CORPORATE GALLERY

Alert Railway pointsman Mayur Shelke saves the life of a child



Mayur Sakharam Shelke, working as a Pointsman in Railways at Vangani station of Central Railway with his courageous act saved the life of a 6 years old child putting himself in danger. In an incident on April 17, 2021 Mayur Sakharam Shelke, while performing his duty at Vangani station on Mumbai Division of Central Railway saw a child fallen on track and trying to climb up on platform. The child was so small that he was unable to climb the platform. At same time Udyan Express was

approaching on the same track speedily. Shelke, immediately swung into action and saved the life of the child. Piyush Goyal, Minister of Railways appreciated and personally spoke to Shelke for the courage shown by him in saving the life of child. Sanjeev Mittal, General Manager, Central Railway, Shalabh Goel, Divisional Railway Manager of Mumbai Division and others also appreciated Shelke for his courageous act.

Himanshu Rajput secured All India Rank 33 in IES-2020 examination



Himanshu Rajput has secured All India Rank - 33rd Rank (AIR-33) in the Indian Engineering Services (IES-2020) Examination, conducted by UPSC. Son of proud parents - Jayshree Rajput and Vinod Kumar, Sr. Manager (Civil), at NTPC Dadri, Himanshu had secured All India Rank-15 (AIR-15) in GATE-2019 examination. Presently Himanshu has been working as Asst. Executive Engineer (Civil) in Maharatna Company ONGC Limited at Ankleshwar, in Distt. Bharuch(

Gujarat). A pass out of DPS, NTPC Vidyut Nagar Himanshu completed his B.Tech in Civil Engineering from IIT, Kanpur in the year 2019. A dedicated hardworking student Himanshu has a passion for reading books on Civil Engineering and also has interest in Atlas and fine arts etc.

BPCL conducts a webinar on Biofuels – A Way Forward



Bharat Petroleum Corporation Limited (BPCL) a 'Maharatna' and a Fortune Global 500 Company organized a Webinar on Biofuels – A Way Forward as part of 'AzadiKaAmrutMahotsav' to

commemorate the 75th

₹110 crore ROPAX Jetty Project to come up on river Dhamra in Odisha

Ministry of Ports, Shipping & Waterways (MoPSW) has accorded administrative approval for sanction of Rs 50.30 crore for developing all-weather ROPAX (Roll-on/Roll-off Passenger) Jetty and allied infrastructure connecting Kaninali in Bhadrak district & Talachua in Kendrapara district, Odisha under the Sagarmala initiative. The Government of Odisha will fund another 50% cost of the project.

The total capital cost of the project is Rs 110.60 crore which includes construction of RO-PAX Jetty at Kaninali and Talachua, utility infrastructures such as parking area development, navigational aids and dredging. This project will reduce travel time for passengers from 6 hours by road to 1 hour by waterway.

SER launches passenger awareness campaign to maintain Covid health protocols

In view of the further

surge in Covid cases,

has launched

with appeal to

passengers for

(CAB). Frequent

adhering to Covid

Appropriate Behaviour

South Eastern Railway

Awareness Campaign

at its major stations



announcements are being made at stations through PA system with appeal to travelling passengers to wear mask, wash hands with soap & sanitizer at regular intervals, maintain physical distancing and to avoid crowded places. Passengers are also being encouraged to get vaccinated. As a part of Passenger Awareness Campaign,

Banners and posters on COVID-19 health protocols are being displayed at major stations. COVID-19 awareness posts and videos are also being regularly uploaded in SER's social media pages. In this connection, a clear message has been disseminated to all for wearing of face mask/coverin railway premises including trains which is essential for the interest of public health.

VIT-AP School Of Business inks MoU with Master Minds



WR implements various initiatives for providing a cleaner, greener, faster & environment friendly rail transportation



Western Railway has always been in the forefront in the implementation of advanced technology for the better travelling experience as well as safety of passengers. It is noteworthy to mention that despite the tough times amidst the COVID – 19 induced lockdown, many initiatives & technology has been initiated in the same direction under the

dynamic leadership of Alok Kansal - General Manager of Western Railway. GM Kansal- has appreciated & applauded the outstanding achievements by all concerned Principal Heads of Departments & their teams for their marvelous achievements despite the challenging situations. According to Sumit Thakur - Chief Public Relations Officer of Western Railway, the year 2020-21 had been a tough year. Inspite of the hurdles thrown by the pandemic, Western Railway achieved many milestones and there have been several landmark events. WR has accomplished commendable performance in providing cutting edge technology for safe train operations, provision of passenger amenities such as Wi-Fi, Lifts & escalators, installation of renewable sources of energy, etc.

