



**एनएचपीसी लिमिटेड**  
(भारत सरकार का उद्यम)

**NHPC Limited**  
(A Govt. of India Enterprise)

फोन/Phone: 0129-2278018

संदर्भ सं./Ref. No. **NH/CS/199**

Manager/ मैनेजर, Listing Department/ लिस्टिंग विभाग, <b>M/s BSE Limited/ बीएसई लिमिटेड,</b> Phiroze Jeejeebhoy Towers / फिरोज जीजीभोय टावर्स, Dalal Street,/दलाल स्ट्रीट, Mumbai/ मुंबई -400 001 <b>Scrip Code: 533098</b>	General Manager/ महाप्रबंधक, Listing Department/ लिस्टिंग विभाग, <b>M/s National Stock Exchange of India Limited/ नेशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेड,</b> Exchange Plaza, / एक्सचेंज प्लाजा, Bandra Kurla Complex/ बांद्रा कुर्ला कॉम्प्लेक्स, Bandra (E)/ बांद्रा (ई), Mumbai/ मुंबई - 400 051 <b>Scrip Code: NHPC</b>
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**ISIN No. INE848E01016**

**Sub: Newspaper advertisement – ‘Information regarding 48<sup>th</sup> Annual General Meeting to be held through VC/ OAVM, Book Closure and Final Dividend’.**

**विषय: समाचार पत्र विज्ञापन – ‘बीसी/ ओएवीएम के माध्यम से आयोजित होने वाली 48वीं वार्षिक आम बैठक, बुक क्लोजर और अंतिम लाभांश के संबंध में सूचना’**

Sir/महोदय,

In compliance to Regulations 30 and 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith copies of public notice on the subject matter, published by way of newspaper advertisement on Friday, 02<sup>nd</sup> August, 2024 in the following newspapers:

- Business Standard (English - all editions)
- Business Standard (Hindi - Delhi NCR edition)

This is for your record and information.

सेबी [सूचीबद्धता (लिस्टिंग) बाध्यताएँ और प्रकटीकरण अपेक्षाएँ] विनियम, 2015 के विनियम 30 और 47 के अनुपालन में, निम्नलिखित समाचार पत्रों में शुक्रवार, 02 अगस्त, 2024 को विज्ञापन के माध्यम से विषय-वस्तु पर प्रकाशित सार्वजनिक सूचना की प्रतियां संलग्न प्राप्त करें:

- बिज़नेस स्टैंडर्ड (अंग्रेजी- सभी संस्करण)
- ख. बिज़नेस स्टैंडर्ड (हिंदी-दिल्ली एनसीआर संस्करण)

यह आपकी जानकारी और रिकॉर्ड के लिए है।  
धन्यवाद।

भवदीय,

संलग्न : उपरोक्तानुसार

(रूपा देब)  
कंपनी सचिव

# India to take 75 years to reach quarter of US GDP: World Bank

SHIKHA CHATURVEDI  
New Delhi, August

India will take 75 years to reach a quarter of the United States' GDP at the current rate, according to a new World Bank report that provides a comprehensive roadmap to enable developing countries to escape the "middle-income trap".

The report titled "World Development Report 2024" highlights a challenge to Prime Minister Narendra Modi's aspiration to transform the country into a developed economy by 2047, or achieve high-income status within a generation. It also reveals that over 100 countries, including India, China, Brazil, and South Africa, face significant challenges in attaining high-income status in the coming decades.

In an approach paper summarising its vision for 'Viksit Bharat', NITI Aayog last week said India needed to grow at a sustained pace of 7-10 per cent for 20-30 years to escape the middle-income trap and become a developed nation with a per capita income of \$18,000 per annum and



## TACKLING THE TRAP

► Economic growth in middle-income countries, including India, is decelerating and insufficient to catch up with high-income nations

► Firms in middle-income countries show limited growth compared to those in high-income countries

► World Bank recommends a "3i strategy" — investment, infusion, and innovation — to escape the "middle income trap"

the size of a \$30 trillion economy by 2047. "The GDP would have to grow 9 times from today's \$3.36 trillion and the per capita income would need to rise 8 times from today's \$2,392 per annum," the government's think tank said after its 9th Governing Council meeting attended by chief ministers and lieutenant governors.

According to the World Bank, economic growth in middle-income countries, including India, is not accelerating. In fact, it is slowing

down as incomes increase, with the trend becoming more pronounced each decade, the report said.

"The observed rates of economic growth in middle-income countries do not exceed those in high-income countries by the margins needed to catch up in one generation — or even two or three," it said.

Indermit Gill, Chief Economist at the World Bank, noted that many middle-income countries continue to rely on outdated strategies from the last century, focusing primarily

on policies designed to expand investment. "If they stick with the old playbook, most developing countries will lose the race to create reasonably prosperous societies by the middle of this century," he said. The report used estimates from the World Bank's Long Term Growth Model to suggest that if key drivers of economic growth such as investments in human capital, total factor productivity, labour force participation, and the allocation of economic output to public and private invest-

ment continue along with recent and historic trends, most middle-income countries are likely to face significant slowdowns between 2024 and 2100.

The report further revealed a "flat and stay" dynamic in firms in India, Mexico, and Peru, where a company that operates for 40 years typically doubles in size. In contrast, a firm that survives that long in the US will grow seven-fold, highlighting weaker forces of creation in middle-income countries. Additionally, in line with this dynamic, firms in India, Mexico, and Peru often remain microenterprises; nearly nine-tenths have fewer than five employees, and only a small fraction employ 10 or more.

"The longevity of undersize firms — many of them informal — points to market distortions that keep enterprises small while keeping too many in business," the report said.

The report introduces a "3i strategy" for achieving high-income status, outlining the need for two distinct transitions during the middle-income phase. Initially, countries must move from a "1i strategy", focused solely on accelerating investment, to a "2i strategy" that combines investment with infusion bringing in and disseminating technologies from abroad. Once this transition is accomplished, the report finally suggests countries adopt a "3i strategy", which emphasises innovation.

## PARIS 2024 OLYMPICS

### MEDALS TALLY

Country	Gold	Silver	Bronze	Total
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Swapanil Kusale won bronze, India's first medal in the 50m 3 Positions at the Paris Olympics. In doing so, he rededicated himself after the heartbreaking loss at last year's Asian Games. It took the country's tally in this edition to three, all bronze in shooting

PHOTO: PTI

## SEN WINS ALL-INDIA CLASH

Lakshya Sen advanced to the quarterfinals at the expense of compatriot H S Prannoy in the men's singles badminton event, holding out hope of a medal in the racquet sport. Satwiksairaj Rankireddy and Chirag Shetty's Olympic dreams came to an end after a heartbreaking three-game loss in the men's doubles quarterfinals.

# Fintech & banking apps: Modern-day data miners in your pocket

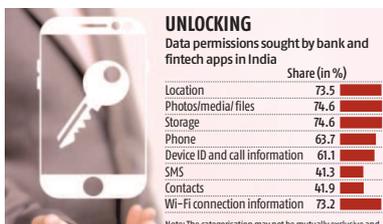
ASHLI VARGHESE  
New Delhi, August

More than 70 per cent of the financial technology (fintech) and banking applications (apps) analysed in a Reserve Bank of India report have access to crucial user information such as media and storage on communication devices and can track their location.

Calling them "most sensitive permissions", the Report on Currency and Finance highlighted that fintech apps often collect personal data, potentially invading users' privacy.

The recent report for 2023-24, released on Monday, analysed 339 fintech and banking apps listed on the Google Play Store.

