Ind AS for the half year ended 30 September 2017 including the reconciliation of net profit under Ind AS as stated in point 6 below have not been subjected to a "limited review". However, the management has exercised necessary due diligence to ensure that the financial results under Ind AS for the half year ended 30 September 2017 provide a true and fair view of the Company's affairs.

4. The Company has availed the exemption provided by Securities and Exchange Board of India (SEBI) vide Circular No. CR/CFD/FAL/62/2016 in respect of disclosure requirements pertaining to disclosure of 2018 and Statement of Assets and Liabilities for the year ended as 31 March 2018. Accordingly as the financials results and Statement of Assets and Liabilities for the year ended as 31 March 2018 is not disclosed.

5. Information as required by Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as per annexure 1 attached

Reconciliation between financial results previously reported (Previous GAAP) and Ind-AS. (₹ in Lakhs)

	For half year ended 30 September 2017 Unaudited
Total Profit as per Previous GAAP	118
Adjustment on account of effective interest rate on Portfolio Loans	33
Adjustment on account of effective interest rate on Debenture	11
Adjustment on account of Employee stock option	(4)
Adjustment on account of expected credit loss	(1,748)
Other Adjustment	(11)
Tax Impact on above	498
Net Profit under Ind-AS	(1,103)
Other Comprehensive Income / Loss (net of income tax)	1

6. As required by paragraph 32 of Ind AS 101, the profit reconciliation between the figures previously reported under previous GAAP and restated as per Ind AS is as under:

7. All secured NCD's issued by the Company are fully secured by first pari-passu charge by mortgage of the Company's immovable property at Chennai and by hypothecation of book debts / loan receivables to the extent stated in the respective information memorandum

8. The above is an extract of the detailed format of half year ended financial results filed with the National Stock Exchange under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the financial results are available on the website of the stock exchange i.e. www.nseindia.com and the Company www.grihashakti.com.

9. For the items referred in sub-clauses (a), (b), (d) and (e) of the Regulation 52 (4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the National Stock Exchange and can be accessed on its website www.nseindia.com

10. The figures for the previous period have been regrouped/rearranged, wherever necessary to make them comparable with the current period.

For and on behalf of the Board of Directors of Fullerton India Home Finance Company Limited
Sd/-
Rakesh Sakkar
CEO & Whole Time Director
Date : 31 October 2018

Additional disclosures required by the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015
Regulation No 52 (4)

a. Credit rating

Particulars	30 September 2018	30 September 2017
	CARE	CARE
Long Term		
Long Term Debt	AA+, Stable Outlook	AA+, Stable Outlook
Short Term		
Commercial Paper	A1+	A1+

No change in ratings during the half year ended 30 September 2018. Ratings are subject to annual surveillance.

b. Debt Equity Coverage Ratio

Particulars	30 September 2018	30 September 2017
Debt Equity ratio	4.8x	2.1x

c. Asset Cover available
All secured NCD's issued by the Company are fully secured by first pari-passu charge by mortgage of the Company's immovable property at Chennai and by hypothecation of book debts / loan receivables to the extent stated in the respective information memorandum

d. Previous due date for the payment of interest/ dividend for non-convertible redeemable preference shares/ repayment of principal of non-convertible preference shares/ non convertible debt securities and whether the same has been paid or not;
The Company has not issued any preference shares. The Company doesn't have outstanding principal payable on Non Convertible Debentures.
Previous due dates for payment of interest and principal are given below for outstanding Non convertible debt securities

Series No.	Non convertible due date for payment of interest	Previous actual date for payment of interest	Status
Series 2	10-Aug-18	10-Aug-18	Paid
Series 3	27-Aug-18	27-Aug-18	Paid

e. Next due date for the payment of interest/ dividend of non-convertible preference shares/principal along with the amount of interest/ dividend of non-convertible preference shares payable and the redemption amount/non convertible debt securities;
The Company has not issued any preference shares.
Next due dates for payment of interest and principal are given below for outstanding Non convertible debt

f. Debt service coverage ratio

	30 September 2018	30 September 2017
	0.3x	0.5x

g. Interest service coverage ratio

	30 September 2018	30 September 2017
	1.06x	1.61x

h. Outstanding redeemable preference shares (quantity and value);
The Company has not issued any preference shares. Also there are no outstanding preference shares from earlier years.

