

UN REPORT

# About 400m workers in India may sink into poverty

Worldwide, two billion people work in the informal sector and are particularly at risk, the report said

YOSHITA SINGH  
United Nations, April 8

**ABOUT 400 MILLION** people working in the informal economy in India are at risk of falling deeper into poverty due to the coronavirus crisis which is having "catastrophic consequences", and is expected to wipe out 1.95 million full-time jobs or 6.7% of working hours globally in the second quarter of this year, the UN's labour body has warned.

The International Labour Organization (ILO) in its report titled "ILO Monitor 2nd edition: Covid-19 and the world of work", describes coronavirus pandemic as "the worst global crisis since World War II".

"Workers and businesses are facing catastrophe, in both developed and developing economies. We have to move fast, decisively, and together. The right, urgent, measures, could make the difference between survival and collapse," ILO director-general Guy Ryder said on Tuesday.

Worldwide, two billion people work in the informal sector (mostly in emerging and developing economies) and are particularly at risk, the report said, adding that the Covid-19 crisis



is already affecting tens of millions of informal workers.

"In India, Nigeria and Brazil, the number of workers in the informal economy affected by the lockdown and other containment measures is substantial," ILO said.

"In India, with a share of almost 90% of people working in the informal economy, about 400 million workers in the informal economy are at risk of falling deeper into poverty during the crisis. Current lockdown measures in India, which are at the high end of the University of Oxford's Covid-19 Government Response Stringency Index, have impacted these workers significantly, forcing many of them to return to rural areas," it said.

The report said the disruption to the world's economies caused by the Covid-19 pandemic is expected to wipe out 6.7% of working hours globally in the second quarter of this year - the equivalent of 1.95 million jobs worldwide.

"This is the greatest test for international cooperation in more than 75 years. If one country fails, then we all fail. We must find solutions that help all segments of our global society, particularly those that are most vulnerable or least able to help themselves," said Ryder.

"The choices we make today will directly affect the way this crisis unfolds and so the lives of billions of people. With the right measures we can limit its impact and the scars it leaves. We must aim to build back better so that our new systems are safer, fairer and more sustainable than those that allowed this crisis to happen," he said.

Large reductions are foreseen in the Arab States (8.1%, equivalent to 5 million full-time workers), Europe (7.8%, or 12 million full-time workers) and Asia and the Pacific (7.2%, 1.25 million full-time workers), it said.

Huge losses are expected across different income groups but especially in upper-middle income countries (7.0%, 1.00 million full-time workers), far

exceeding the effects of the 2008-9 financial crisis, the report warned.

"The Covid-19 pandemic is having a catastrophic effect on working hours and earnings, globally," it said.

The agency said sectors most at risk include accommodation and food services, manufacturing, retail, and business and administrative activities.

The eventual increase in global unemployment during 2020 will depend substantially on future developments and policy measures. There is a high risk that the end-of-year figure will be significantly higher than the initial ILO projection of 25 million, it said.

More than four out of five people (81%) in the global workforce of 3.3 billion are currently affected by full or partial workplace closures, it said.

According to the report, 1.25 billion workers are employed in the sectors identified as being at high risk of drastic and devastating increases in layoffs and reductions in wages and working hours. Many are in low-paid, low-skilled jobs, where a sudden loss of income is devastating.

Looked at regionally, the proportion of workers in these "at risk" sectors varies from 43% in the Americas to 26% in Africa. Some regions, particularly Africa, have higher levels of informality, which combined with a lack of social protection, high population density and weak capacity, pose severe health and economic challenges for governments, the report cautions. —PTI

## ₹7,825 crore transferred to Jan Dhan a/cs of 15.65 cr women

**THE RURAL DEVELOPMENT** ministry has transferred around ₹7,825 crore (till April 7) to 15.65 crore women who have accounts under the Pradhan Mantri Jan Dhan Yojana (PMJDY), according to official sources. There are around 20.4 crore women Jan Dhan account holders at present.

In view of the Covid-19 epidemic, finance minister Nirmala Sitharaman, had on March 26, said that under the Pradhan Mantri Garib Kalyan Yojana package, all women PMJDY account holders would be given a monthly ex-gratia payment of ₹500 for three months starting from April.