9,653 persons on South Western Railway vaccinated against Covid-19



South Western Railway is taking all possible steps to prevent the spread of Covid -19 pandemic. SWR has taken measures to identify and vaccinate eligible employees and dependents. As on date SWR has vaccinated 9653 persons against Covid – 19 pandemic consisting of 5150 persons over Bengaluru

Division, 2084 persons over Hubballi Division and 2419 persons over Mysuru Division. Vaccination is being done at Central Railway Hospital, Hubballi, Railway Hospital, Bengaluru, Mysuru and Railway Health Units over South western Railway. The Zone is conducting RTPCR (Reverse Transcription Polymerase Chain Reaction Test) and Rapid Antigen Test (RAT) regularly at its Offices in all the three divisions and Work Shops.

Section 144 imposed in Daman



Western Railway transports 3.5 million tonnes goods in April 2021 so far



Western Railway with its commitment towards the nation, have continued to ensure that essential commodities are made available across the country, during this difficult time of corona pandemic. Western Railway has run 46 parcel trains in April 2021till 18th April, 2021 to transport essential commodities to various parts of the country. During this period, the loading in goods trains is 3.5 million

tonnes as compared to 2.02 million tonnes in the corresponding period of last year. It has been made possible due to the able guidance, motivation & continuous monitoring by Alok Kansal General Manager of Western Railway.

APPOINTMENT

Chetan Prakash Jain takeovers charge as CMD, Central Electronics Ltd



Chetan Prakash Jain, Joint Secretary and Financial Advisor, DSIR & CSIR, Ministry of Science and Technology has taken over additional charge of Chairman and Managing Director of Central Electronics Limited, Chetan Prakash Jain has assumed the charge of the post of CMD, Central Electronics Limited (CEL). He is an officer of Indian Railway Personnel Service

(IRPS) of 1994 UPSC Civil Services Examination batch. He did his graduation and post-graduation in Botany from Hansraj College, Delhi University (DU), Delhi, securing first position, and completed his M.Phil from DU before joining the Service. He went on to complete his LLB from K C Law College, Mumbai, winning the Gold Medal for highest marks in the first year of LLB. He has also done MBA from FMS, New Delhi, with distinction.

whispersinthecorridors **Dr Suresh Mehrotra**



>>> Cong to return to power in Uttarakhand!

Grapevine has it that Congress will return to power in Uttarakhand because the administration in the state is totally ineffective.

>>> Why is BJP failing to make inroads in Southern Indian states?

An interesting fact that came up during a discussion at a get-together was that the BJP has so far failed to make inroads in Southern Indian states because communalism has no place in these states. Will Justice Arun Mishra be new Chairman of NHRC? Former Chief Justice of India, Justice Arun Mishra is now likely to be appointed Chairman of the National Human Rights Commission. The post has been lying vacant since December 2020.

The webinar witnessed presence and key notes addressed by industry experts. The purpose was to create awareness and nudge the public towards adopting biofuels as a new source of energy. It was also to create confidence among entrepreneurs to take up challenges with the help of experts. Arun Kumar Singh, Director Marketing and Director Refineries, BPCL said, "We wish to reiterate our country's commitment to reduce Greenhouse Gas emission intensity by 33-35%, by 2030. Our emphasis areas are Bio-Ethanol, Compressed Bio-Gas, and through Solar branching towards Hydrogen for Carbon Neutrality. Under EBP programme, we have achieved 8.16% blending ratio during previous month and now we are moving towards achieving E10 in 2022 and E20 by 2025."

Anniversary of India's Independence in August 2022. The webinar

was conducted under the guidance and direction of the Ministry of

Petroleum and Natural Gas (MoP&NG), Government of India (Gol).

Amaravati, Andhra Pradesh on the Friday of 16th April 2021. Dr. S V Kota Reddy, Vice-Chancellor, VIT–AP University after signing the MoU with Master Minds, told that this collaboration will help faculty and students to get CA integrated Curriculum, Optional additional training for CA, ideally student can finish CA Foundation and Inter by the time they passB.Com. VIT-AP University is most ideal for those who wish to pursue Chartered Accountancy, Cost and Management Accounting and Company Secretaryship as our B. Com (Finance) curriculum is blended to meet the standards and requirements of Professional Accounting and Finance Certifications.

steps towards the containment of the virus. Sandeep Kumar Singh, IAS, District Magistrate, Dadra & Nagar Haveli has issued an order imposing section 144 in Daman.

Only essential and medical shops are allowed to remain open. The curfew timings has been extended from 6:00 pm. to 6:00 am., however the operation of medical services, delivery of food items, industrial workers commuting for shift duties are exempted. This order shall remain in force till 30" April, 2021.