To mitigate this issue, the Store evaluates the data and privacy policies of banks and fintech companies before granting app permissions, the



Note: The categorisation may not be mutually exclusive and certain permissions may be necessary for app functionality for other functions being provided by the app. The analysis covers 33 fintech apps and 198 banking apps

Source: RBI Report on 'Currency and Finance'

report said. Nearly 73 per cent of these apps tracked user location, while over

## UNLOCKING

Data permissions sought by bank and fintech apps in India

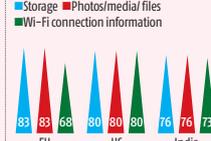


Note: The analysis covers 40 apps in case of the US and the EU and 181 apps in case of India

Source: RBI Report on 'Currency and Finance'

## ACROSS REGIONS

Share of FinTech apps seeking permission to access users' data (in %)



Note: The analysis covers 40 apps in case of the US and the EU and 181 apps in case of India

Source: RBI Report on 'Currency and Finance'

fintech apps involved in digital lending may also offer payment services, which might lead them to use permissions that are typically not recommended for digital lending apps, the report pointed out.

Indian fintech apps are more likely to request permissions for access to phones, cameras, device IDs, call information, location tracking, and SMS data compared to their counterparts in the US and the European Union (EU).

The comparative analysis covered 40 apps each for the US and the EU and 181 apps in India, assessing the data safety practices of fintech apps in these regions.

Although Indian apps are better placed in sharing data with third parties, they lag behind the US and the EU in matters like data encryption and the choices provided to users to request the deletion of data.

**Punjab & Sind Bank**  
N.D. Prudential Department  
East Kolkata Branch, New Delhi-110023  
Email: prudential@punjabandsindbank.com

Where service is a way of life

**Tender Notice**

Bank invites bids from eligible service providers on Government e-Marketplace (GeM) for rendering "Housekeeping and Facility Management Services at Bank's Staff Training College (STC), Sector-3, Rohini, Delhi-110085."

Last date of submission of bids is 21.08.2024.

For further details, please visit GeM portal.

Date: 01.08.2024 Assistant General Manager  
Place: Delhi

**पंजाब नेशनल बैंक** Punjab National Bank  
... सर्वोपरि सेवा प्रणाली ...  
... the name you can BANK upon ...

**DATA PRIVACY & MANAGEMENT DIVISION, HEAD OFFICE, PLOT NO 5, SECTOR-32, GURUGRAM, HARYANA-122001**

**NOTICE**

**KIND ATTENTION OF ESTEEMED CUSTOMERS OF PNB!!!**

"Dear Customers,

As per RBI guidelines, KYC updation for all customers is mandatory. If your account has become due for KYC updation as of 31.03.2024, you are requested to get your KYC updated through PNB ONE/IBS/registered e-mail/post or in person visit to any branch by 12.08.2024. Non updation may lead to restriction of operations in your account."

**THE NEW INDIA ASSURANCE CO. LTD., SUBRAJ REGIONAL OFFICE (230000)**  
1<sup>st</sup> Floor, "A-Wing" Tirupati Plaza, Near Collector's Office, Athwagate, Surat 395001. PH:0261-2461589 / 2461690  
CIN: L16009GJ0005 Website: www.newindia.co.in

**PUBLIC NOTICE FOR THE CLOSURE OF SMALL BUSINESS OFFICE**

The New India Assurance Co. Ltd. has decided to close operation of two of its Small Business Office, details of which are as follows:

Sr.No.	Details of the offices approved for closure	Date of closure
01	Chikhli SBO-230907, Shop#1E, Sher-E-Punjab Maharaaj 30 <sup>th</sup> September Rajlisinghji Center, Nr. Vimal Guest House College Road, Thala, Chikhli, Navsari. Contact: Mr. Umeshchandra Patel, Mob. No.-9427576621.	2024 (Midnight 12.00 AM)
02	Daman SBO-231002, Shop No. - 02, Vijay Apartment, Kathiraya Airport Road, 'Near Khakhrak' hotel, Nani Daman, Daman. Contact: Mr. Rajnikant Patel, Mob. No.-9824167828.	30 <sup>th</sup> September 2024 (Midnight 12.00 AM)

Our esteemed policyholders and/or general public are requested to contact and avail General Insurance services from the following offices post the closure of the above mentioned offices:

Particulars	Alternate arrangement For Chikhli SBO-230907	Alternate arrangement For Daman SBO-231002
Address and Contact details of the office	Bilimora MBO (230901), Office No. 201/1, Goharbagh, Bilimora, Adinath Arcade, Ta. Floor, Express House, N. H. Gandevi, Dist. Navsari. Contact: Mr. Mahantkumar Patel, Mob. No.-7997399893	Vapi LBO (231000) Office No.-13, 14, 15, 29 & 30, 2 <sup>nd</sup> Floor, Express House, N. H. Gandevi, Dist. Navsari. Contact: Mahendra Bhagat, Patel, Mob. No.-9722002728

Date: 02/08/2024 Deputy General Manager

**NHPC Limited**  
(A Government of India Enterprise)

CIN: L40101HR1975G0032564  
Regd. Office : NHPC Office Complex, Sector-33, Faridabad-121003 (Haryana)  
E-mail: companysecretary@nhpc.in, EPRAX No. : 0129-2586110 / 2586500  
Website: www.nhpc.com

**INFORMATION REGARDING 48<sup>th</sup> ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCE (VC)/ OTHER AUDIO VISUAL MEANS (OAVM), BOOK CLOSURE DATES AND FINAL DIVIDEND**

- Members may please note that the 48<sup>th</sup> Annual General Meeting (AGM) of the Company will be held through Video Conference (VC) Other Audio-Visual Means (OAVM) on **Wednesday, 28<sup>th</sup> August, 2024 at 02:30 P.M. (IST)**, deemed to be held at the Registered Office of the Company, in compliance with all the applicable provisions of the Companies Act, 2013 (the Act), the Rules made thereunder and the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015 (LODR), read with General Circular No. 9/2023 dated September 25, 2023 & other circulars on the matter issued by the Ministry of Corporate Affairs (MCA) and SEBI Circular No. SEBI/CFR/DOP/2023/167 dated October 07, 2023 to transact the businesses that will be set forth in the Notice of the AGM.
- In compliance with the relevant circulars, the Notice of the AGM and Annual Report 2023-24 will be sent only through electronic mode to those members whose email addresses are registered with the Company/Registrar and Share Transfer Agent (RTA)/ Depository Participants. Members who have not registered their e-mail address are requested to register the same in respect of shares held in electronic form with the Depository through their Depository Participant(s). In respect of shares held in physical form, Members may register their email id by writing to the Company/RTA of the Company.
- The Notice of the AGM and Annual Report 2023-24 will also be available on the Company's website at [www.nhpcindia.com](http://www.nhpcindia.com), on the website of Stock Exchanges i.e. BSE Limited at [www.bseindia.com](http://www.bseindia.com) and National Stock Exchange of India Limited at [www.nseindia.com](http://www.nseindia.com) and on the website of e-voting service provider i.e. M/s National Securities Depository Limited (NSDL) at [www.evoting.nsdl.com](http://www.evoting.nsdl.com).
- Pursuant to the provisions of Section 91 of the Act read with relevant rules and Regulation 42 of SEBI (LODR), the Register of Members and Share Transfer Books of the Company will remain closed from **Tuesday, 13<sup>th</sup> August, 2024 to Wednesday, 28<sup>th</sup> August, 2024** (both days inclusive). The Board of Directors in their meeting held on 17<sup>th</sup> May, 2024 has recommended a final dividend of Rs.0.50/- per equity share of face value of Rs.10/- for the financial year 2023-24, subject to approval of shareholders at the ensuing 48<sup>th</sup> AGM. The Company has fixed **Monday, 12<sup>th</sup> August, 2024** as "Record Date" for determining the entitlement of members to receive final dividend, if declared at the AGM. The members, whose names appear in the register of member(s) of beneficiary owner as on the record date, will be entitled to receive final dividend.
- Members who hold their shares in dematerialized form and want to provide/change/connect the bank account details should send the same to their concerned Depository Participant and not to the Company. Members are also requested to give the MICR Code of their bank to their Depository Participants. While making payment of dividend, the RTA of the Company is obliged to use only the data provided by the Depositories, in case of such dematerialized shares.
- Members who are holding shares in physical form are advised to submit particulars of their bank account, viz. name and address of the branch of the bank, MICR code of the branch, type of account and account number to RTA of the Company. Members are also requested to give the Electronic Clearance System (ECS) mode to receive dividend on time. SEBI vide its Master Circular EMO: SEBI/HO/MIRSD/POD-1/P/CR/02/04/17 dated May 07, 2024 has mandated that w.e.f. April 1, 2024, dividend to members holding shares (in physical form) shall be paid only through electronic mode. For further details, please visit website of the Company i.e. [www.nhpcindia.com](http://www.nhpcindia.com).
- Manner of casting vote(s) through e-voting.
- In case of Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014, the Resolutions for consideration at the 48<sup>th</sup> AGM will be transacted through remote e-voting facility to cast vote through the AGM and also e-voting during the AGM, for which purpose the Company has engaged the services of National Securities Depository Limited (NSDL). The manner of remote e-voting prior to the AGM or through e-voting system during the AGM by the members holding shares in dematerialized mode, physical mode and for the members who have not registered their email addresses will be provided in the Notice of the AGM. The details will also be made available on the website of the Company.
- No login credentials for casting the votes through e-voting shall be made available through the various modes as may be provided in the Notice, which will be sent through email and made available on website of the Company.