The pro-poor plan would cost the exchequer around ₹10,200 crore a month (₹30,600 crore for three months). The PMJDY accounts are with various public and private sector banks and regional rural banks. Secretary in the ministry of rural development Rajesh Bhushan, had on March 31, wrote to all chief secretaries in the states stating that the ex-gratia amount would be provided for by the department of rural development, through central national bank (SBI) which will further transmit funds to other participating banks. Money transfer in Jan Dhan accounts started from April 2. The funds so transferred to the banks must be credited to the accounts of beneficiaries immediately on receipt of funds for the purpose, he said. —FE BUREAU

## Ministries told to cut Q1 spend by up to 40%

FE BUREAU  
New Delhi, April 8

**IN WHAT COULD** be beginning of rationalisation of expenditure in view of the dwindling tax revenues in the aftermath of outbreak of Covid-19, the Centre on Wednesday asked many ministries and departments to scale down their Q1FY21 expenditure plans by at least 5-10 percentage points (pps) (20-40%) from the business as usual level of 25% of the full-year spending.

It could not be immediately estimated what would be the quantum of reduction in expenditure in Q1FY21 because of the rationalisation measures. The total Budget expenditure was estimated (BE) to be ₹30.4 lakh crore in FY21.

In the business-as-usual scenario, the departments are allowed to spend about 25% of their respective BEs in Q1 sub-



ject to quarterly and monthly plans approved by the finance ministry. Some departments were even allowed to spend more than 25% in a quarter subject to prior approvals.

Departments which will have to restrict the overall expenditure within 15% of BE include commerce, industry, telecom, defence (civil), housing & urban affairs, school & higher education, water resources, drinking water, labour, MSME and skill development. The monthly expenditure of these departments have been capped at 5% of BE.

Departments which will have to contain expenditure at 20% of BE in Q1FY21 include fertilisers, posts, pension, defence services (revenue, capital & pension), financial services, revenue, roads and petroleum. Transfers to union territories such as Delhi and J&K will also face a similar cut. The monthly expenditure under these heads will be capped at 8% of BE in April and 6% each in May and June.

However, the finance ministry has spared some of the key ministries from expenditure compression measure which are crucial in the fight against coronavirus such as health, agriculture, food, consumer affairs, rural development, railways and textiles. Similarly expenditures towards interest payments and transfers to states will be unaffected, the finance ministry's office memorandum noted.

## DoT relaxes radiation norms for mobile tower installation, upgrade

PRESS TRUST OF INDIA  
New Delhi, April 8

**THE GOVERNMENT** ON Wednesday relaxed radiation norms for installation of new mobile towers and upgradation for existing cell sites in the wake of crisis triggered by coronavirus pandemic. The Department of Telecom has allowed service providers to self certify compliance in 30 days after commissioning of new mobile towers or upgrading existing units.

"In case of new BTS, the due date of submission of self-

certificate shall be 30 days after the date of commissioning of BTS. In case of upgradation, the due date of submission of self-certificate shall be 30 days," DoT said in a letter to telecom operators.

Telecoms are required to submit a self-certificate before commissioning of new mobile towers for which their representatives have to make field visits and conduct outdoor surveys for radiation measurements, panoramic photographs etc. Industry body COAI has written to the DoT for relaxation of norms as it

not practical for their employees to visit mobile tower sites for radiation survey and broadband measurements due to the ongoing lockdown.

"We assure you that, our member TSPs will conduct fresh EMF (radiation) survey, broadband measurements and regularise the sites by submitting self-certificates through Tarang Sanchar Portal for all such sites/BTS installed and deployed during this period of Covid-19 outbreak and lockdown/curfew at various places," COAI DG Rajan S Mathews said in the letter dated March 26 to the DoT.

## Three companies to export in bulk hydroxychloroquine made in Gujarat units

FE BUREAU  
Ahmedabad, April 8

**MALARIA DRUG HYDROXY-CHLOROQUINE**, which is in great demand for treating Covid-19, is set to be exported in large quantity from Gujarat-based manufacturing facilities of at least three companies to various countries, including the US.

"Zydus Cadila, Mangalam Drugs and Vital Laboratories are the three companies which are making important raw materials for the anti-malaria drug. These companies have augmented production of hydroxychloroquine to meet the increasing demand. Zydus is a Gujarat-based company. Other two are registered in Mumbai, but have manufacturing facilities in the state," said a senior official with the Gujarat drug and food department.

Gujarat chief minister Vijay Rupani said three companies having manufacturing facilities in the state would export the anti-malaria drug to the US after keeping 1 crore hydroxychloroquine tablets aside for local patients. He said US President Donald Trump has asked for the drug from India and now that the Centre has given nod for export, Gujarat will be able to export hydroxychloroquine in large quantity.