Correctness of this content is the responsibility of the author

CENTRAL RAILWAY WESTERN RAILWAY **DELTA** CORP LIMITED MISCELLANEOUS WORK CANCELLATION NOTICE Regd. Off:- 10, Kumar Place, 2408, General Thimayya Road, **OPEN TENDER NOTICE** Please refer to Tender Notice No. Bank of India Pune - 411 001 • CIN No. L65493PN1990PLC058817 No.: DYCECANG_2021_001 BCT/21-22/13 Dt. 19/04/2021, Tel No. 91-22-40794700 - Fax No. 91-22-40794777 Relationship beyond banking Dy. Chief Engineer (Const.), Near which was scheduled to be opened Email ID: secretarial@deltin.com • Website: www.deltacorp.in Railway Station, Ahmednagar Lalbaug Branch on 11/05/2021 may be treated as NOTICE 414005, for and on behalf Mumbai South Zone Cancelled due to Technical Reason. of the President of India, invites Notice is hereby given pursuant to Regulation 29 read with Regulation 47 Like us on: 🖌 facebook.com/WesternRly open E-tender from reputed of SEBI (Listing Obligations and Disclosure Requirements) Regulations, contractors through website 2015, (Listing Regulations) that pursuant to Regulation 33 of the Listing https://www.ireps.gov.in for the Regulations, a meeting of the Board of Directors of the Company is following work:- Name of work: scheduled to be held on Monday, 26" April, 2021 inter alia, to consider, interest act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002. WESTERN RAILWAY-BHAVNAGAR DIVISIO Miscellaneous work in between approve and take on record Audited Standalone and Consolidated **INTERLOCKING OF 03** Ahmednagar to Solapurwadi Financial Statements of the Company for the Financial Year ended section prior to opening of NOS LC GATES 31" March, 2021 and to recommend dividend, if any. Adjacent section of Solapurwadi to No. W/118/NIT/E-Tender/2021-22/ Further, Pursuant to our letter dated 31^e March, 2021 to Stock Exchanges Ashti. Approx. Cost: ₹ 48,70,332.50. WA/01 dated: 15/04/2021; Subject: and in compliance with the Code of Conduct of the Company under SEBI Earnest Money Deposit: Nil. Cost of E-Tender No. 01/2021-22; Divisional The sale will be done by the undersigned through e-auction platform provided hereunder. Railway Manager (Works), Western Tender: Nil. Completion Period: 6 Railway, Bhavanagar para invites e months. Validity of Offer: 45 days tenders on behalf of President of India from the date of Tender Opening. for the following works: Sr. No. (1) E-Uploading Tender Forms: Tender Tender No: 01/2021-22; Name of document will be available on work: Bhavnagar Division: IREPS website www.ireps.gov.in Interlocking of 03 Nos LC gates (LC Stock Exchanges, where shares of the Company are listed i.e. upto 15.00 Hrs. on 11.05.2021. Date No. 79, 102X-Rajkot-Somnath & LC www.bseindia.com and www.nseindia.com. of Tender Opening: Any time after No. 49 Talala-Delvada); Tender For Delta Corp Limited Value: ₹ 72,59,033.73; EMD: ₹ 0.00; 15.00 Hrs. on 11.05.2021. Manually Sd/ Date of Bidding Start Date: offers are not allowed and Tenderers **Dilip Vaidya** 29/04/2021; Date of Bidding may participate electronically through **Company Secretary & GM - Secretarial** Closing: 13/05/2021; The NIT has website https://www.ireps.gov.in. FCS No.: 7750 been uploaded on Rly. Website For further enquiry, may contact: www.ireps.gov.in on 15/04/2021 69 Dy. Chief Engineer (Const.) Terms and Conditions of the E-auction are as under: Like us on: of facebook.com/WesternRiv Office, Near Railway Station, Ahmednagar - 414005 (Phone No. CENTRAL RAILWAY 2. For downloading further details , Process Compliance and Terms & Conditions , Please visit:-0241-2472119). a. https://www.bankofindia.co.in, Dy. Chief Engineer (Const.), Ahmednagar. WESTERN RAILWAY b. Website address of our e-Auctions Service Provider-RailMadad Helpline 139 ... https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp FLANGE CLEARANCE OF TRACK Bidders have to complete following formalities well in Advance: Divisional Railway Manager (WA) Western Railway, 6th Floor, Engg. Deptt. Mumbai Central, Mumbai - 400 008 **CENTRAL RAILWAY** invites E-Tender as per details given as 2 working days). follows: Executive: Sr.DEN (North) BCT. Supply, Erection, Testing & Tender Notice No.: BCT/21-22/15 Dtd. ommissioning of Air Conditioner 19/04/2021. Work and Location: Virar completing Step 1, 2 and 3. Surat Section: Flange Clearance of E-TENDER NOTICE Track for Prevention of Track Circuit No.: PA.LD.C.T.2021.01, Failure in Monsoon - 2021. Approx. Date: 15.04.2021 Cost of Work: ₹ 31,12,000/-. Date & 3. **Divisional Electrical Engineer** Time of Submission: On 11/05/2021 (Construction), Central Railway, till 15.00 hrs. & will be Opened at 15.30 hrs. on same day. Regarding detailed Private Road, Pune - 411001 (Phone nature of work, containing cost of tender No. 020-26105192), for and on behalf document (Non-Refundable), EMD, of the President of India, invites open Eligibility Criteria, similar Nature of Work, tenders ON LINE from reputed detailed tender conditions, please visit Contractors for the following work: www.ireps.gov.in Manual offers will the contact numbers given against respective branches. not be considered. Name of work: Supply, erection, 0034 Bids shall be submitted through online procedure only. testing & commissioning of Air Follow us on: Method twitter.com/WesternRly 6. conditioner with ductable arrangement along with associated Fifty thousand only). work in Relay Room for RRI