Members are requested to carefully read all the Notes set out in the Notice of the AGM and in particular, instructions for joining the AGM in manner of casting vote through remote e-voting and e-voting during the AGM.

This notice is issued for the information and benefit of all the members of the Company and in compliance with the applicable circulars of MCA and SEBI. Contact Details of RTA are as under:

M/s KFin Technologies Limited,  
Selenium Building, Tower B, Plot No 31 & 32, Financial District,  
Nanakramguda, Serilingampally, Hyderabad Rangaroddi, Telangana-500 032  
Email: [sirshant@kfin.com](mailto:sirshant@kfin.com)  
Tel: 040-67162222, 040-79961100  
Website: [www.kfintech.com](http://www.kfintech.com)  
Toll free No. 18003094001

For and on behalf of NHPC Limited  
Sd/-  
(Rupa Deb)  
Company Secretary

Dated : August 01, 2024  
Place : Faridabad

**Triveni**  
ENGINEERING & INDUSTRIES LTD.

**Statement of Consolidated Unaudited Financial Results**  
for the Quarter ended June 30, 2024

(₹ in crores, except per share data)

Particulars	3 Months ended		Year ended
	30/Jun/2024 (Unaudited)	30/Jun/2023 (Unaudited)	
Total Income from operations	1534.03	1432.26	6151.40
Net Profit/(loss) for the period (before tax and exceptional items)	41.76	91.00	528.99
Net Profit/(loss) for the period before tax (after exceptional items)	41.76	91.00	528.99
Net Profit/(loss) for the period after tax (after exceptional items)	30.99	67.61	395.16
Total comprehensive income for the period (Comprising Profit/(loss) for the period (after tax) and other comprehensive income (after tax))	26.33	68.08	405.30
Equity share capital	21.89	21.89	21.89
Other equity			2879.01
Earnings per share of ₹ 1/- each (not annualised for the quarters)			
(a) Basic (in ₹)	1.42	3.09	18.05
(b) Diluted (in ₹)	1.42	3.09	18.05

**Notes:**

- Summarised Standalone Unaudited Financial Performance of the Company is as under :
 

Particulars	3 Months ended		Year ended
	30/Jun/2024 (Unaudited)	30/Jun/2023 (Unaudited)	
Total Income from operations	1533.63	1431.58	6149.14
Profit/(loss) before tax (after exceptional items)	41.60	89.76	523.99
Profit/(loss) after tax (after exceptional items)	30.87	66.61	391.52
Total comprehensive income	26.21	67.08	401.66
- The above financial results include the results of Sir Shadi Lal Enterprises Limited for the period from June 21, 2024 to June 30, 2024 (i.e., for the period post becoming a subsidiary of the Company).
- The above is an extract of the detailed format of financial results for the quarter ended June 30, 2024 filed with the Stock Exchanges under Regulation 33 of the SEBI (LODR) Regulations, 2015. The full format of the financial results for the quarter ended June 30, 2024 are available on the websites of Stock Exchanges ([www.bseindia.com](http://www.bseindia.com)) and [www.nseindia.com](http://www.nseindia.com)) and on the website of Company ([www.trivenigroup.com](http://www.trivenigroup.com)).

For TRIVENI ENGINEERING & INDUSTRIES LIMITED  
Sd/-  
Dhruv M. Sawhney  
Chairman & Managing Director

Place: Noida  
Date: August 1, 2024

Regd. Office: A-44, Hosiery Complex, Phase-II Extension, Noida, Uttar Pradesh - 201 305.  
Corp. Office: 8<sup>th</sup> Floor, Express Trade Towers, 15-16, Sector-16A, Noida, Uttar Pradesh - 201 301.  
[www.trivenigroup.com](http://www.trivenigroup.com) | CIN : L15421UP1932PLC022174

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SHIKHA CHATURVEDI  
New Delhi, August 1

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ILLUSTRATION: BINAY SIMHA

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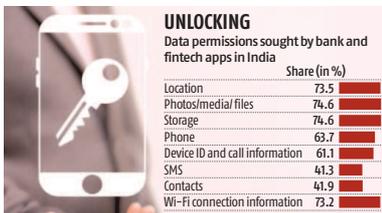
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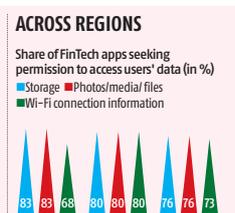
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Note: The categorisation may not be mutually exclusive and certain permissions may be necessary for app functionality for other functions being provided by the app. The analysis covers 181 fintech apps and 158 banking apps. Source: RBI Report on "Currency and Finance"



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report said.

Nearly 73 per cent of these apps tracked user location, while over

three-fourths sought data permissions for users' photos, media, files, and storage and requested access to

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sions. Fintech apps involved in digital lending may also offer payment services, which might lead them to use permissions that are typically not recommended for digital lending apps, the report pointed out.

Indian fintech apps are more likely to request permissions for access to phones, cameras, device IDs, call information, location tracking, and SMS data compared to their counterparts in the US and the European Union (EU).

The comparative analysis covered 40 apps each for the US and the EU and 181 apps in India, assessing the data safety practices of fintech apps in these regions.

Although Indian apps are better placed in sharing data with third parties, they lag behind the US and the EU in matters like data encryption and the choices provided to users to request the deletion of data.

