

Central Bank of India
SEETHAPHALMANDI BRANCH H.No.11-2-367, Ground Floor, Opp. Municipal Ground, Mylagadda, Seethaphalmandi Secunderabad-500061, Telangana, Mob No 6304903746, Mail id: cbmiydco315@centralbank.co.in

APPENDIX - IV-A
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES ON 27.11.2020
E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to Central Bank of India (Secured Creditor), the physical possession of which has been taken by the Authorised Officer of Central Bank of India, Seethaphalmandi Branch, Hyderabad, will be sold on "As is where is", "As is what is", and "Whatever there is" on 27.11.2020 for recovery of Rs. 31,11,138/- (Rupees Thirty One Lakhs Eleven Thousand One Hundred Thirty Eight only) due as on 31.12.2019 with interest & cost thereon due to Central Bank of India (Secured Creditor) from the following borrowers: Mr. Brahmajoyula LKH Prasad S/o Late BVS Anjaneyulu, Mrs. Brahmajoyula Lalitha Kumari W/o Late BVS Anjaneyulu & Mrs. Brahmajoyula Parvathi Devi and Guarantor: NIL.

The Reserve Price will be Rs.65,43,000/- and the earnest money deposit (EMD) will be Rs. 6,54,300/-

Short Description of Property : Residential Property in 172 Sq. Yds. at Municipal No.1-9-312/E/9/6 (PTIN No. 1090147626) situated at Achyuthareddy Marg, Vidyanagar, Hyderabad. Known Encumbrances : NIL.

For detailed terms and conditions of the sale, please refer to the link provided in Central Bank of India (Secured Creditor) website i.e. www.centralbankofindia.co.in

Date : 21.10.2020 Sd/- Authorised Officer,
Place: Hyderabad Central Bank of India

POSSESSION NOTICE - (for immovable property) Rule 8-(1)

Whereas, the undersigned being the Authorized Officer of IIFL Home Finance Limited (Formerly known as India Infoline Housing Finance Ltd.) (IIFHL) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, a Demand Notice was issued by the Authorized Officer of the company to the borrowers / co-borrowers mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with Rule 8 of the said rules. 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 IIFHL for an amount as mentioned herein under with interest thereon.

*The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act. If the borrower clears the dues of the "IIFHL" together with all costs, charges and expenses incurred, at any time before the date fixed for sale or transfer, the secured assets shall not be sold or transferred by "IIFHL" and no further step shall be taken by "IIFHL" for transfer or sale of the secured assets.

Name of the Borrower(s) / East Godavari BRANCH	Description of secured asset (immovable property)	Total Outstanding Dues (Rs.)	Date of Demand Notice	Date of Possession Notice
Mr. Durga Babu Malladi, Mrs. Surya Vathi Malladi, Mrs. Mahalakshmi Danduprolu, Mrs. Lakshmi Malladi, Mrs. Kameswari Singinimilli (Prospect No 635040)	All that piece and parcel of Door No.51-2-48 consisting of an extent of 161.775sq.yds situated at KMC ward No.21, T.S.No. 537, Narasimha Road, Jagannadapuram, Kakina, East Godavari, Andhra Pradesh	Rs. 16,84,928/-	24-Feb-20	19-Oct-20
Mrs. Sandhya Bathula and Mr. Venkatesh Bathula (Prospect No 895554)	All that piece and parcel of S.No.142-2. For an extent of 170 Sq.Yds, Neelapalli village and Panchayathi, Tallarevu Mandalam, East Godavari, Andhra Pradesh.	Rs. 7,21,453/-	12-Mar-20	19-Oct-20

For further details please contact to Authorised Officer at Branch Office: Sai Trade Center, 4th Floor, Dwarakanagar, 2nd Lane, Vizag, Andhra Pradesh - 530016/or Corporate Office : Plot No. 98, Phase-IV, Udyog Vihar, Gurgaon, Haryana
Place: East Godavari, Dated: 22/10/2020 Sd/- Authorised Officer, For IIFL Home Finance Limited

