





# Brands step up to the digital storefront

Pepsi, Coke, Britannia, Kwality Walls and a host of other brands line up for e-stores on delivery apps, rethink visual identities, and the retail experience



(From left) Kwality Walls prominently uses its logo and colours to advertise its e-store, while Hershey's and Coca-Cola promote their product portfolio and Britannia has turned its popular jingle into a mnemonic for the brand

GIREESH BABU & T NARASIMHAN  
Chennai, 10 June

Launch a delivery app, any of the several that have rapidly mushroomed over the past month, and a colourful bunch of familiar logos pop up. Jostling for space on the screen are tiny visual identifiers that Coca-Cola India, PepsiCo India, Britannia, HUL, P&G and a slew of big brands have used to mark their designated e-stores. Shut out of the familiar supply chain networks, big brands are relying increasingly on small start-ups to find their way back into game. But as they do that, their virtual storefronts are creating a new design language and by using a combination of factors—logo, placement and delivery process—defining an all new direct-to-customer experience. Brands have flocked to apps such as Dunzo, Swiggy, Zomato among others to set up their stores, packaging their fare around the needs of the platform and customers. In the process, the big brands are learning much more about the people they serve as they have greater control over display, design and customer data than

they did in the past, be it in their alliances with the e-commerce giants or local supermarkets. “From the brand’s purview, one of the key features is that the marketers can get a direct access to the customer behaviour, such as a pattern in the consumption timing and so on. These patterns are often important for brands to analyse and further use as reference points while strategising their marketing strategies,” said Dilen Gandhi, senior director and category head—Foods, PepsiCo India that has tied up with delivery app Dunzo for an e-store. E-stores are not a short term phenomenon, say experts, even if they have emerged as a solution for an immediate problem. Hence brands would need to invest into the channel, much like they did when building a distribution and promotion platform with small stores and big supermarkets. It is a way to connect and adapt with the new marketplace. Brands must beat their own path to the customers’ doorstep, for the pandemic has made it clear that it is not enough to have a strong distribution network, or prime space in supermarkets. Without accessibility, the customer is likely to disen-

gage from the brand. In that context, the direct-to-customer (D2C) channel is more than a transactional interface. It is a way to renew the familiarity and recall that many brands have built with their customers. According to EY’s latest report ‘COVID-19 and emergence of a new consumer products landscape in India’, 60 per cent of Indian consumers believe the way they shop would change. In the early stages of the pandemic, consumers were worried about the health of their families and meeting their basic needs. These common concerns are manifesting themselves in different ways, the report said. Gandhi said that PepsiCo India is taking a long term view on the brand e-store, but volumes of orders generating via direct-to-customer (D2C) platforms will be put in consideration and evaluated. PepsiCo is not the only brand to recalibrate its presence in the marketplace, Britannia has one for its cookies, Amul has done the same with its value-added dairy products and HUL and P&G have set up a similar network. Harish Bijoor, founder, Harish Bijoor Consults Inc, said

that the e-store is something that has become a sudden necessity from being a mere digital fad for the big brands. As a result, he added, the big gainers have been Dunzo that was the first to leverage the opportunity and also Zomato and Swiggy. “This has caused action and traction for each of their business models,” he said. Dunzo, which started out as an ‘item’ delivery app, reports that the average order value has increased 4x on the app. It is focused on the eight metro cities at present, but brands want a pan-India presence and this makes the food delivery apps an attractive proposition. According to a spokesperson for Swiggy, the company has worked towards building a sustainable ecosystem for all its partners. The lockdown led to a significant increase in consumer interest to order groceries through the app and this led to a partnership with brands such as HUL, P&G, ITC, Godrej, Dabur, Marico and others. “While almost 75 per cent of all grocery orders on the platform are from the top 15 cities, Swiggy noticed a higher AOV (average order value) of 7-10 per cent from the smaller cities,” the spokesperson said.