## INDIA EVENT CALENDAR

<b>Golf (Men's Individual Stroke Play):</b> Day 2 ● Gaganjeet Bhullar and Shubhankar Sharma ● 12:30	<b>Rowing (Men's Sculls; Finals D):</b> ● Balraj Panwar ● 13:00	<b>Badminton (Men's singles; QF):</b> ● Lakshya Sen ● 18:30
<b>Archery (Mixed Team):</b> ● Anika Bhajan and Dheeraj Bommadevara ● 13:19	<b>Judo (Women's 78kg):</b> ● Tulika Maan ● 13:30	<b>Athletics (Women's 5000m; Round 1):</b> ● Anika and Parul Chaudhary ● 19:05
<b>Shooting (25m Pistol Women's Qualification Precision):</b> ● Manu Bhaker and Manu Singh ● 12:30	<b>Shooting (Men's Qualification; Day 1):</b> ● Anant Jeet Singh ● 13:00	<b>Athletics (Men's Shot Put (Qualification)):</b> ● Tajinderpal Singh ● 23:40
<b>Shooting (Skeet Men's Qualification; Day 1):</b> ● 13:00	<b>Hockey (Men's):</b> ● India vs Australia ● 23:40	

**Punjab & Sind Bank**  
H.O. Primes Department  
Punjab & Sind Bank  
East Kankar Nagar, New Delhi-110023

Where service is a way of life

**Tender Notice**  
Bank invites bids from eligible service providers on Government e-Marketplace (GeM) for rendering "Housekeeping and Facility Management Services at Bank's Staff Training College (STC), Sector-3, Rohini, Delhi-110085."

Last date of submission of bids is 21.08.2024.

For further details, please visit GeM portal.

Date: 01.08.2024 Assistant  
Place: Delhi General Manager

**पंजाब नैशनल बैंक** Punjab National Bank

DATA PRIVACY & MANAGEMENT DIVISION, HEAD OFFICE, PLOT NO. 5, SECTOR-32, GURUGRAM, HARYANA-122001

**NOTICE**  
KIND ATTENTION OF ESTEEMED CUSTOMERS OF PNB!!!

"Dear Customers,  
As per RBI guidelines, KYC updation for all customers is mandatory. If your account has become due for KYC updation as of 31.03.2024, you are requested to get your KYC updated through PNB ONE/ISS/registered e-mail/post or in person visit to any branch by 12.08.2024. Non updation may lead to restriction of operations in your account."

**IFCI LIMITED**  
Regd. Office: IFCI Tower, 61 Nehru Place  
New Delhi-110019  
Tel: 011-41732000  
Website: www.ifcilt.com  
CIN: L74899DL1993G0036377

**APPENDIX-A**  
(See proviso to rule 6(i))

**SALE NOTICE 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 Interest Act, 2002 read with proviso to Rule 6(i) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower/Mortgagor and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the symbolic possession taken by the Authorized Officer of IFCI Limited (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 04/09/2024, for recovery of Rs.37,79,35,239/- as on 15/07/2024 (Interest calculated up to 14/07/2024), together with further interest at the contractual rate w.e.f. 15/07/2024 along with cost, charges, expenses & other debts, due to IFCI Limited (Secured Creditor) from CEDAR INFONET PRIVATE LIMITED (Borrower) and GOLF TECHNOLOGIES P. LTD. (Mortgagor), and Guarantors. The consolidated reserve price shall be Rs.11.01 crore and the Earnest Money Deposit (EMD) shall be Rs.1.101 crore.

**Description of the Immovable Property**  
All that pieces and parcels of Lands, comprised in and forming part of property detailed as hereunder:

Description of Property/Secured Assets	Reserve Price
All that pieces and parcels of land or ground hereditaments and premises situated lying and being in respect of plot no. 159, in block-D adjoining 621.32 sq. mts. Situated in Okhla Industrial Area, Phase-I, New Delhi executed in favour of IFCI Ltd. creating exclusive, 2002 read with technology P. Ltd. together with all buildings, P.M. structures, Furniture, Fittings, Fixtures erection, etc. constructed thereon.	Rs.11.01 crore

There are no known encumbrance(s) with respect to the above-mentioned immovable property.

For detailed terms and conditions of the sale, please refer to the link provided in IFCI Ltd. (Secured Creditor's) website i.e. www.ifcilt.com

Date: 02.08.2024  
Place: New Delhi

-Sd-  
Authorised Officer  
IFCI Limited

**NHPC Limited**  
(A Government of India Enterprise)

CIN: L40101HR1975G0032564  
Regd. Office: NHPC Office Complex, Sector-33, Faridabad-121003 (Haryana)  
E-mail: companysecretary@nhpc.in, EPABX No.: 0129-2586110 / 2586500  
Website: www.nhpc.com

**INFORMATION REGARDING 48<sup>th</sup> ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCE (VC)/ OTHER AUDIO VISUAL MEANS (OAVM), BOOK CLOSURE DATES AND FINAL DIVIDEND**

- Members may please note that the 48<sup>th</sup> Annual General Meeting (AGM) of the Company will be held through Video Conference (VC) Other Audio-Visual Means (OAVM) on **Wednesday, 28<sup>th</sup> August, 2024 at 02:30 P.M. (IST)**, deemed to be held at the Registered Office of the Company, in compliance with the applicable provisions of the Companies Act, 2013 (the Act), the Rules made thereunder and the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI) read with General Circular No. 9/2023 dated September 25, 2023 & other circulars on the matter issued by the Ministry of Corporate Affairs (MCA) and SEBI Circular No. SEBI/HR/2023/012 dated 16<sup>th</sup> October 2023 (the Circulars) for 2023 to transact the businesses that will be set forth in the Notice of the AGM.
- In compliance with the relevant circulars, the Notice of the AGM and Annual Report 2023-24 will be sent only through electronic mode to those members whose email addresses are registered with the Company/Registrar and Share Transfer Agent (RTA)/ Depository Participant(s). Members who have not registered their e-mail address are requested to register the same in respect of shares held in electronic form with the Depository through their Depository Participant(s). In respect of shares held in physical form, Members may register their email id by writing to the Company/RTA of the Company.
- The Notice of the AGM and Annual Report 2023-24 will also be available on the Company's website at [www.nhpc.com](http://www.nhpc.com), on the website of Stock Exchange i.e. BSE Limited at [www.bseindia.com](http://www.bseindia.com) and National Stock Exchange of India Limited at [www.nseindia.com](http://www.nseindia.com) and on the website of e-voting service provider i.e. M/s National Securities Depository Limited (NSDL) at [www.evoting.nsdl.com](http://www.evoting.nsdl.com).
- Pursuant to the provisions of Section 91 of the Act read with relevant rules and Regulation 42 of SEBI (LODR), the Register of Members and Share Transfer Books of the Company will remain closed from **Tuesday, 13<sup>th</sup> August, 2024 to Wednesday, 28<sup>th</sup> August, 2024** (both days inclusive). The Board of Directors in their meeting held on 17<sup>th</sup> May, 2024 has recommended a final dividend of Rs.0.50/- per equity share of face value of Rs.10/- for the financial year 2023-24, subject to approval of shareholders at the ensuing 48<sup>th</sup> AGM. The Company has fixed **Monday, 12<sup>th</sup> August, 2024 as "Record Date"** for determining the entitlement of members to receive final dividend, if declared at the AGM. The members, whose names appear in the register of member(s) of beneficiary owner as on the record date, will be entitled to receive final dividend.
- Members who hold their shares in dematerialized form and want to provide/change/correct the bank account details should send the same to their concerned Depository Participant and not to the Company. Members are also requested to give the MICR Code of their bank to their Depository Participant. While making payment of dividend, the RTA of the Company is obliged to use only the data provided by the Depositories, in case of such dematerialized shares.
- Members who are holding shares in physical form are advised to submit particulars of their bank account, viz. name and address of the branch of the bank, MICR code of the branch, type of account and account number to RTA of the Company. Members are also requested to give the Electronic Clearance System (ECS) mode to receive dividend on time. SEBI vide its Master Circular No. SEBI/HO/MIRSD/POD-1/P/2024 dated 07<sup>th</sup> May, 2024 has mandated that w.e.f. April 1, 2024, dividend to members holding shares (in physical form) shall be paid only through electronic mode. For further details, please visit website of the Company i.e. [www.nhpc.com](http://www.nhpc.com).
- Manner of casting votes (a) through e-voting:  
a. In terms of Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014, the Resolutions for consideration at the 48<sup>th</sup> AGM will be transacted through remote e-voting facility to cast vote by members and e-voting during the AGM. For the members holding shares in dematerialized mode, physical mode and for the members who have not registered their email addresses will be provided in the Notice of the AGM. The details will also be made available on the website of the Company.  
b. The login credentials for casting the votes through e-voting shall be made available through the various modes as may be provided in the Notice, which will be sent through email and made available on website of the Company.