i. Capital redemption reserve/debenture redemption reserve;
Housing finance companies registered with National Housing Bank are not required to create Debenture Redemption Reserve (DRR) in case of privately placed debentures. Also, any requirements to create Capital Redemption Reserve (CRR) is not currently applicable to the Company.

j. Net Worth

INR Lakhs	30 September 2018	30 September 2017
Net Worth	48,902	33,130

k. Net Profit after tax

INR Lakhs	Half year ended 30 September 2018	Half year ended 30 September 2017
Net Profit after tax	(756)	(1,103)

l. Earning Per Share

INR Lakhs	Half year ended 30 September 2018	Half year ended 30 September 2017
Earning Per Share	(0.39)	(0.56)

Regulation No. 61 (2)
The Company has not forfeited the unclaimed interest which is being transferred to the "Investor Education and Protection Fund" set up as per Section 125 of the Companies Act, 2013.

અરમાન ફાઇનાન્સિયલ સર્વિસીસ લિમિટેડ
રજી.ઓફીસ: ૫૦૨-૩, સાકાર-૩, પુલી હાઇકોર્ટ સામે, આશ્રમરોડ, અમદાવાદ-૧૪
Ph.: 079-40507000, 27541989
Email: finance@armanindia.com, Website: www.armanindia.com
CIN: L55910GJ1992PLC018623

નોટીસ
આથી સુચના આપવામાં આવે છે કે કંપનીના બોર્ડ ઓફ ડિરેક્ટર્સની વિદ્યેય મંજૂરવાર, ૧૩મી નવેમ્બર, ૨૦૧૮ના રોજ, ૩૦મી સપ્ટેમ્બર ૨૦૧૮ના ત્રિમાસિક/અર્ધવાર્ષિક સ્ટેન્ડ-અલોન્ગ/અન-ઓર્ડરેડ એકાઉન્ટ્સ મંજૂર કરવા બાબતે સખવામાં આવેલ છે.
અરમાન ફાઇનાન્સિયલ સર્વિસીસ લિમિટેડ વતી,
જયેન્દ્ર પટેલ
વાઈસ ચેરમેન અને મેનેજિંગ ડીરેક્ટર
(DIN: 00011814)

SARDA PLYWOOD INDUSTRIES LIMITED
CIN: L20211WB1957PLC023493
Regd. Office: 9, Parsee Church Street, Kolkata - 700 001, West Bengal. Phone: (033) 2265 2274
Website: www.sardaplywood.in, Email: corp@sardaplywood.com

NOTICE
Members of the company are hereby informed that a Postal ballot Notice together with Postal Ballot Form (collectively "Postal Ballot Papers"), seeking members' consent on the resolution set out in the Postal Ballot Notice has been despatched to them. The Company has completed despatch of the Postal Ballot Papers on 31st October, 2018.
The Company is pleased to provide e-voting facility to all its members, to enable them to cast their votes electronically (e-voting) on the resolution set out in the said Postal Ballot Notice and has engaged the services of Central Depository Services (India) Limited (CDSL) as the agency to provide e-voting facility.
Detailed instructions and information relating to voting including e-voting, are set out in the Postal Ballot Papers despatched to the members.
Facility to exercise vote(s) by means of Postal Ballot including through e-voting, will be available during the following period:
Commencement of voting : From 10:00 a.m. (IST) on Sunday, 4th November, 2018
End of voting : Up to 5:00 p.m. (IST) on Monday, 3rd December, 2018
The e-voting module shall be disabled by CDSL after 5:00 p.m. (IST) on Monday, 3rd December, 2018. Any Postal Ballots received after the aforesaid date and time would be strictly treated as if replies have not been received.
Members who have not received the Postal Ballot Papers or wish to vote through physical Postal Ballot, may download the Postal Ballot Form from the company's website: www.sardaplywood.in where the Postal Ballot Papers are displayed or they may request for a duplicate Postal Ballot Form from Maheshwari Datamatics Private Limited, Registrars & Transfer Agents of the Company.
In case of any queries or issues regarding e-voting, Members may refer the Frequently Asked Questions ("FAQs") and e-voting manual available at https://www.evotingindia.com under help section or write an email to helpdesk.evoting@cDSLindia.com or contact Mr. Arghya Majumder, Assistant Manager, CDSL at 22, Camac Street, Kolkata-700016 or at following Telephone Nos. 033-22821361/18002005533.
For SARDA PLYWOOD INDUSTRIES LIMITED
Sd/-
RAVI KUMAR MURARKA
CFO & Company Secretary