AVANTEL LIMITED
CIN: L72200AP1990PLC011334
Regd. office: Plot No.47/P, Sy. No.141, APIC Industrial Park, Anandapuram Mandal, Gambheeram Village, Visakhapatnam - 531163, Andhra Pradesh. Web Site: www.avantel.in; email - id: compliance@avantel.in

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30.09.2020
(Rs. In lakhs)

Sl. No.	PARTICULARS	Quarter ended 30-09-2020 Unaudited	Half Year ended 30-09-2020 Unaudited	Quarter ended 30-09-2019 Unaudited
1	Total income from operations (net)	1264.61	2394.28	841.54
2	Net Profit / (Loss) for the period (before tax, exceptional and/or Extraordinary items)	399.64	576.24	279.83
3	Net Profit / (Loss) for the period before tax (after exceptional and/or Extraordinary items)	399.64	576.24	279.83
4	Net Profit / (Loss) for the period after tax (after exceptional and/or Extraordinary items)	328.95	473.73	237.99
5	Total comprehensive income for the period (comprising profit / (loss) for the period (after tax) and other comprehensive income (after tax))	328.95	473.73	237.99
6	Equity Share Capital	405.51	405.51	405.51
7	Reserves (excluding Revaluation Reserve as shown in the balance sheet of previous year)	4761.90	4761.90	3898.91
8	Earnings per share (before extraordinary items) (of Rs. 10/- each)	8.11	11.68	5.87
	(a) Basic	8.11	11.68	5.87
	(b) Diluted	8.11	11.68	5.87
9	Earnings per share (after extraordinary items) (of Rs. 10/- each)	8.11	11.68	5.87
	(a) Basic	8.11	11.68	5.87
	(b) Diluted	8.11	11.68	5.87

Notes:

- The above results were reviewed and recommended by the Audit Committee and approved by the Board of Directors of the Company at their meeting held on 21st October, 2020.
- 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 Quarterly / Annual Financial Results are available on the Stock Exchange website. i.e. BSE Limited at www.bseindia.com and on company's website www.avantel.in

By Order of the Board
Sd/-
Abhuri Vidyasagar
Managing Director
DIN: 0026524

Place: Hyderabad
Date: 21-10-2020

HDFC ERGO General Insurance Company Limited (CIN: U66030MH2007PLC177117)

Unaudited Financial Results for the half year ended September 30, 2020

Registration No.: 146

Date of Registration with the IRDAI: July 09, 2010



FORM NL-1A-B-RA : REVENUE ACCOUNT

(₹. In '000)

Sr. No	Particulars	For the period ended 30.09.2020				For the period ended 30.09.2019			
		Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
1	Premiums earned (Net)	1,076,828	306,461	21,048,744	22,432,033	662,234	370,304	20,644,054	21,676,592
2	Profit/Loss on sale/redemption of Investments (Net)	19,070	3,253	305,569	327,892	6,577	1,484	124,200	132,261
3	Others:								
	Investment Income from Terrorism Pool	24,433	-	-	24,433	3,800	-	-	3,800
	Miscellaneous Income/ Liabilities written back	1,034	299	20,549	21,882	727	417	23,225	24,369
4	Interest, Dividend and Rent - Gross	211,692	36,110	3,391,923	3,639,725	147,484	33,273	2,785,085	2,965,842
	TOTAL (A)	1,333,057	346,123	24,766,785	26,445,965	820,822	405,478	23,576,564	24,802,864
1	Claims Incurred (Net)	890,347	352,750	16,131,325	17,374,422	563,405	316,453	16,504,520	17,384,378
2	Commission (Net)	(384,424)	49,235	(789,357)	(1,124,546)	(159,561)	65,959	(1,300,195)	(1,393,797)
3	Operating Expenses related to Insurance Business	973,007	99,572	5,591,370	6,663,949	811,209	140,396	5,908,998	6,860,603
4	Premium Deficiency	-	-	-	-	-	-	-	-
	TOTAL (B)	1,478,930	501,557	20,933,338	22,913,825	1,215,053	522,808	21,113,323	22,851,184
	Operating Profit/ (Loss) from Fire/ Marine/ Miscellaneous Business C = (A - B)	(145,873)	(155,434)	3,833,447	3,532,140	(394,231)	(117,330)	2,463,241	1,951,680
	APPROPRIATIONS:								
	Transfer to Shareholders' Account	(145,873)	(155,434)	3,833,447	3,532,140	(394,231)	(117,330)	2,463,241	1,951,680
	Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-
	Transfer to Other Reserves	-	-	-	-	-	-	-	-
	TOTAL (C)	(145,873)	(155,434)	3,833,447	3,532,140	(394,231)	(117,330)	2,463,241	1,951,680