## FROM PAGE 1 S&P affirms...

Before the recent rating action by Moody’s, the agency’s rating on India was a notch above S&P and Fitch’s. Now, all the three major rating agencies have the lowest investment grade rating on India. But the outlook by Moody’s is negative, whereas it is stable by the other two agencies. Market experts had mixed views on the rating action. “The markets did not move when Moody’s downgraded. The reiteration of rating was expected by everyone. The markets won’t move this time too,” said Jayesh Mehta, head of treasury at Bank of America. Harihar Krishnamurthy, head of treasury at First Rand Bank, said the markets would interpret the event as “normal”. U R Bhat, director, Dalton Capital India, said, “S&P has maintained its rating on India. This shows the agency’s confidence in the government measures to tackle the economic impact of Covid-19. Unlike other countries, we have not ratcheted up fiscal debt. The impact on the markets will be minimal.” Technically, S&P placed India at BBB-. “While risks to India’s long-term growth rate are rising, ongoing economic reforms, if executed well, should keep the country’s growth rate ahead of peers,” it said. However, it said prior to the onset of the pandemic, India’s GDP growth rate had already slowed measurably. “Existing vulnerabilities, including a weak financial sector, rigid labour markets, and consistently weak private investment could hamper India’s recovery if they are not actively addressed,” the agency said. Nevertheless, India’s economy is likely to achieve a strong recovery following the deep contraction in this fiscal year. The

economy’s long-term outperformance highlights its resilience. India’s wide range of structural trends, including healthy demographics and competitive unit labor costs, work in its favour, it said. A more favourable corporate tax regime, which is particularly supportive of manufacturing firms, should reinforce growth, alongside additional fiscal and monetary easing, S&P said. Some state governments, including those in Uttar Pradesh, Madhya Pradesh, and Gujarat, have also begun to roll back restrictive labour market rules, it pointed out. These efforts are likely in coordination with direction from the central government, which has publicly exhorted states to adopt such measures. Should these measures become more permanent in nature, with broadening participation from other states, this could lead to a meaningful improvement in labour market conditions over time, the rating agency said. “We expect these reforms to support economic growth over the long-run. Nevertheless, lower revenues resulting from the corporate tax cuts, and much weaker economic activity this year, will continue to undermine the government’s fiscal position,” it cautioned.

(With inputs from Anup Roy, Abhijit Lele and Samie Modak)

## Apollo Global...

AION was also in the race to buy part of the assets in crisis-ridden DHFL, but the deal got stuck. Sources in the know said Apollo was in the process of raising its India fund 2 of over \$ 1 billion. It is not clear whether that will be pursued at all. The decision of Apollo to part ways was pretty sudden, sources said. Apollo Global Management, the parent company which is listed in the US, reported a loss of \$2.3 billion in May 2020. Those in the private equity business said the parting of ways could well be a clear sign of Apollo’s reduced interest in the country.

With inputs from Bloomberg

## Tata Sons...

The holding firm will have to make additional equity investments in its two airlines, AirAsia India and Vistara, which are facing tough times because of Covid-19 and the resultant lockdowns. The group’s housing and infrastructure arms would also require about ₹25,000 crore from the parent, said bankers. A questionnaire sent to Tata Sons did not elicit any immediate response. The holding company is expected to make additional equity investments in Tata Motors, which is facing financial headwinds both in its domestic and global businesses because of lockdowns. Its British subsidiary, Jaguar Land Rover (JLR), is in a spot because of a spike in yields

on its traded bonds, leading to a sharp rise in borrowing cost. JLR bonds are currently trading at a yield of around 10.54 per cent — among the highest in the automotive industry. Analysts say such a high yields will make it tough for the firm to raise funds through the bond market in the current environment. The international brokerage CLSA, expects Tata Motors’ passenger car business, including JLR, to have a negative free cash flow of around ₹40,000 crore in FY20 and FY21. Hence, it might require equity support from the parent. In the past, Tata Sons has been proactive in providing equity funding through rights issue. In May 2019, it pumped around ₹3,000 crore into Tata Motors through warrants conversion. The company’s financial services business will also need fund infusion in the current fiscal after it received ₹3,500 crore investment in FY20. The company had cash and cash equivalents of ₹3,700 crore as of March 2019, according to its annual report. The company’s net debt increased to ₹30,488 crore as on July 31, 2019, because of increased investments of ₹27,870 crore as on March 31, 2019.