Place: Kolkata
Date : 2nd November, 2018

PRASHANT INDIA LIMITED
Regd. Office : Block no.456, N.H.No.8, PALSANA-394 315, Dist. Surat, State Gujarat, Ph : 937505557
CIN : L15142GJ1983PLC006574

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30.09.2018
(Rs. In Lakhs)

Particulars	Quarter ended 30.09.2018 Unaudited	Half Year ended 30.09.2018 Unaudited	Quarter ended 30.09.2017 Unaudited
Total income from operations (net)	18.10	41.68	38.75
Net Profit / (Loss) from ordinary activities after tax	-15.57	68.64	17.49
Net Profit / (Loss) for the period after tax (after Extraordinary items)	-15.57	68.64	17.49
Equity Share Capital	423.54	423.54	423.54
Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of previous year)	-	-3778.81	-
Earnings Per Share (before extraordinary items) (of Rs. 10/- each)	-0.41	-0.37	0.35
Basic:			
Diluted:			
Earnings Per Share (after extraordinary items) (of Rs. 10/- each)	-0.37	1.62	0.41
Basic:			
Diluted:			

Note: The above is an extract of the detailed Quarterly and yearly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the same are available on the Stock Exchange websites at www.bseindia.com for PRASHANT INDIA LTD., Sd/- Managing Director
Place : Surat
Date : 31.10.2018

APOLLO GUJARAT APOLLO INDUSTRIES LIMITED
Regd. Off: Block No. 486, 487, 488, Mouje Dholasan, Taluka & District: Mehsana-382732
Corp. Off: "Parishram", 5-B, Rashmi Society, Nr. Mitthakhal Six Roads, Navrangpura, Ahmedabad-380009
CIN : L45202GJ1986PLC009042, www.apollo.co.in

NOTICE
Notice is hereby given that 187th meeting of Board of Directors of the Company will be held on **Wednesday, November 14, 2018 at 4.00 P.M.** at Ahmedabad Corporate Office to inter-alia consider & take on record unaudited financial results for quarter ended 30th September, 2018 and to discuss any other business, if any.
Further, in accordance with Code of Conduct for Prevention of Insider Trading framed by the Company pursuant to Regulation 9 of the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015, the trading window for dealing in the securities of the Company will be closed for all directors, officers and designated employees of the Company from **November 01, 2018 to November 16, 2018** (both days inclusive). The trading window shall reopen on **November 17, 2018**.
For, GUJARAT APOLLO INDUSTRIES LIMITED
Sd/-
CS Neha Chikani Shah
Company Secretary & Compliance Officer

Place : Ahmedabad
Date : 01/11/2018

લોયલ ઈક્વિપમેન્ટ્સ લિમિટેડ
(CIN: L29190GJ2007PLC050607)
રજિસ્ટર્ડ ઓફિસ : બ્લોક નં. ૩૫/૧-૨-૩-૪, ગામ-ગાક, દહેગામ, ગાંધીનગર-૩૮૨૩૩૦, ગુજરાત, ઈન્ડિયા. ટેલિ. નં. : +૯૧-૨૭૧૮-૨૪૭૨૩૬, ફેક્સ નં. : +૯૧-૨૭૧૮-૨૬૮૦૩૩
ઈ-મેલ: cs@loyalequipments.com, વેબસાઈટ: www.loyalequipments.com