Members are requested to carefully read all the Notes set out in the Notice of the AGM and in particular, instructions for joining the AGM in manner of casting vote through remote e-voting and e-voting during the AGM.

This notice is issued for the information and benefit of all the members of the Company and in compliance with the applicable circulars of MCA and SEBI.

Contact Details of RTA are as under:  
M/s KFm Technologies Limited,  
Silicon Building, Tower B, Plot No. 31 & 32, Financial District,  
Nanakramguda, Serilingampally, Hyderabad Rangaroddi, Telangana-500 032  
Email: [silver@kfmltd.com](mailto:silver@kfmltd.com)  
Tel: 040-67162222, 040-79611000  
Website: [www.kfmltd.com](http://www.kfmltd.com)  
Toll free No. 18003094001

For and on behalf of NHPC Limited  
Sd/-  
(Rupa Deb)  
Company Secretary

Dated: August 01, 2024  
Place: Faridabad

**Triveni**  
ENGINEERING & INDUSTRIES LTD.

**Statement of Consolidated Unaudited Financial Results for the Quarter ended June 30, 2024**

(₹ in crores, except per share data)

Particulars	3 Months ended		Year ended
	30/Jun/2024 (Unaudited)	30/Jun/2023 (Unaudited)	31/Mar/2024 (Audited)
Total Income from operations	1534.03	1432.26	6151.40
Net Profit/(loss) for the period (before tax and exceptional items)	41.76	91.00	528.99
Net Profit/(loss) for the period before tax (after exceptional items)	41.76	91.00	528.99
Net Profit/(loss) for the period after tax (after exceptional items)	30.99	67.61	395.16
Total comprehensive income for the period (Comprising Profit/(loss) for the period (after tax) and other comprehensive income (after tax))	26.33	68.08	405.30
Equity share capital	21.89	21.89	21.89
Other equity			2879.01
Earnings per share of ₹ 1/- each (not annualised for the quarters)			
(a) Basic (in ₹)	1.42	3.09	18.05
(b) Diluted (in ₹)	1.42	3.09	18.05

1. Summarised Standalone Unaudited Financial Performance of the Company is as under:

Particulars	3 Months ended		Year ended
	30/Jun/2024 (Unaudited)	30/Jun/2023 (Unaudited)	31/Mar/2024 (Audited)
Total Income from operations	1533.63	1431.58	6149.14
Profit/(loss) before tax (after exceptional items)	41.60	89.76	523.99
Profit/(loss) after tax (after exceptional items)	30.87	66.61	391.52
Total comprehensive income	26.21	67.08	401.66

2. The above financial results include the results of Sir Shadi Lal Enterprises Limited for the period from June 21, 2024 to June 30, 2024 (i.e., for the period post becoming a subsidiary of the Company).

3. The above is an extract of the detailed format of financial results for the quarter ended June 30, 2024 filed with the Stock Exchanges under Regulation 33 of the SEBI (LODR) Regulations, 2015. The full format of the financial results for the quarter ended June 30, 2024 are available on the websites of Stock Exchanges ([www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com)) and on the website of Company ([www.trivenigroup.com](http://www.trivenigroup.com)).

For TRIVENI ENGINEERING & INDUSTRIES LIMITED  
Sd/-  
Dhruv M. Sawhney  
Chairman & Managing Director

Place: Noida  
Date: August 1, 2024

Regd. Office: A-44, Hosiery Complex, Phase-II Extension, Noida, Uttar Pradesh - 201 305.  
Corp. Office: 8<sup>th</sup> Floor, Express Trade Towers, 15-16, Sector-16A, Noida, Uttar Pradesh - 201 301.  
[www.trivenigroup.com](http://www.trivenigroup.com) | CIN : L15421UP1932PLC022174

# India to take 75 years to reach quarter of US GDP: World Bank

SHIKHA CHATURVEDI  
New Delhi, August 1

India will take 75 years to reach a quarter of the United States' GDP at the current rate, according to a new World Bank report that provides a comprehensive roadmap to enable developing countries to escape the "middle-income trap".

The report titled "World Development Report 2024" highlights a challenge to Prime Minister Narendra Modi's aspiration to transform the country into a developed economy by 2047, or achieve high-income status within a generation. It also reveals that over 100 countries, including India, China, Brazil, and South Africa, face significant challenges in attaining high-income status in the coming decades.

In an approach paper summarising its vision for "Viksit Bharat", NITI Aayog last week said India needed to grow at a sustained pace of 7-10 per cent for 20-30 years to escape the middle-income trap and become a developed nation with a per capita income of \$18,000 per annum and



ILLUSTRATION: BINAY SIMHA

## TACKLING THE TRAP

► Economic growth in middle-income countries, including India, is decelerating and insufficient to catch up with high-income nations

► Firms in middle-income countries show limited growth compared to those in high-income countries

► World Bank recommends a "3i strategy"—investment, infusion, and innovation—to escape the "middle income trap"

the size of a \$30 trillion economy by 2047. "The GDP would have to grow 9 times from today's \$3.36 trillion and the per capita income would need to rise 8 times from today's \$2,392 per annum," the government's think tank said after its 9th Governing Council meeting attended by chief ministers and lieutenant governors.

According to the World Bank, economic growth in middle-income countries, including India, is not accelerating. In fact, it is slowing

down as incomes increase, with the trend becoming more pronounced each decade, the report said.

"The observed rates of economic growth in middle-income countries do not exceed those in high-income countries by the margins needed to catch up in one generation — or even two or three," it said.

Indermit Gill, Chief Economist at the World Bank, noted that many middle-income countries continue to rely on outdated strategies from the last century, focusing primarily

on policies designed to expand investment. "If they stick with the old playbook, most developing countries will lose the race to create reasonably prosperous societies by the middle of this century," he said. The report also used estimates from the World Bank's Long Term Growth Model to suggest that if key drivers of economic growth such as investments in human capital, total factor productivity, labour force participation, and the allocation of economic output to public and private invest-

ment continue along with recent and historic trends, most middle-income countries are likely to face significant slowdowns between 2024 and 2100.

The report further revealed a "flat and stay" dynamic in firms in India, Mexico, and Peru, where a company that operates for 40 years typically doubles in size. In contrast, a firm that survives that long in the US will grow seven-fold, highlighting weaker forces of creation in middle-income countries. Additionally, in line with this dynamic, firms in India, Mexico, and Peru often remain microenterprises; nearly nine-tenths have fewer than five employees, and only a small fraction employ 10 or more.

"The longevity of undersize firms — many of them informal — points to market distortions that keep enterprises small while keeping too many in business," the report said.

The report introduces a "3i strategy" for achieving high-income status, outlining the need for two distinct transitions during the middle-income phase. Initially, countries must move from a "1i strategy", focused solely on accelerating investment, to a "2i strategy" that combines investment with infusion bringing in and disseminating technologies from abroad. Once this transition is accomplished, the report finally suggests countries adopt a "3i strategy", which emphasises innovation.