When contacted, state drug and food commissioner HG Koshia said these three companies are manufacturing basic raw materials for the drug at their Gujarat facilities. They have raw materials for manufacturing 12 crore hydroxychloroquine tablets at present and have stock of 19 lakh tablets which would be purchased by the government to cure domestic patients.

Meanwhile, a senior official at Zydus Cadila confirmed that the company is in the process of manufacturing the drug in large quantity. "We are already exporting the drug in different countries. Zydus is not only making raw materials, but formulations as well. It would be a win-win sit-

uation for the company," the official said. With more than one third of the manufacturing capacity of the country, Zydus is the largest maker and exporter of hydroxychloroquine in India.

"Last year, 2.4 crore hydroxychloroquine tablets were sold in the domestic market. India has manufacturing capacity of 10 crore tablets per month. Hence, there wouldn't be any problem to export the drug to corona-affected countries, including the US. Value-wise, exports of hydroxychloroquine API and formulations were \$14.21 million and \$37.46 million, respectively," said Vijranchi Shah, chairman of the Gujarat chapter of the Indian Drug Manufacturers Association.

**QUANTUM BUILD-TECH LIMITED**  
CIN: L72200TG1998PLC030071  
Registered Office: 8-1-405/A/66, Dream Valley, Near CTU Colony, Shaikpet, Hyderabad, Telangana - 500104.  
Ph. 040-23568766, 23568990  
Email: info@quantumbuild.com  
Website: www.quantumbuild.com

**NOTICE OF BOARD MEETING**  
Notice is hereby given pursuant to Regulation 29 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 a meeting of Board of Directors of Quantum Build-Tech Limited will be held on Wednesday, the 15<sup>th</sup> day of April, 2020 at the Registered Office of the Company, to take on record, amongst other things, to consider and review the progress of business arrangement and outcome of the investment of the company.

For further details, refer to the Company's website: <http://www.quantumbuild.com/investor> and the Stock Exchange website: [www.bseindia.com](http://www.bseindia.com)

It is further informed that as per the provisions of SEBI (Prohibition of Insider Trading) Regulations, 2015, read with Company's code of conduct for prevention of insider trading, the trading window for dealing in equity shares of the company has been closed for all the Directors / Officers / Designated Employees of the Company from 01<sup>st</sup> April, 2020 and will open after 48 hours of the announcement of audited results of the company for the Quarter ended 31<sup>st</sup> March, 2020 & for the year ended 31<sup>st</sup> March, 2020.

For Quantum Build-Tech Limited  
Sd/-  
Guduru Satyanarayana  
Managing Director  
Place: Hyderabad DIN: 02051710  
Date: 08.04.2020

**MUTHOOT HOUSING FINANCE COMPANY LIMITED**  
Registered Office: TC NO.14/2074-7, Muthoot Centre, Punnen Road, Thiruvananthapuram - 695 034,  
Corporate Office: 12/A OI, 13th floor, Parinee Crescenzo, Plot No. C38 & C39, Bandra Kurla Complex-G block (East), Mumbai-400051

**DEMAND NOTICE**  
Notice Under Section 13 (2) of The Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002 read with Rule 3 of the Security Interest (Enforcement) Rules, 2002

Whereas the undersigned is the Authorised officer of Muthoot Housing Finance Company Ltd. under Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(2) read with Rule 3 of Security Interest (Enforcement) Rules, 2002, issued Demand Notices under Section 13(2) of the said Act, calling upon the following Borrower, Co-Borrower(s), Guarantor(s) to pay the amounts mentioned in the respective Demand Notices within 60 days from the date of respective Notices issued to them that are also given below connection with above. Notices hereby given, once again, to the said Borrower, Co-Borrower(s) & Guarantor to pay to MHFCL within 60 days from the publication of this notice, the amount mentioned herein below together with further interest @ 18% p.a. as detailed in the said Demand Notices from the date(s) mentioned below till date of payment and / or realization, payable under the loan Agreement read with other documents / writing if any, executed by the said borrower(s). As security for due repayment of the loan, the following Secured Asset(s) have been mortgaged to MHFCL by the said Borrower Co-Borrower(s), Guarantor(s) respectively.