FORM NL-3A-B-BS - BALANCE SHEET

(₹. In '000)

Particulars	As at 30.09.2020	As at 30.09.2019
SOURCES OF FUNDS		
Share Capital	6,061,877	6,058,421
Reserves And Surplus	21,150,824	15,640,660
Fair Value Change Account - Shareholders	(55,266)	(29,470)
Fair Value Change Account - Policyholders	(250,162)	(111,271)
Borrowings	3,500,000	3,500,000
Deferred Tax Liability	-	-
TOTAL	30,407,273	25,058,340
APPLICATION OF FUNDS		
Investments - Shareholders	23,013,463	21,792,470
Investments - Policyholders	104,170,750	82,280,772
Loans	-	-
Fixed Assets	2,597,091	2,179,915
Deferred Tax Assets	421,232	462,368
Current Assets	-	-
- Cash And Bank Balances	2,753,365	2,249,003
- Advances And Other Assets	24,267,132	29,503,349
SUB-TOTAL (A)	27,020,497	31,752,352
Current Liabilities	96,048,750	83,737,410
Provisions	30,767,010	29,672,127
SUB-TOTAL (B)	126,815,760	113,409,537
NET CURRENT ASSETS/ (LIABILITIES) (C) = (A - B)	(99,795,263)	(81,657,185)
Miscellaneous Expenditure (to the extent not written off or adjusted)	-	-
Debit Balance in Profit And Loss Account	-	-
TOTAL	30,407,273	25,058,340

FORM NL-30A: ANALYTICAL RATIOS FOR NON-LIFE COMPANIES

Sr. No	Particulars	For the period ended 30.09.2020	For the period ended 30.09.2019
1	Gross Direct Premium Growth Rate	-3.28%	20.14%
2	Gross Premium to Shareholder's Fund Ratio	1.79	2.33
3	Growth rate of Shareholder's Fund	25.41%	8.85%
4	Net Retention Ratio	43.56%	44.47%
5	Net Commission Ratio	-5.18%	-6.11%
6	Expense of Management to Gross Direct Premium Ratio	20.14%	20.54%
7	Expense of Management to Net Written Premium Ratio	45.36%	45.49%
8	Net Incurred Claims to Net Earned Premium	77.45%	80.20%
9	Combined Ratio	102.99%	104.17%
10	Technical Reserves to Net Premium Ratio	3.90	3.11
11	Underwriting Balance Ratio	-0.02	-0.05
12	Operating Profit Ratio	15.75%	9.00%
13	Liquid Assets to Liabilities Ratio	0.21	0.23
14	Net Earnings Ratio	12.97%	8.04%
15	Return on Networth Ratio	10.34%	8.45%
16	Available Solvency Margin Ratio (ASM) to Required Solvency Margin Ratio (RSM)	2.17	1.70
17	NPA Ratio		
	Gross NPA Ratio*	NA	NA
	Net NPA Ratio*	NA	NA
18	Debt Equity Ratio	0.13	0.16
19	Debt Service Coverage Ratio	29.40	19.77
20	Interest Service Coverage Ratio	29.40	19.77
21	Asset Cover Availability*	NA	NA