## PARIS 2024 OLYMPICS

### MEDALS TALLY

Country	Gold	Silver	Bronze	Total
1 China	11	7	3	21
2 France	8	10	8	26
3 Japan	8	3	4	15
4 Australia	7	6	4	17
5 USA	6	13	12	31
42 INDIA	0	0	3	3



Swarnipal Kussale won bronze, India's first medal in the 50m 3 Positions at the Paris Olympics. In doing so, he redeemed himself after the heartbreak at last year's Asian Games. It took the country's tally in this edition to three, all bronze in shooting

PHOTO: PTI

## SEN WINS ALL-INDIA CLASH

Lakshya Sen advanced to the quarterfinals at the expense of compatriot H S Prannoy in the men's singles badminton event, holding out hope of a medal in the racquet sport. Satwiksairaj Rankireddy and Chirag Shetty's Olympic dreams came to an end after a heartbreaking three-game loss in the men's doubles quarterfinals.

# Fintech & banking apps: Modern-day data miners in your pocket

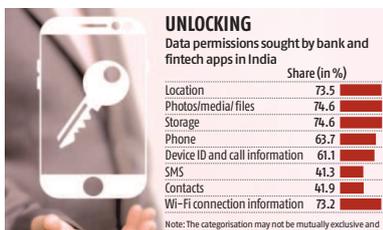
ASHLI VARGHESE  
New Delhi, August 1

More than 70 per cent of the financial technology (fintech) and banking applications (apps) analysed in a Reserve Bank of India report have access to crucial user information such as media and storage on communication devices and can track their location.

Calling them "most sensitive permissions", the Report on Currency and Finance highlighted that fintech apps often collect personal data, potentially invading users' privacy.

The recent report for 2023-24, released on Monday, analysed 339 fintech and banking apps listed on the Google Play Store.

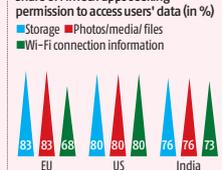
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Note: The categorisation may not be mutually exclusive and certain permissions may be necessary for app functionality for other functions being provided by the app. The analysis covers 101 fintech apps and 138 banking apps. Source: RBI Report on 'Currency and Finance'

## ACROSS REGIONS

Share of Fintech apps seeking permission to access users' data (in %)



Note: The analysis covers 40 apps in case of the US and the EU and 181 apps in the case of India. Source: RBI Report on 'Currency and Finance'

report said. Nearly 73 per cent of these apps tracked user location, while over

three-fourths sought data permissions for users' photos, media, files, and storage and requested access to

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Date: 01.08.2024 Assistant General Manager  
Place: Delhi

**पंजाब नैशनल बैंक** Punjab National Bank

**DATA PRIVACY & MANAGEMENT DIVISION, HEAD OFFICE, PLOT NO. 5, SECTOR-32, GURUGRAM, HARYANA-122001**

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**IFCI LIMITED**  
Regd. Office: IFCI Tower, 61 Nehru Place  
New Delhi-110019  
Tel: 011-41732000  
Website: www.ifcilitd.com  
CIN: L74899DL1993O0036377

**APPENDIX-IV A**  
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There are no known encumbrance(s) with respect to the above-mentioned immovable property.

For detailed terms and conditions of the sale, please refer to the link provided in IFCI Ltd. (Secured Creditor's) website i.e. www.ifcilitd.com

Date: 02.08.2024  
Place: New Delhi

-Sd-  
Authorised Officer  
IFCI Limited

**NHPC Limited**  
(A Government of India Enterprise)

CIN: L40101HR1975G0032564  
Regd. Office: NHPC Office Complex, Sector-33, Faridabad-121003 (Haryana)  
E-mail: companysecretary@nhpc.in, EPRAX No.: 0129-2586110 / 2586500  
Website: www.nhpc.com

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- Members may please note that the 48<sup>th</sup> Annual General Meeting (AGM) of the Company will be held through Video Conference (VC) Other Audio/Visual Means (OAVM) on **Wednesday, 28<sup>th</sup> August, 2024 at 02:30 P.M. (IST)**, deemed to be held at the Registered Office of the Company, in compliance with the applicable provisions of the Companies Act, 2013 (the Act), the Rules made thereunder and the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015 (LODR), read with General Circular No. 9/2023 dated September 25, 2023 & other circulars on the matter issued by the Ministry of Corporate Affairs (MCA) and SEBI Circular No. SEBI/HR/2023/167 dated October 07, 2023 to transact the businesses that will be set forth in the Notice of the AGM.
- In compliance with the relevant circulars, the Notice of the AGM and Annual Report 2023-24 will be sent only through electronic mode to those members whose email addresses are registered with the Company/Registrar and Share Transfer Agent (RTA)/ Depository Participant(s). Members who have not registered their e-mail address are requested to register the same in respect of shares held in electronic form with the Depository through their Depository Participant(s). In respect of shares held in physical form, Members may register their email id by writing to the Company/RTA of the Company.
- The Notice of the AGM and Annual Report 2023-24 will also be available on the Company's website at [www.nhpc.com](http://www.nhpc.com), on the website of Stock Exchange i.e. BSE Limited at [www.bseindia.com](http://www.bseindia.com) and National Stock Exchange of India Limited at [www.nseindia.com](http://www.nseindia.com) and on the website of e-voting service provider i.e. M/s National Securities Depository Limited (NSDL) at [www.evoting.nse.com](http://www.evoting.nse.com).
- Pursuant to the provisions of Section 91 of the Act read with relevant rules and Regulation 42 of SEBI (LODR), the Register of Members and Share Transfer Books of the Company will remain closed from **Tuesday, 13<sup>th</sup> August, 2024 to Wednesday, 28<sup>th</sup> August, 2024** (both days inclusive). The Board of Directors in their meeting held on 17<sup>th</sup> May, 2024 has recommended a final dividend of Rs.0.50/- per equity share of face value of Rs.10/- for the financial year 2023-24, subject to approval of shareholders at the ensuing 48<sup>th</sup> AGM. The Company has fixed **Monday, 12<sup>th</sup> August, 2024 as "Record Date"** for determining the entitlement of members to receive final dividend, if declared at the AGM. The members, whose names appear in the register of members of the Company as on the record date, will be entitled to receive final dividend.
- Members who hold their shares in dematerialized form and want to provide/change/correct the bank account details should send the same to their concerned Depository Participant and not to the Company. Members are also requested to give the MICR Code of their bank to their Depository Participant. While making payment of dividend, the RTA of the Company is obliged to use only the data provided by the Depositories, in case of such dematerialized shares.
- Members who are holding shares in physical form are advised to submit particulars of their bank account, viz. name and address of the branch of the bank, MICR code of the branch, type of account and account number to RTA of the Company. Members are also requested to give the Electronic Clearance System (ECS) mode to receive dividend on time. SEBI vide its Master Circular No. SEBI/HO/MIRSD/POD-1/P/2024/137 dated May 07, 2024 has mandated that w.e.f. April 1, 2024, dividend to members holding shares (in physical form) shall be paid only through electronic mode. For further details, please visit website of the Company i.e. [www.nhpc.com](http://www.nhpc.com).
- Manner of casting votes (a) through e-voting:  
a. In terms of Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014, the Resolutions for consideration at the 48<sup>th</sup> AGM will be transacted through remote e-voting facility to cast vote by members and e-voting during the AGM, for which purpose the Company has engaged the services of National Securities Depository Limited (NSDL), the manager of remote e-voting prior to the AGM or through e-voting system during the AGM. By the members holding shares in dematerialized mode, physical mode and for the members who have not registered their email address will be provided in the Notice of the AGM. The details will also be made available on the website of the Company.  
b. The login credentials for casting the votes through e-voting shall be made available through the various modes as may be provided in the Notice, which will be sent through email and made available on website of the Company.

Members are requested to carefully read all the Notes set out in the Notice of the AGM and in particular, instructions for joining the AGM in manner of casting vote through remote e-voting and e-voting during the AGM.