## Covid recoveries...

“We need to monitor these numbers. These may be transient. With lockdown easing and internal travel picking up, the number (of active cases) could go up,” cautioned Sreekumar. India had added 9,985 cases in a single day, according to the health ministry data released on Wednesday morning. The increase in the daily number of cases has hovered close to 10,000 for over a week, even as the total Covid count continued its upward trajectory. In terms of percentage increase, there has been a slight decline in per day rise in the number of cases, from more than 4 per cent in the beginning of June to around 3.7 per cent on June 10. In Maharashtra, however, the new cases added by Wednesday were 2,259 — the lowest in nearly two weeks, slowing their doubling rate to around 20 days. The state with the maximum number of cases at 90,787 has seen recovery of 42,638 so far. Delhi accounts for more than 11,000 recovered cases (of its total tally of 31,309). Madhya Pradesh, Rajasthan, Uttar Pradesh, and Telangana are among states where the number of active cases is less than the recovered ones. “While this is good news, we need to observe the numbers for the next three days. One swallow does not a summer make,” said Alok Roy, chair-Fici Health Services Committee and chairman, Medica Group of Hospitals. In the past one day, 5,892 were cured or discharged, while 3,819 new active cases were added. As the recoveries rose, so did the total fatalities, taking the total death count to 7,745. “The government needs to focus on preventing deaths. If the fatality is 5 per cent, then 95 per cent should recover. This distinction between active and recovered cases is baffling,” said Jacob John, virologist and former chairman of Indian Council of Medical Research. India’s fatality rate is around 2.8 per cent, which would indicate a much higher recovery rate. Currently, nearly 49 per cent of total patients have been cured and over 48 per cent are among those in the active category.

**BHAGWATI AUTOCAST LIMITED**  
(CIN: L27100GJ1981PLC004718)  
Regd. Office: Survey No. 816, Village-Rajoda, Nr. Bavla, Ahmedabad-382220, Gujarat, IN. Tel. +91-2714-232283  
E-mail- autocast@bhagwati.com, Website: www.bhagwati.com

**NOTICE**  
Notice is hereby given that pursuant to Regulation 33 and 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the meeting of Board of Directors of the Company will be held on Thursday, the 18th day of June, 2020, inter-alia to consider and approve the Audited Financial Results for the quarter and year ended March 31, 2020 and other businesses, if any.  
For, **Bhagwati Autocast Limited**  
Sd/-  
(Dr. Pravin N. Bhagwati)  
Chairman & Managing Director  
The intimation is also available on the website of the Company at www.bhagwati.com and on website of stock exchange at www.bseindia.com

**ADOR MULTI PRODUCTS LIMITED**  
Regd. Off : Ador House, 5th Floor, 6 K Dubash Marg, Fort, Mumbai – 400 001 Te.: (91) 22 66239300  
Email: cs.adormultiproducts@gmail.com  
Web site: www.adormultiproducts.com  
CIN: L85110MH1948PLC310253

**ador**  
MULTIPRODUCTS

**CORRIGENDUM TO THE POSTAL BALLOT NOTICE**  
This has reference to the Notice of Postal Ballot dated 16th May, 2020, issued by the Company for the purpose of seeking member's approval by way of Special Resolution for "Issue of Equity Shares on Preferential Basis". The corrigendum is being issued to inform the shareholders / beneficial owners of the Company regarding following changes On page 12 in the explanatory statement of the Postal Ballot Notice sent to the members, under Point 14 the words "The company and" shall be added thus the statement in Point 14 will be read as follows:  
"The company and none of the promoters or directors of the company are wilful defaulter, hence the said disclosure required under Schedule VI of SEBI (ICDR) Regulations, 2018 are not applicable."  
The aforesaid change does not have any impact on the business proposed to be transacted through Postal Ballot.  
This corrigendum should be read along with the Postal Ballot Notice sent to the members on their registered e-mail id's.  
Voting through Postal Ballot commences from Friday, 22nd May, 2020 at 9:00 a.m. and ends on 21st June, 2020 at 5:00 p.m. (IST)  
By orders of the Board of Directors of  
Ador Multi Products Limited  
Sd/-  
Deep Lalvani  
Director  
Place : Mumbai  
Date : 10.06.2020