(Prohibition of Insider Trading) Regulations, 2015, the trading window for dealing in the securities of the Company, shall remain closed for all the Directors and other persons covered under the Code, till 48 hours after communication of aforesaid Financial Results to the Stock Exchanges. The information contained in this Notice is also available on the website of the Company i.e. www.deltacorp.in, and also on the website of the

Place: Mumbai Date: 19" April, 2021

VARIOUS WORKS ON MUMBAI DIVISION

Sr. No. : 1 Name of the work : THK: Repairs to ceiling plaster WC Box, renovation and painting of Doors and windows, safety grills water supply pipelines repairing distempering etc in THK power House Control room building battery room etc and approach road from SS to Control Room. (B)Vitthalwadi to KJT & Neral to MAE: Exterior & interior painting of service building from Vitthalwadi to Karjat & Neral to Matheran under ADEN (T)KYN. Approximate Value : ₹80.36 lakh; Completion period : 06 months. Sr. No. : 2 Name of the work : Supply of potable drinking water through road tanker and through manual carting etc. to Kalyan station, Railway colony and services building, electric loco shed, Diesel loco shed, Kalyan yard , Kalyan to Kopar, Kopar to JUC and Shahad to Asangaon under ADEN(Wks)Kalyan section for 1 year (2021-2022). Approximate Value : ₹10.94 lakh; Completion period : 12 months. Sr. No. : 3 Name of the work : Providing service of dewatering pump set 10 nos (KM54/0- DNSE-1, KM 53/10-PF no.7 at KJT end-1, KM 53/22 DNNE-1, KM 52/20-PFNo.4 at BB end-1, KM59/35 at ABH Pf. No.2-KJT end-1, KM 65/18-subway-1 Km86/23-25-1 Km 62/17-19-1, KM 77/32-78/4-VGI at BBend-1, KM 67/23-25 BUD Pf No.1 KJT end-1 under ADEN/T/KYN. Approximate Value : ₹19.76 lakh; Completion period : 04months. Sr. No. : 4 Name of the work : Desilting of Drains, culverts including removal of muck garbage night soil etc under ADEN(T)KYN. Approximate Value : ₹20.41 lakh; Completion period : 12 months. Sr. No. : 5 Name of the work : Jungle cleaning, removal and disposal of small trees and plants, creeper, bushes, Pathenuim, beshram and other weeds, in track for a period of one year. Under ADEN (T)KYN. Approximate Value : ₹19.52 lakh; Completion period : 12months. Sr. No. : 6 Name of the work : Misc. P-WAY for the Year 2021-22 in SSE (P-WAY) TNA, SSE (P-WAY) TUH & SSE (P-WAY)KYN 'W' jurisdiction under ADEN (T) TNA section. Approximate Value : ₹262.12 lakh; Completion period

Indraprastha CHS. Ground Floor, Opp. Jaihind Cinema, Dr. Ambedkar Road, Lalbaug (East), Mumbai - 400 012 Tel: 022-23701808, 022-23701807, 022-23701806

E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

E-auction sale notice for sale of Immovable assets under the securitisation and reconstruction of financial assets and enforcement of security

Notice is hereby given to the public in general and in particular to the following Borrower (s) and Guarantor(s) that the below described immovable properties mortgaged/charged to Bank Of India (secured creditor), the Physical possession of which has been taken by the Authorized Officers of Bank Of India will be sold on "as is where is basis ", "as is what is basis " and "whatever there is basis" for recovery of respective dues as detailed hereunder against the secured assets mortgaged/charged to Bank Of India from the respective Borrower(s) and Guarantor(s). The reserve price and the earnest money deposit is shown there against each secured asset

SR. NO.	Branch	Name of the borrowers/Guarantor and Amount outstanding	Description of the properties	Inspection date/time of the property and contact No. for Inspection	Date and time of the e-auction	Reserve price (Rs. In lakhs)	EMD of the property (Rs. In lakhs)
1	Lalbaug	Mr. Pradeep Jairam Dubey Amt O/s : Rs 19.77 Lakhs + Interest+cost+legal expenses	1 5	Between 1.00 pm to 3.00 pm. Tel : 022-23701808, 022-23701807, 022-23701806	31.05.2021 between 11.00 AM to 2.00 PM	11.02	1.10

1. E-Auction is being held on "as is where is basis", "as is what is basis" and "whatever there is basis" and will be conducted "On Line".