FORM NL-2A-B-PL: PROFIT AND LOSS ACCOUNT

(₹. In '000)

Sr. No	Particulars	For the period ended 30.09.2020	For the period ended 30.09.2019
1	OPERATING PROFIT/(LOSS)		
	(a) Fire Insurance	(145,873)	(394,231)
	(b) Marine Insurance	(155,434)	(117,330)
	(c) Miscellaneous Insurance	3,833,447	2,463,241
2	INCOME FROM INVESTMENTS		
	(a) Interest, Dividend and Rent - Gross	668,457	783,290
	(b) Profit on sale of investments	60,219	34,931
	Less: Loss on sale of investments	-	-
3	OTHER INCOME		
	TOTAL (A)	4,260,816	2,769,901
4	PROVISIONS (Other than taxation)		
	(a) For diminution in the value of investments	89,749	(22,950)
	(b) For doubtful debts	6,856	(30,108)
5	OTHER EXPENSES		
	(a) Expenses other than those related to Insurance Business		
	Employees' related remuneration and welfare benefits	39,801	46,562
	(b) Corporate Social Responsibility Expenses	51,598	18,827
	(c) Bad debts written off	-	43,715
	(d) Amalgamation Expenses	162,500	77,773
	(e) Interest on Debentures	133,012	133,364
	TOTAL (B)	483,516	267,183
	Profit/(Loss) before Tax	3,777,300	2,502,718
	Provision for Taxation:		
	- Current Tax / Minimum Alternate Tax (MAT)	935,499	613,717
	- Deferred Tax	28,616	55,270
	Profit / (Loss) after Tax	2,813,185	1,833,731
	APPROPRIATIONS		
	(a) Interim dividend paid during the period	-	-
	(b) Proposed final dividend	-	-
	(c) Dividend distribution tax	-	-
	(d) Transfer to any Reserves or Other Accounts	-	-
	(e) Transfer to Debenture Redemption Reserve	-	24,300
	(f) Transfer to Contingency Reserve for Unexpired Risks	-	-
	Balance of profit / (loss) brought forward from last year	9,527,606	5,074,847
	Balance carried forward to Balance Sheet	12,340,791	6,884,277

**"NA" denotes Not Applicable

1. The above results for the half-year ended September 30, 2020 which have been subjected to limited review by one of the Statutory Auditor, were reviewed by the Audit and Compliance Committee of Directors and subsequently approved by the Board of Directors at its meeting held on October 21, 2020, in terms of circular on Public Disclosure by Insurers dated January 28, 2010 issued by Insurance Regulatory and Development Authority of India.

2. Ratios are computed in accordance with and as per definition given in the Master Circular on Preparation of Financial Statements dated October 5, 2012 & subsequent corrigendum thereon dated July 3, 2013 (except for ratios at Sr.No.18-21 in Form NL-30A above).

3. Borrowing as at September 30, 2020 includes Non-Convertible Debentures (NCDs) amounting ₹ 3,500,000 (000s) details as under:

(a) Credit Rating for Unsecured Non-Convertible Debentures (NCDs) is 'AAA' by both CRISIL and ICRA.

(b) The previous due date for payment of Interest on NCD was November 11, 2019 and the interest was paid on the said due date.

(c) The next due date for payment of Interest on NCD is November 9, 2020 and total interest due and payable on NCD on November 9, 2020 is ₹ 266,548 (000s).

(d) Net worth as on September 30, 2020: ₹ 27,212,701 (000s) [Previous Period: ₹ 21,699,081 (000s)] (Computed as per definition laid down by IRDAI).

(e) Subsequent to the issuance of the Companies (Share Capital and Debentures) Amendment Rules, 2019 ("Rules") on August 16, 2019 and in terms of Rule 18, sub-rule (7)(b)(iii)(B) of the said Rules, no Debenture Redemption Reserve has been created during the period ended September 30, 2020 (Previous year Debenture Redemption Reserve of ₹ 24,300 (000s) created upto June 30, 2019).