નોટિસ
આથી અત્રે નોટિસ આપવામાં આવે છે કે, ભારતીય પ્રતિભૂતિ અને વિનિમય બોર્ડ (યાદી જવાબદારી અને જાહેરાત જરૂરિયાતો) ના નિયમન ૨૮ અને ૩૩ તથા ૪૭ ને સાથે યોગ્યતા તથા તેને જરૂરી નિયમન, ૨૦૧૫ તથા તેના અનુપાલનથી, લોયલ ઈક્વિપમેન્ટ્સ લિમિટેડ (કંપની) નો બોર્ડ ઓફ ડાયરેક્ટર્સની સભા સોમવાર, ૧૨ નવેમ્બર, ૨૦૧૮ ના રોજ સવારે ૧૦:૩૦ કલાકે બ્લોક નં. ૩૫/૧-૨-૩-૪, ગામ-ગાક, દહેગામ, ગાંધીનગર-૩૮૨૩૩૦, ગુજરાત, ઈન્ડિયા ખાતે યોજાશે. જે સભામાં બીજા બાબતોની સાથેસાથ કંપનીના અન-ઓર્ડરેડ નાણાકીય પરિણામ સપ્ટેમ્બર ૩૦, ૨૦૧૮ ત્રિમાસિક અને અર્ધવાર્ષિક ના અંત સુધીના ને ધ્યાનમાં લેવા અને મર્યાદિત સમીક્ષા રિપોર્ટ ને રેકોર્ડ પર લેવા આ સભા ભરાશે. આ સભાની નોટિસ કંપનીની વેબસાઈટ www.loyalequipments.com તથા બી.એસ.સી.ની વેબસાઈટ : www.bseindia.com પર પણ મળી શકે છે.
લોયલ ઈક્વિપમેન્ટ્સ લિમિટેડ વતી,
Sd/-
રમેશચંદ્ર નાથાલાલ પટેલ
પૂર્ણ સમયના ડાયરેક્ટર (DIN-01307699)

સ્થળ : ગાંધીનગર, ગુજરાત
તારીખ : ૦૧.૧૧.૨૦૧૮

GOKUL REFOILS & SOLVENT LIMITED
Regd. Office: State Highway No.41 Nr. Sujapur Patia, Sidhpur-384151
Corporate Office: "Gokul House", 43, Shreemali Co-operative Housing Society Ltd., Opp. Shikhar Building, Navrangpura, Ahmedabad-380009
CIN: L15142GJ1992PLC018745 Website: www.gokulgroup.com

NOTICE
Pursuant to Regulation 29 read with Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, the Meeting of the Board of Directors of **GOKUL REFOILS AND SOLVENT LIMITED** will be held on **Wednesday, November 14, 2018** at the Corporate Office at "Gokul House", 43, Shreemali Co-operative Housing Society Ltd., Opp. Shikhar Building, Navrangpura, Ahmedabad-380009 inter-alia to consider and to approve Unaudited Financial Results for the Second Quarter and half year ended on 30th September, 2018 along with various other businesses. This information is posted on Company's website at **www.gokulgroup.com** and BSE website at **www.bseindia.com** and NSE website at **www.nseindia.com**.
For, Gokul Refoils and Solvent Limited
Sd/-
Vijay Kalyani
Company Secretary

Place: Ahmedabad
Date: November 01, 2018

SUN FINLEASE (GUJARAT) LIMITED
(CIN: L65910GJ1988PLC010293)
3, RaviPushp Apartment, B/s. Navneet House, Memnagar, Ahmedabad - 380052
Email Id: sfgl1988@gmail.com Website: www.sfgl.in.net
Telephone No. (079) 27496313

EXTRACT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30/09/2018
(Rs. In Lac)
(Except for Earnings Per Share)

Particulars	Quarter ended	Half Year ended	Corresponding quarter ended in Previous Year
	30-09-2018 (Unaudited)	30-09-2018 (Unaudited)	30-09-2017 (Unaudited)
Total Income from Operations (net)	(212.12)	400.99	496.45
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(332.63)	194.53	90.98
Net Profit/ (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(333.75)	193.41	90.98
Net Profit/ (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(333.58)	193.58	70.77
Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and other Comprehensive Income (after tax))	(333.58)	193.58	70.77
Equity share capital	303.34	303.34	303.34
Reserves(excluding Revaluation Reserve) as shown in the Audited balance sheet of the previous year	-	-	-
Earning Per Share (of Rs.10/- each) (for continuing and discontinued operations)	-	-	-
Basic:	(11.00)	6.38	2.33
Diluted:	(11.00)	6.38	2.33

Note: The Above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and other Disclosure Requirements) Regulations, 2015. The full format of the Quarter and Half year ended 30th September 2018 Financial Results are available on the websites of the Stock Exchange(s) and the listed entity (www.mse.in and www.sfgl.in.net).
FOR SUN FINLEASE (GUJARAT) LIMITED
Sd/-
PARAG P. SHAH
(MANAGING DIRECTOR)
DIN: 00228965