Step 1: Bidder/Purchaser Registration: Bidder to register on e-Auction Platform (link given above) using his mobile number and email-id Step 2: KYC Verification: Bidder to upload requisite KYC documents. KYC documents shall be verified by e-auction service provider (may take

Step 3: Transfer of EMD amount to Bidder Global EMD Wallet: Online/off-line transfer of fund using NEFT/Transfer, using challan generated on e-Auction Platform. Step 4: Bidding Process and Auction Results: Interested Registered bidders can bid online on e-Auction Platform after

Please note that Step 1 to Step 3 should be completed by bidder well in advance, before e-Auction date.

Bidder may visit https://www.ibapi.in , where "Guidelines "for bidders are available with educational videos.

To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property/ies. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding property/ies put for sale.

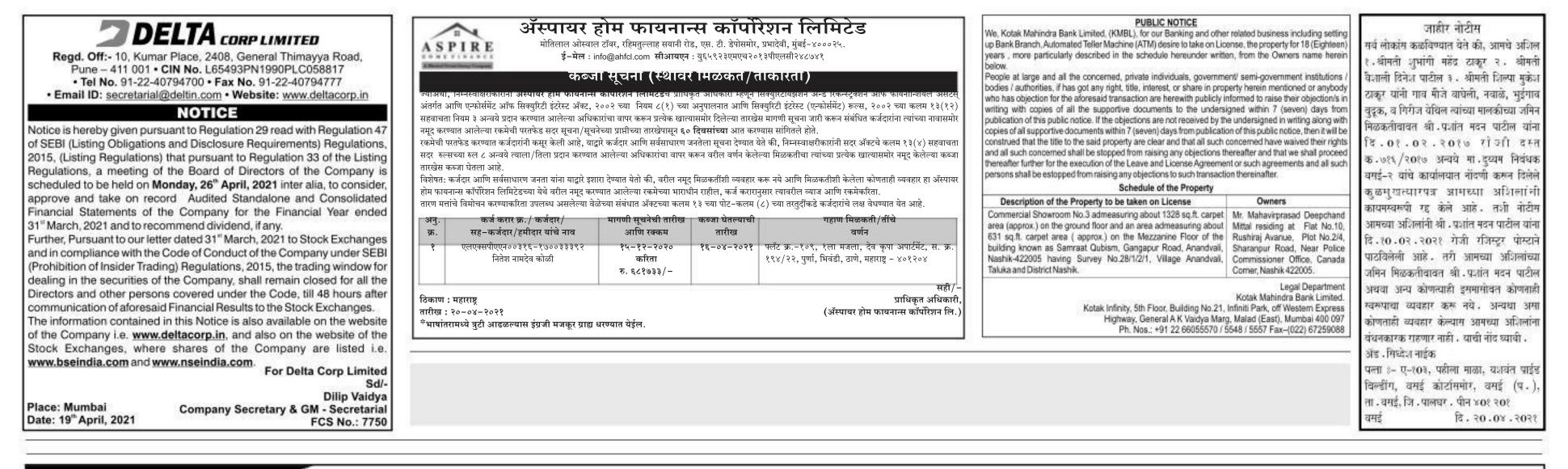
Date of Inspection will be on or before 21/05/2021 1.00 p.m. to 3.00 pm with prior appointment with above mentioned respective branches on

Bidders shall be deemed to have read & understood the terms & conditions of sale & be bound by them.

7. The Bid price to be submitted shall be above the Reserve price & bidders shall improve their further offers in multiples of Rs.50,000/- (Rupees