Sr. No.	Name of Borrower / Co-Borrower/ Guarantor	Date of Demand notice	Total Outstanding Amount	Description of Secured Asset(s) / Immovable Property (ies)
1	Laxmanlal Gopial Suthar Kamala Bai Lakshmanlal Suthar Lan No. 16100067899	20-12-2019	345356.47/- AS on 19-12-2019	Flat No E 407, 4th Floor Building E, Survey No 16 1 2, Akshar Residency, Nr Priyanka Soc,bhestan Road, Vadod Village, Gujarat, Surat, 394540
2	Shahnavaaz Jahangirbhai Solanki Nargishbanu Shahbudin Solanki Lan No. 12100078808	26-12-2019	843216.25/- AS on 19-12-2019	104 1st Floor, 223, Sun Shine Residency, Zampali Vas, Nr Mota Talav, Kadi Mehsana, Gujarat, Mahesana, 382715
3	Himatsingh Pratyaia Rathod Susheelaaben Himatsingh Rathod Dineshbhai Kanjibhai Ratod Lan No. 16100085919	26-12-2019	947973.87/- As on 13-12-2019	G3,bhumi Residency, In Ankur Tenament, Sayan, Olpad, Surat, Gujarat, Surat, 395006, India

If the said Borrowers shall fail to make payment to MHFCL as aforesaid, MHFCL shall proceed against above secured Assets under Section 13(4) of the Act and the applicable Rules, Entirely at the risks of said Borrower, Co-Borrower(s) & Guarantor(s) as to cost and consequences.

The said Borrower, Co-Borrower(s) & Guarantor(s) are prohibited under the said Act to transfer the aforesaid Secured Asset(s), whether by way of sale, lease or contravention of the provisions of the Act or Rules made thereunder shall be liable for imprisonment and/or penalty as provided under the Act.

Place : Gujarat  
Date : 8/04/2020

Sd/- Authorised Officer  
For Muthoot Housing Finance Company Limited

**आंध्र बैंक ANDHRA BANK** (A Govt. of India Undertaking)

NAVARANGPURA BRANCH: ANAAR COMPLEX, GROUND FLOOR, DRIVE IN ROAD, NEAR VIJAY CROSS ROAD, NAVRANGPURA, AHMEDABAD - 380 009. Tel No. 079 - 2644 8784, Email: bm0872@andhrabank.co.in

**NOTICE UNDER SECTION 13(2) OF ACT 54 OF 2002 FOR ENFORCEMENT OF SECURITY INTEREST**  
**Demand Notice**

From: **Abdul Aleem, Authorized Officer, ANDHRA BANK under Act 54 of 2002, Navrangpura Branch** Date: 02-03-2019  
Unit Address: M/s AVANI ENTERPRISE (Proprietorship Firm), Reg. Office Add :- 319, Platinum Plaza, Opp IOC Petrol Pump, Bodekdev, Ahmedabad-380054  
Borrower Address: Mr. Dipti Trivedi, (proprietor), Resd. Add :- 25, Vrundavan Duplex, Opp High Way mall, Chandkheda, Ahmedabad, Gujarat-382424  
Guarantor Address: Mr. Arvind Kumar Trivedi (Mortgagor & Guarantor) Resd. Add :- 25, Vrundavan Duplex, Opp High Way mall, Chandkheda, Ahmedabad, Gujarat-382424.  
Sir/Madam,

Please take notice that you have availed the following credit facilities from the Bank:

Facility	Limits	During	Outstanding as on 02.03.2020	Rate of Interest	Classification of outstanding amount
SDD	Rs. 49,00,000/-	10.10. 2017	Rs. 50,85,535.50	At the time of sanction: 10.95 % At present: 10.85%	Principal: 49,13,232.50 Interest: 172303.00

**Against Hypothecation of stocks of raw materials and Finished Good and Mortgage of the properties detailed here under-**

- All that piece and parcel of the property belongs to Mr. Arvind Kumar Trivedi. Flat No. A/07, 7th Floor, measuring 138 sq. yards i.e 115.38 sq. mtrs along with undivided share of land being 31.30 sq. mtrs in LORD NEST of Lords Properties situated at Non Agriculture survey number 608, hissa no 1, measuring 2684 sq. mtrs. Out of which land measuring 1878 sq. mts was allotted T.P No. 120/2, T.P No. 60, F.P No. 17/1, situated, lying and being at Mouje Naro, Tal. City in the registration district of Ahmedabad and sub district Vadaj. Bounded By :- East: Margin space than after TP Road, West: Staircase then Flat No. D/07, North: Margin space than after TP Road, South: Flat No. F/07
- All that piece and parcel of the property belongs to Mr. Arvind Kumar Trivedi : Flat No. E/501, 5th Floor measuring 134 Sq.yards i.e 112.04 sq. mtrs along with undivided share of land in RUDRA GREEN of M/s Kanhai Procon Pvt Ltd situated on the land of survey no. 120/2, T.P No. 60, F.P No. 17/1, situated, lying and being at Mouje Naro, Tal. City in the registration district of Ahmedabad and sub district Naro (5). Bounded By :- East : Lift & Passage, West : Society Common Road, North : Flat No. E/502, South : Block No F As you have defaulted in repayment of the Principal loan/facility and/or instalments/interest or both, and/or the account has remained out of order for a period exceeding RBI norms, your account has been classified as NPA on 28.02.2020 and all of you are jointly and severally liable to pay Rs. 50,85,535 (Rupees Fifty lakh Eighty Five thousand Five hundred Thirty Five and Fifty Only) as on 29.02.2020 with subsequent interest as per the agreement(s).