This notice is issued for the information and benefit of all the members of the Company in compliance with the applicable circulars of MCA and SEBI. The Contact Details of RTA are as under:

M/s KFin Technologies Limited,  
Silicon Building, Tower B, Plot No. 31 & 32, Financial District,  
Nanakramguda, Serilingampally, Hyderabad Rangaroddi, Telangana-500 032  
Email: [silver@kfintech.com](mailto:silver@kfintech.com)  
Tel: 040-67162222, 040-79611000  
Website: [www.kfintech.com](http://www.kfintech.com)  
Toll free No. 18003094001

For and on behalf of NHPC Limited  
Sd/-  
(Rupa Deb)  
Company Secretary

Dated: August 01, 2024  
Place: Faridabad

**Triveni**  
ENGINEERING & INDUSTRIES LTD.

**Statement of Consolidated Unaudited Financial Results for the Quarter ended June 30, 2024**

(₹ in crores, except per share data)

Particulars	3 Months ended		Year ended
	30/Jun/2024 (Unaudited)	30/Jun/2023 (Unaudited)	31/Mar/2024 (Audited)
Total Income from operations	1534.03	1432.26	6151.40
Net Profit/(loss) for the period (before tax and exceptional items)	41.76	91.00	528.99
Net Profit/(loss) for the period before tax (after exceptional items)	41.76	91.00	528.99
Net Profit/(loss) for the period after tax (after exceptional items)	30.99	67.61	395.16
Total comprehensive income for the period (Comprising Profit/(loss) for the period (after tax) and other comprehensive income (after tax))	26.33	68.08	405.30
Equity share capital	21.89	21.89	21.89
Other equity			2879.01
Earnings per share of ₹ 1/- each (not annualised for the quarters)			
(a) Basic (in ₹)	1.42	3.09	18.05
(b) Diluted (in ₹)	1.42	3.09	18.05

1. Summarised Standalone Unaudited Financial Performance of the Company is as under:

Particulars	3 Months ended		Year ended
	30/Jun/2024 (Unaudited)	30/Jun/2023 (Unaudited)	31/Mar/2024 (Audited)
Total Income from operations	1533.63	1431.58	6149.14
Profit/(loss) before tax (after exceptional items)	41.60	89.76	523.99
Profit/(loss) after tax (after exceptional items)	30.87	66.61	391.52
Total comprehensive income	26.21	67.08	401.66

2. The above financial results include the results of Sir Shadi Lal Enterprises Limited for the period from June 21, 2024 to June 30, 2024 (i.e., for the period post becoming a subsidiary of the Company).

3. The above is an extract of the detailed format of financial results for the quarter ended June 30, 2024 filed with the Stock Exchanges under Regulation 33 of the SEBI (LODR) Regulations, 2015. The full format of the financial results for the quarter ended June 30, 2024 are available on the websites of Stock Exchanges ([www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com)) and on the website of Company ([www.trivenigroup.com](http://www.trivenigroup.com)).

For TRIVENI ENGINEERING & INDUSTRIES LIMITED  
Sd/-  
Dhruv M. Sawhney  
Chairman & Managing Director

Place: Noida  
Date: August 1, 2024

Regd. Office: A-44, Hosiery Complex, Phase-II Extension, Noida, Uttar Pradesh - 201 305.  
Corp. Office: 8<sup>th</sup> Floor, Express Trade Towers, 15-16, Sector-16A, Noida, Uttar Pradesh - 201 301.  
[www.trivenigroup.com](http://www.trivenigroup.com) | CIN : L15421UP1932PLC022174

# India to take 75 years to reach quarter of US GDP: World Bank

SHIKHA CHATURVEDI  
New Delhi, August 1

India will take 75 years to reach a quarter of the United States' GDP at the current rate, according to a new World Bank report that provides a comprehensive roadmap to enable developing countries to escape the "middle-income trap".

The report titled "World Development Report 2024" highlights a challenge to Prime Minister Narendra Modi's aspiration to transform the country into a developed economy by 2047, or achieve high-income status within a generation. It also reveals that over 100 countries, including India, China, Brazil, and South Africa, face significant challenges in attaining high-income status in the coming decades.

In an approach paper summarising its vision for "Viksit Bharat", NITI Aayog last week said India needed to grow at a sustained pace of 7-10 per cent for 20-30 years to escape the middle-income trap and become a developed nation with a per capita income of \$18,000 per annum and



ILLUSTRATION: BINAY SIMHA

## TACKLING THE TRAP

► Economic growth in middle-income countries, including India, is decelerating and insufficient to catch up with high-income nations

► Firms in middle-income countries show limited growth compared to those in high-income countries

► World Bank recommends a "3i strategy"—investment, infusion, and innovation—to escape the "middle income trap"

the size of a \$30 trillion economy by 2047. "The GDP would have to grow 9 times from today's \$3.36 trillion and the per capita income would need to rise 8 times from today's \$2,392 per annum," the government's think tank said after its 9th Governing Council meeting attended by chief ministers and lieutenant governors.

According to the World Bank, economic growth in middle-income countries, including India, is not accelerating. In fact, it is slowing

down as incomes increase, with the trend becoming more pronounced each decade, the report said.

"The observed rates of economic growth in middle-income countries do not exceed those in high-income countries by the margins needed to catch up in one generation — or even two or three," it said.

Indermit Gill, Chief Economist at the World Bank, noted that many middle-income countries continue to rely on outdated strategies from the last century, focusing primarily

on policies designed to expand investment. "If they stick with the old playbook, most developing countries will lose the race to create reasonably prosperous societies by the middle of this century," he said.

The report also used estimates from the World Bank's Long Term Growth Model to suggest that if key drivers of economic growth such as investments in human capital, total factor productivity, labour force participation, and the allocation of economic output to public and private invest-

ment continue along with recent and historic trends, most middle-income countries are likely to face significant slowdowns between 2024 and 2100.

The report further revealed a "flat and stay" dynamic in firms in India, Mexico, and Peru, where a company that operates for 40 years typically doubles in size. In contrast, a firm that survives that long in the US will grow seven-fold, highlighting weaker forces of creation in middle-income countries. Additionally, in line with this dynamic, firms in India, Mexico, and Peru often remain microenterprises; nearly nine-tenths have fewer than five employees, and only a small fraction employ 10 or more.

"The longevity of undersize firms — many of them informal — points to market distortions that keep enterprises small while keeping too many in business," the report said.

The report introduces a "3i strategy" for achieving high-income status, outlining the need for two distinct transitions during the middle-income phase. Initially, countries must move from a "1i strategy", focused solely on accelerating investment, to a "2i strategy" that combines investment with infusion bringing in and disseminating technologies from abroad. Once this transition is accomplished, the report finally suggests countries adopt a "3i strategy", which emphasises innovation.

## PARIS 2024 OLYMPICS

### MEDALS TALLY

Country	Gold	Silver	Bronze	Total
1 China	11	7	3	21
2 France	8	10	8	26
3 Japan	8	3	4	15
4 Australia	7	6	4	17
5 USA	6	13	12	31
42 INDIA	0	0	3	3



Swarnipal Kussale won bronze, India's first medal in the 50m 3 Positions at the Paris Olympics. In doing so, he redeemed himself after the heartbreak at last year's Asian Games. It took the country's tally in this edition to three, all bronze in shooting

PHOTO: PTI

## SEN WINS ALL-INDIA CLASH

Lakshya Sen advanced to the quarterfinals at the expense of compatriot H S Prannoy in the men's singles badminton event, holding out hope of a medal in the racquet sport. Satwiksairaj Rankireddy and Chirag Shetty's Olympic dreams came to an end after a heartbreaking three-game loss in the men's doubles quarterfinals.