4. Earnings per share on September 30, 2020: Basic: ₹ 4.64 (Previous Period ₹ 3.03), Diluted: ₹ 4.63 (Previous Period ₹ 3.02).

5. During the half-year ended September 30, 2020, the Company allotted 345,651 shares pursuant to exercise of stock options vested under ESOP.

6. In light of the Covid-19 outbreak and the information available upto the date of approval of these interim condensed financial statements, the Company has assessed the impact of Covid-19, on its operations and its financial statements. The Company has used the principles of prudence in assessing the impact of pandemic on the interim condensed financial statements. The assessment includes but is not limited to valuation of investments, valuation of policy-related liabilities and solvency position of the Company as on September 30, 2020. Due to the uncertainties associated with the pandemic, the actual impact may not be in line with the estimates as of the date of approval of the interim condensed financial statements. The impact assessment does not indicate any adverse impact on the ability of the company to continue as a going concern. Further, there has been no material changes in the controls or processes followed in the financial closing process of the Company. The Company continues to closely monitor the implications of Covid-19 on its operations and financial statements, which are dependent on emerging uncertain developments.

7. The Board of Directors of the Company, at its meeting held on June 19, 2019, approved entering into Share Purchase Agreement by and amongst the Company, Housing Development Finance Corporation Limited (HDFC Limited), Apollo Munich Health Insurance Company Limited (Apollo Munich) (now HDFC ERGO Health Insurance Limited), Apollo Hospitals Enterprise Limited, Apollo Energy Company Limited and Munich Health Holding AG, in connection with the acquisition of upto 51.2% of the paid-up share capital of Apollo Munich by HDFC Limited and subsequent merger of Apollo Munich into the Company. Pursuant to receipt of requisite approvals from the Competition Commission of India (CCI), Reserve Bank of India (RBI) and Insurance Regulatory and Development Authority of India (IRDAI), on January 9, 2020, HDFC Ltd acquired 51.16% of paid-up share capital of Apollo Munich. Consequently, Apollo Munich has become a subsidiary of HDFC Limited. The name of Apollo Munich was also changed to HDFC ERGO Health Insurance Limited (HEHI). Further, the Board of Directors of the Company at its meeting held on January 15, 2020, approved the Scheme of Amalgamation of HEHI with the Company with the Appointed Date of March 1, 2020. Thereafter, the Company has filed the Company Scheme Application (CSA) with the National Company Law Tribunal, Mumbai Bench (NCLT) on February 17, 2020. On June 18, 2020, the Company filed the Joint Petition with NCLT seeking approval for sanctioning of the Scheme under Sections 230-232 of the Companies Act, 2013. NCLT at its hearing held on September 29, 2020, sanctioned the Scheme of Amalgamation for the merger of HEHI with the Company. The Company has filed application with IRDAI on October 8, 2020, seeking its Final Approval for the merger. The merger shall become effective after receipt of final approval from IRDAI. Pending final approval from IRDAI, no effect of the proposed merger has been recognized in the unaudited condensed standalone financial statements for the half-year ended September 30, 2020.

8. Previous period figures have been regrouped, wherever necessary, for better presentation and understanding.

Motor Insurance
Home Insurance
Travel Insurance
Commercial Insurance
Health Insurance
Rural Insurance

Registered & Corporate Office:
1st Floor, HDFC House,
165 - 166 Backbay Reclamation, H. T. Parekh Marg,
Churchgate, Mumbai - 400 020.

For and on behalf of the Board of Directors

Place: Mumbai Ritesh Kumar
Date: October 21, 2020 Managing Director & CEO

Call us: 1800 2 700 700 or Visit us : www.hdfcergo.com

Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai - 400 020. For more details on the risk factors, terms and conditions, please read the sales brochure/ prospectus before concluding the sale. Trade Logo displayed above belongs to HDF