You are hereby called upon to pay the said outstanding amount together with up-to-date interest within 60 days from the date of receipt of this notice, failing which, the bank shall be constrained to take any one or more of the following measures against the properties hypothecated/Mortgaged to the Bank detailed above, to recover the amount, without the intervention of the court, as provided under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act (54 of 2002) i.e.

- Take possession of the secured assets of the borrower including the right to transfer by the way of lease, assignment or sale for realizing the secured asset/s;
- Takeover the management of the secured asset/s of the borrower including the right to transfer by the way of lease, assignment or sale and realize the secured asset/s;
- Appoint any person (hereafter referred to as the manager) to manage the secured asset/s the possession of which has been taken over by the secured creditor.
- Require at any time, by notice in writing any person who has acquired any of the secured assets from the Borrower and from whom any money is due or may become due to the Borrower, to pay the Bank, so much of the money as is sufficient to pay the secured debt. Please take notice that after receipt of this notice, you shall not transfer by the way of sale, lease or otherwise any of the secured assets referred to in the notice, without prior written consent of the Bank.

The charges, expenses incurred for taking the aforesaid actions shall be met out of the sale proceeds and if the sale proceeds are found insufficient to satisfy the entire amount due to the Bank, for the balance amount appropriate legal action as provided in the SARFAESI Act 54 of 2002 or any other Act as deemed necessary will be taken against you, holding all of you jointly and severally liable to all costs and consequences there of.

It may be noted that under the provisions of the section 13(8) of the Act, right of redemption is available to you, by paying the dues of the Bank together with all costs, charges and expenses incurred by the Bank, at any time, before the date of publication of notice, for public auction or inviting quotations or tender from public or private treaty for transfer by way of lease, assignment or sale of the secured assets.

This notice is issued without prejudice to the rights of the Bank available under any other law.

**CHIEF MANAGER & AUTHORIZED OFFICER, ANDHRA BANK**

**MOTILAL OSWAL**  
Mutual Fund

**Motilal Oswal Asset Management Company Limited**  
Registered & Corporate Office : 10<sup>th</sup> Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opposite Parel ST Depot, Prabhadevi, Mumbai - 400 025  
• Toll Free No.: +91 8108622222, +91 22 40548002 • Email : mfservice@motilaloswal.com  
• CIN No.: U67120MH2008PLC188186  
• Website: www.motilaloswalmf.com and www.mostshares.com

**Notice cum Addendum to the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the Schemes of Motilal Oswal Mutual Fund (MOMF)**

**Completion of tenure of Director on the Board of Motilal Oswal Trustee Company Limited**  
Notice is hereby given that pursuant to completion of the tenure as prescribed under SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2017/125 dated November 30, 2017 read with SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2018/19 dated February 7, 2018 on enhancing fund governance for Mutual Funds; Mr. Sunil Goyal ceases to be an Independent Director on the Board of Motilal Oswal Trustee Company Limited with effect from closure of business hours of April 07, 2020.

Accordingly, all the reference to Mr. Sunil Goyal in the SAI of MOMF shall stand deleted. This addendum forms an integral part of the SAI of MOMF as amended from time to time. All other contents of the SAI shall remain unchanged.

**Designated as Co-Fund Manager**  
Mr. Niket Shah, Vice President - Associate Fund Manager of the scheme, Motilal Oswal Midcap 30 Fund (MOF30) has been designated as the Co-Fund Manager of the Scheme, MOF30 with effect from April 09, 2020. Pursuant to his appointment, the fund management structure of the scheme, MOF30 shall constitute as follows:  
Fund Manager: Mr. Akash Singhania  
Co-Fund Manager: Mr. Niket Shah  
This notice cum addendum forms an integral part of the SID and KIM of the scheme, MOF30. All other contents remain unchanged.