Place : Ahmedabad
Date : 01.11.2018

FORM NL-1A-B-RA

Name of the Insurer: Max Bupa Health Insurance Company Limited
Registration No. and Date of Registration with the IRDAI : 145 Dated 15th February 2010

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2018

(Rs. in Lakhs)

SN	Particulars	For the half year ended 30th September, 2018			For the half year ended 30th September, 2017		
		Fire	Marine	Misc	Fire	Marine	Misc
1	Premiums earned (Net)	-	-	27,823.19	-	-	24,875.24
2	Profit/ Loss on sale/ redemption of Investments	-	-	94.93	-	-	122.69
3	Others	-	-	-	-	-	-
4	Accretion/Amortisation of (Premium)/Discount	-	-	186.34	-	-	209.79
5	Interest, Dividend & Rent - Gross	-	-	1,356.27	-	-	1,234.94
	Total (A)	-	-	29,460.73	-	-	26,442.66
1	Claims Incurred (Net)	-	-	17,714.82	-	-	14,127.55
2	Commission (Net)	-	-	615.79	-	-	890.68
3	Operating Expenses related to Insurance Business	-	-	15,626.19	-	-	13,100.44
4	Premium Deficiency	-	-	-	-	-	-
	Being Expenses of Management over the allowable limit transferred to Profit and Loss Account	-	-	(5,076.41)	-	-	(4,529.86)
	Total (B)	-	-	28,880.39	-	-	23,588.81
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	-	-	580.35	-	-	2,853.85
	Appropriations						
	Transfer to Shareholders' Account	-	-	580.35	-	-	2,853.85
	Transfer to Catastrophe Reserve	-	-	-	-	-	-
	Transfer to Other Reserves	-	-	-	-	-	-
	Total (C)	-	-	580.35	-	-	2,853.85

FORM NL-2A-B-PL

Name of the Insurer: Max Bupa Health Insurance Company Limited
Registration No. and Date of Registration with the IRDAI : 145 Dated 15th February 2010

PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2018

(Rs. In Lakhs)

SN	Particulars	For the half year ended 30th September, 2018	For the half year ended 30th September, 2017
1	Operating Profit/(Loss)		
	(A) Fire Insurance	-	-
	(B) Marine Insurance	-	-
	(C) Miscellaneous Insurance	580.35	2,853.85
2	Income From Investments		
	(A) Interest, Dividend & Rent - Gross	897.61	883.96
	(B) Profit/ Loss on sale/ redemption of Investments	60.37	75.17
	(C) Accretion/ Amortisation of (Premium)/ Discount	140.83	1.21
3	Other Income		
	- Gain/(Loss) on Foreign Exchange Fluctuation	(14.28)	(31.99)
	- Interest Income	3.39	5.14
	- Provisions written back	1.92	280.25
	Total (A)	1,670.19	4,067.59
4	Provisions (Other than Taxation)		
	(A) For diminution in the value of investments	-	-
	(B) For doubtful debts	328.99	9.50
	(C) Penalty	-	-
	(D) Others	-	-
5	Other Expenses		
	(A) Expenses other than those related to Insurance Business	133.38	52.43
	(B) Bad debts written off	-	-
	(C) Being Expenses of Management over the allowable limit transferred from Revenue Account	5,076.41	4,529.86
	Total (B)	5,538.78	4,591.79
	Profit / (Loss) Before Tax	(3,868.59)	(524.20)
	Provision for Taxation	-	-
	Profit/(loss) After Tax	(3,868.59)	(524.20)
	Appropriations		
	(A) Interim dividends paid during the year	-	-
	(B) Proposed final dividend	-	-
	(C) Dividend distribution tax	-	-
	(D) Transfer to any Reserves or Other Accounts	-	-
	Balance of profit / (loss) brought forward from last year	(67,015.66)	(69,299.63)
	Balance Carried Forward to Balance Sheet	(70,884.25)	(69,823.83)

FORM NL-3A-B-B5

Name of the Insurer: Max Bupa Health Insurance Company Limited
Registration No. and Date of Registration with the IRDAI : 145 Dated 15th February 2010