Juridiction C) Deep Screening by BCM between Kalyan Lonavala section (KYN-NL-LTRR(P)-6.47Km & TSR (P)-17.90). Approximate Value : ₹ 127.11 lakt; Completion period : 6 months. Sr. No.; 9 Name of the work : Karjai-Lonavala : Rehabilitation of tunnel no 37 and constructing tunnel portal on left over open portion ahead of the tunnel along with ling and repairs of damaged tunnel portion in the gap created due to boulder falling and tandslide on MID line in a length of 90mm in KM115 on Thakunwait - Monkey hill section of SE ghat. Approximate Value : ₹896.77 lakt; Completion Period: 12 (Tiwelve months including monsoon period : 12 months. Sr. No.; 10 Name of the work : Karpiars to leaky roof, flooring, Plumbing work, sewerage work etc of service building at MHC, LNL, KAD, PDI, etc under ADEN(N)LNL. For one year. Approximate Value : ₹143.52 lakt Completion period : 12 months. I) Tender closing date & time of faroresaid tender: Up-to 1100 hrs. of Sr. No.; 2 on 22.04.2021, Sr. No. 1, 3, 4 & 5 on 23-04-2021, Sr. No. 6 & 7 on 28.04.2021 Sr. No. 9, 10 & 11 on 29.04.2021, Sr. No. 8 on 11.05.2021, will be opened at 15.00 hours. The lender adter 11.00 hrs. I) Tender closing date & time of faroresaid tender: Up-to 1100 to 5.0221 spt of 5.00 Hours. The lender will be opened at 15.00 hours. The lender date of the ore sagainst e-tender are not allowed. Manually, if submitted on the Same day in this office adjusts of tenders are not allowed. Manually, if submitted based location for complete information: The Tender Notice & Tender location for complete information and offers against e-tender ray. III) Tenderer any the submitsed on LINE only be following the banking or payment gateway only. V) For further enquiry, may contact : Divisional Railway Manager (Works) Office, Central Railway on phone. 022-67455323. VI) This tenders complete with Public Procurement Policy Order 2017 dated 16-9-2017. Complete data of tenders are available at the website submitted ON LINE only be following the guideline on the CRI website Notice Board occure	and Interest in Flat No. 303 in his name. The Society hereby invite claims or objections from the heir or heirs or other claims and claimants/ objectors to the transfer of the	 any other technical lapses/failure etc. In order to ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction event. The purchaser shall bear the applicable stamp duties/ Registration fee/ other charges, etc. and also all the statutory/ non-statutory dues, taxes, assessment charges, etc. owing to anybody. The Authorised Officer/Bank is not bound to accept the highest offer and has the absolute right & discretion to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s). The sale shall be subject to rules/ conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. Further details/enquiries if any on the terms and conditions of sale can be obtained from the respective branches on the contact numbers given. SLE NOTICE TO BORROWERS/ GUARANTORS The undersigned being the Authorized Officer of the Bank of India is having full powers to issue this notice of sale and exercise all powers of sale under securitization and reconstruction of financial assets and Enforcement of Security Interest Act, 2002 and the rules framed there under. You have committed default in payment of outstanding dues and interest with the monthly rest, cost and charges etc. in respect of the advances granted by the bank mentioned above. Hence, the Bank has issued demand notice to you under section 13(2) to pay the advow mentioned above before the date fixed for sale failing which the property will be sold and balance if any will be recovered with interest and co
paper.freepressjournal.in	Build . 20.04.2021 Occletaly	Place : Mumbai Bank of India

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NOTICE - CUM - ADDENDUM

Enabling provision for Creation of Segregated Portfolio in UTI Unit Linked Insurance Plan

In terms of SEBI Circulars, SEBI/HO/IMD/DF2/CIR/P/2018/160, dated December 28, 2018 and SEBI/HO/IMD/DF2/CIR/P/2019/127, dated November 07, 2019 on Creation of segregated portfolio in mutual fund schemes, the Board of UTI Asset Management Company Ltd. and UTI Trustee Company Pvt. Ltd. have approved the enabling of provision of creation of segregated portfolio of debt and money market instruments in the UTI Unit Linked Insurance Plan, An open-ended tax saving cum insurance scheme, on April 29, 2020 and April 30, 2020 respectively. In this regard, we are modifying Scheme Information Document (SID) of the scheme in order to enable Creation of segregated portfolio. This is proposed in order to ensure fair treatment to all investors in case of a credit event and to deal with liquidity risk. Securities and Exchange Board of India has communicated its no-objection for the changes vide its communication dated June 18, 2020. The above change is being effected by adhering to Regulation 18(15A) of SEBI (Mutual Funds) Regulation 1996 of change in fundamental attribute of the scheme.

Procedure to create a segregated portfolio

MUTUAL FUNDS Sahi Hai

The term 'segregated portfolio' shall mean a portfolio, comprising of debt or money market instrument affected by a credit event, that has been segregated in a mutual fund scheme. The term 'main portfolio' shall mean the scheme portfolio excluding the segregated portfolio. The term 'total portfolio' shall mean the scheme portfolio including the securities affected by the credit event.

b. Security comprises of segregated portfolio may not realise any value.

c. Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

11. Monitoring by Trustees

- a. In order to ensure timely recovery of investments of the segregated portfolio, trustees would ensure that UTI AMC puts in sincere efforts to recover the investments of the segregated portfolio and upon recovery of money, whether partial or full, it should be immediately distributed to the investors in proportion to their holding in the segregated portfolio. Any recovery of amount of the security in the segregated portfolio even after the write off should be distributed to the investors of the segregated portfolio.
- b. An Action Taken Report (ATR) on the efforts made by the AMC to recover the investments of the segregated portfolio is placed in every trustee meeting till the investments are fully recovered/ written-off.
- c. The trustees shall monitor the compliance of this circular and disclose in the half-yearly trustee reports filed with SEBI, the compliance in respect of every segregated portfolio created.
- d. In order to avoid misuse of segregated portfolio, trustees shall ensure to have a mechanism in place to negatively impact the performance incentives of Fund Managers, Chief Investment Officers (CIOs), etc. involved in the investment process of securities under the segregated portfolio, mirroring the existing mechanism for performance incentives of the AMC, including claw back of

UTI AMC may create segregated portfolio in the aforesaid scheme subject to the following:

- 1. Segregated portfolio may be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under:
- Downgrade of a debt or money market instrument to 'below investment grade', or
- b. Subsequent downgrades of the said instruments from 'below investment grade', or
- c. Similar such downgrades of a loan rating.
- Segregated portfolio may be created on an event as specified by SEBI from time to time.
- 3. In case of difference in rating by multiple CRAs, the most conservative rating shall be considered. Creation of segregated portfolio shall be based on issuer level credit events as detailed above and implemented at the ISIN level.
- 4. In case of unrated debt or money market instruments of an issuer that does not have any outstanding rated debt or money market instruments, segregated portfolio of such unrated debt or money market instruments may be created only on actual default of either the interest or principal amount'
- Creation of segregated portfolio shall be optional and at the discretion of UTI AMC.

Process for creation of segregated portfolio

- a. In case UTI AMC decides on creation of segregated portfolio on the day of credit event it shall
- seek approval of trustees prior to creation of the segregated portfolio.
- ii. immediately issue a press release disclosing its intention to segregate such debt and money market instrument and its impact on the investors and also disclose that the segregation shall be subject to trustee approval. Additionally, the said press release shall be prominently disclosed on the website of UTI MF.
- iii. ensure that till the time the trustee approval is received, which in no case shall exceed 1 business day from the day of credit event, the subscription and redemption in the scheme shall be suspended for processing with respect to creation of units and payment on redemptions.
- b. Once trustee approval is received by UTI AMC,
- Segregated portfolio shall be effective from the day of credit event
- ii. UTI AMC shall issue a press release immediately with all relevant information pertaining to the segregated portfolio. The said information shall also be submitted to SEBI.
- iii. An e-mail or SMS shall be sent to all unit holders of the concerned scheme.
- iv. The NAV of both segregated and main portfolio shall be disclosed from the day of the credit event.
- v. All existing investors in the scheme as on the day of the credit event shall be allotted equal number of units in the segregated portfolio as held in the main portfolio.
- vi. No redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, UTI AMC shall enable listing of units of segregated portfolio on the recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests.
- c. If the trustees do not approve the proposal to segregate portfolio, UTI AMC shall issue a press release immediately informing investors of the same.
- Valuation and processing of subscriptions and redemptions
- a. Notwithstanding the decision to segregate the debt and money market instrument, the valuation shall take into account the credit event and the portfolio shall be valued based on the principles of fair valuation (i.e. realizable value of the assets) in terms of the relevant provisions of SEBI (Mutual Funds) Regulations, 1996 and Circular(s) issued thereunder.
- b. All subscription and redemption requests for which NAV of the day of credit event or subsequent day is applicable will be processed as per the existing circular on applicability of NAV as under:
- i. Upon trustees' approval to create a segregated portfolio -
- Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio.
- Investors subscribing to the scheme will be allotted units only in the main portfolio based on its NAV.
- ii. In case trustees do not approve the proposal of segregated portfolio, subscription and redemption applications will be processed based on the NAV of total portfolio.

8. Disclosure Requirements

In order to enable the existing as well as the prospective investors to take informed decision, the following shall be adhered to:

a. A statement of holding indicating the units held by the investors in the segregated portfolio along with the NAV of both segregated portfolio and main portfolio as on the day of the credit event shall be communicated to the investors within 5 working days of creation of the segregated portfolio.

such amount to the segregated portfolio of the scheme.

Given below is an illustration explaining the segregation of portfolio:

Portfolio Date 29-July-2020 Downgrade Event Date 29-July-2020 Downgrade Security 8.21% X Ltd from 'AA+' to 'B' Valuation Marked Down 25% Investor A is holding 1000 Units of the Scheme, amounting to (1000*15.4436) Rs.15443.60

Total Portfolio

Security	Rating	Type of Security	Quantity	Price Per Unit	Market Value (In Lakhs)	% of Net Assets
7.73% A HOUSING FINANCE LTD.	AA-	NCD	2990772	165.2	4940.76	31.99
0% SRNCD B FINANCE LTD.	AAA	DDB	2909540	157	4567.98	29.58
7.65% C LTD.	AAA	NCD	2996951	166.85	5000.41	32.38
8.21% X LTD.	B*	NCD	975413	83.46	814.08	5.27
NET CURRENT ASSETS					120.43	0.78
	Net Assets		,		15443.66	100.00
	Unit Capital				1000	
	NAV	í.		9	15.4436	

*Marked down by 25% on the date of credit event. Before Marked down the security was valued at Rs.111.28 per unit. On the date of credit event i.e on 29-July-2020, NCD of 8.21% X Ltd will be segregated as separate portfolio.