**For Motilal Oswal Asset Management Company Limited (Investment Manager for Motilal Oswal Mutual Fund)**  
Sd/-  
Aashish P Somaiyaa  
Managing Director and Chief Executive Officer

Place : Mumbai  
Date : April 08, 2020

**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**

**Registered & Corporate Office:**  
YES BANK Limited ("Bank")  
YES BANK Tower, IFC 2, 15<sup>th</sup> Floor, Senapati Bapat Marg, Elphinstone (W), Mumbai - 400 013  
India. Tel.: +91(22) 3366 9000 Fax: +91(22) 2421 4500 Website: www.yesbank.in  
Email: shareholders@yesbank.in CIN:L65190MH2003PLC143249

**NOTICE**  
**Transfer of Equity Shares of the Bank to the Investor Education and Protection Fund (IEPF) Authority**

Notice is hereby given that pursuant to the provisions of Section 124 of the Companies Act, 2013 (the Act), read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("the Rules"), as amended, the Equity Shares of the Company ("Bank") in respect of which the dividend has remained unclaimed or unpaid for a period of seven consecutive years or more, are required to be transferred by the Bank to the Demat Account of the IEPF Authority.

The Bank has sent/will be sending, as and when practical, due to the prevailing pandemic situation, individual notices (electronic or physical) to the concerned shareholders whose shares are liable to be transferred to the IEPF Authority, at their registered e-mail IDs/last known addresses, advising them to claim their unclaimed dividends. The Bank has uploaded details of the concerned shareholders, whose shares are due for transfer, to the IEPF Authority, on its website [www.yesbank.in](http://www.yesbank.in). Shareholders are requested to refer to the said website to verify the details of unclaimed dividends and the shares which are liable to be transferred to the IEPF Authority.

The concerned shareholder(s) holding shares in physical form and whose shares are liable to be transferred to the IEPF Authority, may note that upon transfer of shares to IEPF Authority, the original share certificate(s), which are registered in their name, will stand automatically cancelled and be deemed non-negotiable. In case of shares held in dematerialized form, to the extent of shares liable to be transferred, they shall be debited from the shareholders' account. In case the concerned shareholders do not claim their unclaimed dividends by July 09, 2020, the Bank shall transfer the shares to the IEPF Authority, in compliance of the said Rules, without any further notice to the shareholders and no liability shall lie against the Bank in respect of the shares so transferred.

The shareholders may note that upon transfer of the shares to the IEPF Authority, including all benefits accruing on such shares, if any, the same can be claimed only from the IEPF Authority by making a separate application to the IEPF Authority in Form IEPF-5, as prescribed under the Rules, details of which are available at the IEPF website i.e. [www.iepf.gov.in](http://www.iepf.gov.in).

For any queries in respect of the above matter, shareholders may contact KFin Technologies Private Limited, the Registrar & Transfer Agent of the Bank, at Selenium Tower B, Plot 31 & 32, Financial District, Nanakramguda, Hyderabad - 500 032, Tel: +91-40-6716 2222, e-mail ID: [einward.ris@kfinitech.com](mailto:einward.ris@kfinitech.com) or [shareholders@yesbank.in](mailto:shareholders@yesbank.in).

**For YES BANK Limited**  
Sd/-  
Shivanand Shettygar  
Group Company Secretary

Date: 08 April, 2020  
Place: Mumbai

**WEST CENTRAL RAILWAY** Material Management Department

( 'E' - Tender Notice for the supply of stores, No. EPS/07/2020)  
PCMMWCR on behalf of the President of India invites the following advertised tenders through e-procurement System No manual / Postal offers shall be entertained. Tenders can be accessed under the link Website <https://www.ireps.gov.in> for details and for submission of Tender.

Sr. No.	Tender No.	Short Description	Tendered qty	Opening Date
1.	65205001	Ventilators as per the attached annexure	90 Nos.	30/04/2020
2	80205010A	N-95 Mask as per following Six Parameters.	250000 Nos.	30/04/2020
3	80205012A	Personal Protective Equipment (PPE) Kit Containing Six items	118720 Set	30/04/2020
4	80205500	Rate Contract for supply of Oxygen Cylinder (Type B) with Oxygen Regulator flow Meter	639 Set	30/04/2020

For Principal Chief Material Manager, West Central Railway, Jabalpur  
रेल यात्रा के दौरान शिकायत हेतु 138 पर एच सुझा हेतु 182 पर सम्पर्क करें