**DEALMONEY COMMODITIES PRIVATE LIMITED**  
CIN: U65923MH2010PTC258198  
Regd. Off: Plot No. A356/357, Road No. 26 Wagle Industrial Estate, MIDC, Thane (West), Thane MH 400604  
Tel no.: 022-41842222, Fax: 022-41842257, Email id: compliance@dealmoney.in

**BEFORE THE NATIONAL COMPANY LAW TRIBUNAL, MUMBAI BENCH**  
**COMPANY SCHEME PETITION NO. 4159 OF 2019**  
**IN**  
**COMPANY SCHEME APPLICATION NO. 1288 OF 2019**  
In the matter of the Companies Act, 2013; AND In the matter of Section 230 to 232 of the Companies Act, 2013 and other applicable provisions of the Companies Act, 2013 and Rules framed there under; AND in the matter of Scheme of Amalgamation [Merger by Absorption] of Dealmoney Securities Private Limited ("DSPSL") With Dealmoney Commodities Private Limited ("DCPL")  
**Dealmoney Commodities Private Limited ("DCPL")**, a Company Incorporated under the provisions of the Companies Act, 1956 And having its registered office at Plot No. A356/357, Road No. 26 Wagle Industrial Estate, MIDC, Thane (West), Thane 400604  
.....**Transferee Company**  
**NOTICE OF HEARING OF PETITION**  
A Petition under Section 230 to 232 of the Companies Act, 2013 ("Petition") for an order sanctioning the Scheme of Amalgamation [Merger by Absorption] of Dealmoney Securities Private Limited ("DSPSL") ("Transferor Company") With Dealmoney Commodities Private Limited ("DCPL") (Transferee Company) and their respective shareholders and creditors was presented by Dealmoney Securities Private Limited and Dealmoney Commodities Private Limited, the Petitioner Companies on Monday the 27th April, 2020 and the Petition is fixed for hearing before the National Company Law Tribunal, Mumbai Bench ("NCLT") on Thursday, 25th June, 2020.  
Any person desiring of supporting or opposing the Petition should send to the Authorised Representative of Transferee Company at the address mentioned below, a notice of his/her intention, signed by him/her or his/her Authorised Representative, with his/her name and address, so as to reach the Authorised Representative of Transferee Company and to the NCLT, Mumbai Bench at 4th Floor, MTNL Building, Tele Exch Somani Marg, Cuffe Parade, Mumbai – 400005 not later than two days before the date fixed for hearing of the Petition; where he seeks to oppose the Petition, the grounds of opposition along with his/her affidavit/representation shall be furnished with such notice.  
A copy of the Petition will be furnished by the Authorised Representative of Transferee Company to any person requiring the same on the payment of prescribed charges for the same.  
**Date: 11.06.2020**  
**Authorised Representative for the Transferee Company:**  
Ajay Kumar  
Ajay Kumar & Co.,  
Practising Company Secretaries  
103, A. S. Dias Building, 1st Floor, 268/272, Dr. Cawasji Hormasji Street, Marine Lines, Mumbai - 400 002

**Container Corporation of India Ltd.**  
(A GOVT. of India Undertaking, Ministry of Railways)  
**TENDER NOTICE**  
**EXPRESSION OF INTEREST FOR EMPANELMENT OF ADVERTISING AGENCIES IN CONCOR WESTERN REGION**

Tender Ref. no	Cost of Tender Document by Pay Order/DD	Estimated value	Sale Period	Date and Time for Submission	Date and Time for Opening
CON/WR/ADMIN/ADVT/15/2020	Rs. 1,120/-	Rs. 12 Lakhs approx. per year	11/06/20 to 01/07/20	02/07/20 up to 15:00 Hrs.	02/07/20 at 15:30 Hrs.

Tender form can also be downloaded from our website www.concorindia.co.in or for more details please contact: O/o The Chief General Manager, CONCOR Mumbai Regional Office, 5TH Floor, New Administrative Building, C. Rly, D.N.Road, Fort, Mumbai-400001. Tel# 22622053/22622054.