Main Portfolio as on 29-July-2020

Security	Rating	Type of Security	Quantity	Price Per Unit	Market Value (In Lakhs)	% of Net Assets
7.73% A HOUSING FINANCE LTD.	AA-	NCD	2990772	165.2	4940.76	33.77
0% SRNCD B FINANCE LTD.	AAA	DDB	2909540	157	4567.98	31.23
7.65% C LTD.	AAA	NCD	2996951	166.85	5000.41	34.18
NET CURRENT ASSETS				2	120.43	0.82
	Net Assets				14629.58	
	Unit Capital				1000	
	NAV			1	14.6296	

Segregated Portfolio as on 29-July-2020

Security	Rating	Type of Security	Quantity	Price Per Unit	Market Value (In Lakhs)	% of Net Assets
8.21% X LTD.	В	NCD	975413	83.46	814.08	100
	Net Assets			l l	814.08	
	Unit Capital				1000	
	NAV				0.8141	

Value of Holding of Investor A

Security	No. Of units	NAV Rs.	Total Value in Lakh (Rs.)
Main Portfolio	1000	14.6296	14629.58
Segregated Portfolio	1000	0.8141	814.08
			15443.66

Exit Option

Existing unit holders, whose names appear in our records as on April 19, 2021, are given an exit option to redeem his/her existing units or switch his/her existing units to any other scheme of UTI Mutual fund at the prevailing NAV without any exit load from 20/04/2021 to 19/05/2021 (both days inclusive), for a period of 30 days, under the above scheme.

In such a case, please inform us in writing by submitting the duly discharged Account Statement and informing your complete bank account details (including Core banking account number & IFS code), email ID and mobile number on any business day during the exit option period. For the procedure of Change / Updation of Bank details and Change of Address, please refer to Scheme Information Document (SID) and Statement of additional Information (SAI). The necessary Forms are available on our website www.utimf.com and also at all UTI Financial centres. Unitholders who holds units of the scheme in dematerialised form, wishes to exit can submit redemption request with his / her DP during exit option period. The redemptions/switch out requests shall be processed at applicable NAV of the day of receipt of such redemption / switch request, as per cut off time of receipt, without deduction of any exit load, provided the same is received during the exit period mentioned above.

- b. Adequate disclosure of the segregated portfolio shall appear in all scheme related documents, in monthly and half-yearly portfolio disclosures and in the annual report of the mutual fund and the scheme.
- c. The Net Asset Value (NAV) of the segregated portfolio shall be declared on daily basis.
- d. The information regarding number of segregated portfolios created in a scheme shall appear prominently under the name of the scheme at all relevant places such as SID, KIM-cum-Application Form, advertisement, UTI MF and AMFI websites, etc.
- e. The scheme performance required to be disclosed at various places shall include the impact of creation of segregated portfolio. The scheme performance should clearly reflect the fall in NAV to the extent of the portfolio segregated due to the credit event and the said fall in NAV along with recovery (ies), if any, shall be disclosed as a footnote to the scheme performance.
- f. The disclosures for above points (d) & (e) regarding the segregated portfolio shall be carried out for a period of at least 3 years after the investments in segregated portfolio are fully recovered/ written-off.
- g. The investors of the segregated portfolio shall be duly informed of the recovery proceedings of the investments of the segregated portfolio. Status update may be provided to the investors at the time of recovery and also at the time of writing-off of the segregated securities.

9. TER for the Segregated Portfolio

- a. UTI AMC will not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.
- b. The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence.
- c. The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by UTI AMC.

d. The costs related to segregated portfolio shall in no case be charged to the main portfolio.

10. Risk factors associated with Creation of Segregated Portfolio -

a. Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer.

For details Tax implications, please refer to SID of the scheme and Statement of Additional Information available on our website www.utimf.com In view of individual nature of tax implications, unitholders are advised to consult their tax advisors The tax implication for unit holders of the scheme is based on relevant provisions of Income Tax Act 1961, as amended from time to time.

Please note that no action needs to be taken by you in this regard, if you desire to continue in the scheme with revised fundamental attribute. The Exit option is purely optional. All other terms and conditions of UTI Unit Linked Insurance Plan shall remain unchanged.

This addendum No. 03 /2021-22 is an integral part of the SID / Key Information Memorandum (KIM) of UTI Unit Linked Insurance Plan and shall be read in conjunction with the SID / KIM.

For UTI Asset Management Company Limited

Sd/-

Authorised Signatory

In case any further information is required, the nearest UTI Financial Centre may please be contacted.

Mumbai		
April 19, 2021	Toll Free No.: 1800 266 1230	Website: www.utimf.com

The time to invest now is through - UTI SIP

REGISTERED OFFICE: UTI Tower, 'Gn' Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051. Phone: 022 - 66786666. UTI Asset Management Company Ltd. (Investment Manager for UTI Mutual Fund) E-mail: invest@uti.co.in, (CIN-U65991MH2002PLC137867). For more information, please contact the nearest UTI Financial Centre or your AMFI/NISM certified UTI Mutual Fund Independent Financial Advisor, for a copy of Statement of Additional Information, Scheme Information Document and Key Information Memorandum cum Application Form.

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

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