BALANCE SHEET AS AT 30th SEPTEMBER, 2018

(Rs. In Lakhs)

Particulars	As at 30th September, 2018	As at 30th September, 2017
Sources of Funds		
Share Capital	94,100.00	92,600.00
Share Application Money	-	-
Reserves And Surplus	-	-
Fair Value Change Account - Shareholders	12.76	11.83
Fair Value Change Account - Policyholders	8.90	4.17
Borrowings	-	-
Total	94,121.66	92,616.00
Application of Funds		
Investments - Shareholders	25,206.88	27,338.14
Investments - Policyholders	42,430.74	36,599.18
Loans	-	-
Fixed Assets	3,288.87	3,327.10
Current Assets		
Cash And Bank Balances	1,544.51	961.87
Advances And Other Assets	11,800.76	10,079.80
Sub-total (A)	13,345.27	11,041.67
Current Liabilities	28,442.68	26,828.97
Provisions	32,591.67	28,684.95
Sub-total (B)	61,034.35	55,513.92
Net Current Assets (C) = (A - B)	(47,689.08)	(44,472.25)
Miscellaneous Expenditure (to The Extent Not Written Off Or Adjusted)	-	-
Debit Balance In Profit And Loss Account	70,884.25	69,823.83
Total	94,121.66	92,616.00

Name of the Insurer: Max Bupa Health Insurance Company Limited
Registration No. and Date of Registration with the IRDAI : 145 Dated 15th February 2010

Analytical Ratios for Non-Life companies

SN	Particulars	For the quarter ended 30th September, 2018	For the half year ended 30th September, 2018	For the quarter ended 30th September, 2017	For the half year ended 30th September, 2017
1a	Gross Direct Premium Growth Rate (Overall)	30%	24%	22%	26%
1b	Gross Direct Premium Growth Rate (Health)	26%	20%	21%	25%
1c	Gross Direct Premium Growth Rate (Personal Accident)	334%	325%	136%	134%
2	Gross Direct Premium to Net Worth Ratio	0.94 times	1.74 times	0.74 times	1.44 times
3	Growth rate of Net Worth	2%	2%	-11%	-11%
4a	Net Retention Ratio (Overall)	77%	76%	76%	76%
4b	Net Retention Ratio (Health)	76%	75%	76%	77%
4c	Net Retention Ratio (Personal Accident)	88%	86%	79%	68%
5a	Net Commission Ratio - Overall	3%	2%	4%	4%
5b	Net Commission Ratio - Health	3%	2%	4%	4%
5c	Net Commission Ratio - Personal Accident	14%	13%	11%	8%
6	Expense of Management to Gross Direct Premium Ratio	49%	50%	51%	51%
7	Expense of Management to Net Written Premium Ratio	64%	65%	67%	67%
8	Net Incurred Claims to Net Earned Premium	65%	64%	58%	57%
9	Combined Ratio	118%	117%	114%	113%
10	Technical Reserves to net premium Ratio	2.44 times	1.33 times	2.66 times	1.37 times
11	Underwriting balance Ratio	(0.24) times	(0.22) times	(0.13) times	(0.13) times
12	Operating Profit Ratio	-19%	-16%	-8%	-7%
13	Liquid Assets to liabilities Ratio	0.55 times	0.55 times	0.57 times	0.57 times
14	Net earning Ratio	-16%	-13%	-4%	-2%
15	Return on net worth Ratio	-11%	-17%	-2%	-2%
16	Reinsurance Ratio	23%	24%	24%	24%
17	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	1.76	1.76	1.96	1.96
18	NPA Ratio	NA	NA	NA	NA

Insurance is a subject matter of solicitation. Max Bupa Health Insurance Co Ltd, IRDAI Reg No. 145. 'Max' logo, 'Bupa' and HEARTBEAT logo are owned by Max and Bupa and used under license by us. Corporate Office: B-1/1-2 Mohan Cooperative Industrial Estate, Mathura Road, New Delhi- 110044. Regd Off: Max House, 1 Dr Jha Marg, Okhla, New Delhi- 110020. CIN No. U66000DL2008PLC182918. Fax: +91 11 30902010. Helpline: 1860-3010-3333. www.maxbupa.com



HEALTH INSURANCE