**CAD-157**  
**THE ODISHA MINING CORPORATION LIMITED**  
OMC House, Bhubaneswar-751001, Odisha  
CIN: U13100OR1956SGC000313, www.omcltd.in

**OMC**  
ODISHA  
NEW OPPORTUNITIES

**NIT No.18/OMC/CIVIL/2020**  
Tender for the following works is invited on-line through e-procurement portal of Govt. of Odisha.  

Sl. No	Name of the work	Estimated cost (Rs. In lakhs)	Time period of the work in month	Class of Contractor	EMD (Rs) Online	Cost of Bid document (Rs.) Online
1.	Development of road from Parking Yard to Ore stock Yard at Baliparbat of Daitari Mines in the district of Keonjhar.	537.73	9 (Nine)	A & Spl.	5,37,800/-	10,000 +18% GST

1. Availability of Bid document in Govt. portal from dt. 11.06.2020 to 25.06.2020 up to 5.00 PM.
2. Last date of on-line submission of tender in the portal is dt. 25.06.2020 up to 5.00 PM.
3. Date of opening of Technical Bid is dt. 26.06.2020 at 11.00 AM.

All other details can be seen from DTCN available at Govt. website [www.tendersorissa.gov.in](http://www.tendersorissa.gov.in)  
The Odisha Mining Corporation Ltd. reserves the right to reject any or all tenders without assigning any reason thereof.  
**CGM (Civil)**  
OIPR-30005/11/0023/20-21

**DEALMONEY SECURITIES PRIVATE LIMITED**  
CIN: U67120MH2005PTC156678  
Regd. Off: Plot No. A356/357, Road No. 26 Wagle Industrial Estate, MIDC, Thane (West), Thane MH 400604  
Tel no.: 022-41842222, Fax: 022-41842257, Email id: compliance@dealmoney.in

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.....**Transferor Company**  
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Any person desiring of supporting or opposing the Petition should send to the Authorised Representative of Transferor Company at the address mentioned below, a notice of his/her intention, signed by him/her or his/her Authorised Representative, with his/her name and address, so as to reach the Authorised Representative of Transferor Company and to the NCLT, Mumbai Bench at 4th Floor, MTNL Building, Tele Exch Somani Marg, Cuffe Parade, Mumbai – 400005, not later than two days before the date fixed for hearing of the Petition; where he seeks to oppose the Petition, the grounds of opposition along with his/her affidavit or representation shall be furnished with such notice.  
A copy of the Petition will be furnished by the Authorised Representative of Transferor Company to any person requiring the same on the payment of prescribed charges for the same.  
**Date: 11.06.2020**  
**Authorised Representative for the Transferor Company**  
Ajay Kumar  
Ajay Kumar & Co.,  
Practising Company Secretaries  
103, A. S. Dias Building, 1st Floor, 268/272, Dr. Cawasji Hormasji Street, Marine Lines, Mumbai - 400 002

**ANAND RATHI**  
CIN No. U67190MH1982PLC140380

**Anand Rathi Global Finance Limited**  
**Registered Office :** Express Zone, A Wing, 10th Floor, Western Express Highway, Goregaon (East), Mumbai - 400063. Maharashtra. Tel. : +91 22 6281 7002  
**Corporate Office :** Express Zone, A Wing, 8th Floor, Western Express Highway, Goregaon (East), Mumbai 400063. Maharashtra. Tel. : +91 22 6281 7003. **Website :** www.rathi.com

**POSSESSION NOTICE (For Immoveable Property)**  
Whereas, the undersigned being the Authorized Officer of the Anand Rathi Global Finance Limited, under the Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated 25th October, 2019 under Section 13 sub-section 2 of the Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 calling upon the Borrower viz. **Better Builders and Infrastructure Private Limited and Guarantors (1) Mr. Shyam Bali, (2) Mrs. Kumud Devraj Bali, (3) Mr. Sanjiv Bakshi and (4) Mr. Umesh Vyas** to repay the amount mentioned in the **Demand Notice dated 25th October 2019 being Rs.32,65,83,957/- (Rupees Thirty Two Crores Sixty Five Lakhs Eighty Three Thousand Nine Hundred Fifty Seven Only) as on 24th October, 2019** within 60 days from the date of the said notice.  
**The details are as follows:-**

Sr. No.	Loan Account Number of the Borrower	Name of the Borrower	Names of the Guarantor	Description of the Secured Asset	Amount Demanded	Date of Demand Notice	Date of Possession
1.	ARGFL/ CR/030	<b>Better Builders and Infrastructure Private Limited.</b> having registered at 5/5 Mathuradas Colony, St. Anthony Street, Kalina, Santacruz (East) Mumbai 400098	(1) <b>Mr. Shyam Bali</b> - Having residential addressed- AA 38, Yashodham Enclave, Off. Film City Road, Goregaon (East), Mumbai – 400063. (2) <b>Mrs. KumudDevraj Bali</b> - Having residential address AA38, Yashodham Enclave, Off. Film City Road, Goregaon (East), Mumbai – 400063. (3) <b>Mr. Sanjiv Bakshi</b> - Having residential address 702, Rajnigandha, CHSL, Gen. A.K. Vaidya Marg, Gokuldharm, Goregaon (East) Mumbai -400063. (4) <b>Mr. Umesh Vyas</b> - Having residential address at 3101, Electra, Planet Godrej, 30, Keshavnagar Khadye Marg, Jacob Circle, Mumbai – 400011	As given in the "Description of the Immoveable Property" below.	<b>Rs. 32,65,83,957/-</b>	<b>25-10-2019</b>	<b>08-06-2020</b>

The Borrower having failed to repay the amount due despite the receipt of the said statutory Demand Notice, notice is hereby given to the Borrower and Guarantor mentioned hereinabove in particular and public in general that the undersigned has taken possession of the properties / Secured Asset (as defined under Part B of Schedule I of the Demand Notice dated 25th October, 2019) and also described in description of Immoveable Properties herein below in exercise of powers conferred upon him/her under sub-section (4) of section 13 of the Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this the **08th day of June of the year 2020**.  
The Borrower and Guarantors in particular and the public in general is hereby cautioned not to deal with the properties/ the Secured Asset and any dealings with the Properties / secured assets will be subject to the charge of Anand Rathi Global Finance Limited for an amount of **Rs.32,65,83,957/- (Rupees Thirty Two Crores Sixty Five Lakhs Eighty Three Thousand Nine Hundred Fifty Seven Only) as on 24th October, 2019** and further interest and other charges therein with effect from 25th October, 2019 onwards. The Borrower's attention is invited to the provisions of sub-section (8) of Section 13 of the Act in respect of the time available to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTIES	
1.	Flat No.38/B admeasuring 861 square feet built up area on the ground floor of the building known as 'Yashodham Hill Top Residents Co-operative Housing Society Limited' situated at Yashodham Enclave, Goregaon (E), Mumbai 400063 on the land bearing CTS No.98 of Village Dindoshi in the Registration District & Sub District of Mumbai Suburban;
2.	Flat No.38/B-1 admeasuring 861 square feet built up area on 1st floor of the building known as 'Yashodham Hill Top Residents Co-operative Housing Society Limited' situated at Yashodham Enclave, Goregaon (E), Mumbai 400063 on the land bearing CTS No.98 of Village Dindoshi in the Registration District & Sub District of Mumbai Suburban;
3.	Flat No.38/A-1 admeasuring 861 square feet built up area on ground floor of the building known as 'Yashodham Hill Top Residents Co-operative Housing Society Limited' situated at Yashodham Enclave, Goregaon (E), Mumbai 400063 on the land bearing CTS No.98 of Village Dindoshi in the Registration District & Sub District of Mumbai Suburban; and
4.	Flat No.38/A-2 admeasuring 861 square feet built up area on 1st floor of the Building known as 'Yashodham Hill Top Residents Co-operative Housing Society Limited' situated at Yashodham Enclave, Goregaon (E), Mumbai 400063 on the land bearing CTS No.98 of Village Dindoshi in the Registration District & Sub District of Mumbai Suburban.

**Date : 08th June, 2020**  
**Place : Mumbai**  
**Sd/-**  
**Authorized Officer**  
**Anand Rathi Global Finance Limited**