# Fintech & banking apps: Modern-day data miners in your pocket

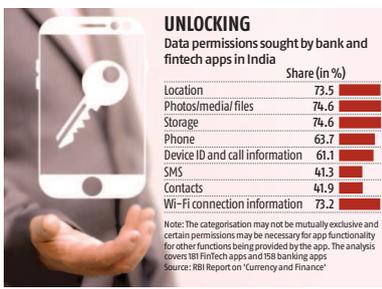
ASHLI VARGHESE  
New Delhi, August 1

More than 70 per cent of the financial technology (fintech) and banking applications (apps) analysed in a Reserve Bank of India report have access to crucial user information such as media and storage on communication devices and can track their location.

Calling them "most sensitive permissions", the Report on Currency and Finance highlighted that fintech apps often collect personal data, potentially invading users' privacy.

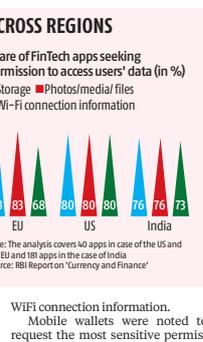
The recent report for 2023-24, released on Monday, analysed 339 fintech and banking apps listed on the Google Play Store.

To mitigate this issue, the Store evaluates the data and privacy policies of banks and fintech companies before granting app permissions, the



report said. Nearly 73 per cent of these apps tracked user location, while over

three-fourths sought data permissions for users' photos, media, files, and storage and requested access to



Wi-Fi connection information. Mobile wallets were noted to request the most sensitive permis-

sions. Fintech apps involved in digital lending may also offer payment services, which might lead them to use permissions that are typically not recommended for digital lending apps, the report pointed out.

Indian fintech apps are more likely to request permissions for access to phones, cameras, device IDs, call information, location tracking, and SMS data compared to their counterparts in the US and the European Union (EU).

The comparative analysis covered 40 apps each for the US and the EU and 181 apps in India, assessing the data safety practices of fintech apps in these regions.

Although Indian apps are better placed in sharing data with third parties, they lag behind the US and the EU in matters like data encryption and the choices provided to users to request the deletion of data.

**Punjab & Sind Bank**  
H.O. Premises Department  
Punjab & Sind Bank  
East Kankaria Nagar, New Delhi-110023

Where service is a way of life

**Tender Notice**  
Bank invites bids from eligible service providers on Government e-Marketplace (GeM) for rendering "Housekeeping and Facility Management Services at Bank's Staff Training College (STC), Sector-3, Rohini, Delhi-110085."

Last date of submission of bids is 21.08.2024.

For further details, please visit GeM portal.

Date: 01.08.2024 Assistant  
Place: Delhi General Manager

**पंजाब नैशनल बैंक** Punjab National Bank

DATA PRIVACY & MANAGEMENT DIVISION, HEAD OFFICE, PLOT NO. 5, SECTOR-32, GURUGRAM, HARYANA-122001

**NOTICE**  
KIND ATTENTION OF ESTEEMED CUSTOMERS OF PNB!!!

Dear Customers,  
As per RBI guidelines, KYC updation for all customers is mandatory. If your account has become due for KYC updation as of 31.03.2024, you are requested to get your KYC updated through PNB ONE/ISS/registered e-mail/post or in person visit to any branch by 12.08.2024. Non updation may lead to restriction of operations in your account."

**IFCI LIMITED**  
Regd. Office: IFCI Tower, 61 Nehru Place  
New Delhi-110019  
Tel: 011-41732000  
Website: www.ifciltd.com  
CIN: L74899DL1993G0053677

**APPENDIX-IV A**  
(See proviso to rule 6(i))

**SALE NOTICE 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 Interest Act, 2002 read with proviso to Rule 6(i) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower/Mortgagor and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the symbolic possession taken by the Authorized Officer of IFCI Limited (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 04/09/2024, for recovery of Rs.37,79,35,239/- as on 15/07/2024 (Interest calculated up to 14/07/2024), together with further interest at the contractual rates w.e.f. 15/07/2024 along with cost, charges, expenses & other debts, due to IFCI Limited (Secured Creditor) from CEDAR INFONET PRIVATE LIMITED (Borrower) and GOLF TECHNOLOGIES P. LTD. (Mortgagor), and Guarantors. The consolidated reserve price shall be Rs.11.01 crore and the Earnest Money Deposit (EMD) shall be Rs.1.101 crore.

**Description of the Immovable Property**  
All that pieces and parcels of Lands, comprised in and forming part of property detailed as hereunder:

Description of Property/Secured Assets	Reserve Price
All that pieces and parcels of land or ground hereditaments and premises situated lying and being in respect of plot no. 159, in block-D adjoining 621.32 sq. mts. Situated in Okhla Industrial Area, Phase-I, New Delhi executed in favour of IFCI Ltd. creating exclusive, 2002 read with technology P. Ltd. together with all buildings, P.M., structures, Furniture, Fittings, Fixtures erection, etc. constructed thereon.	Rs.11.01 crore

There are no known encumbrance(s) with respect to the above-mentioned immovable property.

For detailed terms and conditions of the sale, please refer to the link provided in IFCI Ltd. (Secured Creditor's) website i.e. www.ifciltd.com

Date: 02.08.2024  
Place: New Delhi

-Sd-  
Authorised Officer  
IFCI Limited

**NHPC Limited**  
(A Government of India Enterprise)

CIN: L40101HR1975G0032564  
Regd. Office: NHPC Office Complex, Sector-33, Faridabad-121003 (Haryana)  
E-mail: companysecretary@nhpc.in, EPABX No.: 0129-2586110 / 2586500  
Website: www.nhpc.com

**INFORMATION REGARDING 48<sup>th</sup> ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCE (VC)/ OTHER AUDIO VISUAL MEANS (OAVM), BOOK CLOSURE DATES AND FINAL DIVIDEND**

- Members may please note that the 48<sup>th</sup> Annual General Meeting (AGM) of the Company will be held through Video Conference (VC) Other Audio-Visual Means (OAVM) on **Wednesday, 28<sup>th</sup> August, 2024 at 02:30 P.M. (IST)**, deemed to be held at the Registered Office of the Company, in compliance with the applicable provisions of the Companies Act, 2013 (the Act), the Rules made thereunder and the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015 (LODR), read with General Circular No. 9/2023 dated September 25, 2023 & other circulars on the matter issued by the Ministry of Corporate Affairs (MCA) and SEBI Circular No. SEBI/HR/2023/167 dated August 17, 2023. The Board of Directors of the Company has recommended a final dividend of Rs. 0.50/- per equity share of face value of Rs.10/- for the financial year 2023-24, subject to approval of shareholders at the ensuing 48<sup>th</sup> AGM. The Company has fixed **Monday, 12<sup>th</sup> August, 2024 as "Record Date"** for determining the entitlement of members to receive final dividend, if declared at the AGM. The members, whose names appear in the register of members of the Company as on the record date, will be entitled to receive final dividend.
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- Manner of casting votes (e) through e-voting.
- In terms of Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014, the Resolutions for consideration at the 48<sup>th</sup> AGM will be transacted through remote e-voting facility to cast vote by members and e-voting during the AGM. For the members holding shares in dematerialized mode, the physical mode and for the members who have not registered their email addresses will be provided in the Notice of the AGM. The details will also be made available on the website of the Company.
- The login credentials for casting the votes through e-voting shall be made available through the various modes as may be provided in the Notice, which will be sent through email and made available on website of the Company.

Members are requested to carefully read all the Notes set out in the Notice of the AGM and in particular, instructions for joining the AGM in manner of casting vote through remote e-voting and e-voting during the AGM.

This notice is issued for the information and benefit of all the members of the Company and in compliance with the applicable circulars of MCA and SEBI.

Contact Details of RTA are as under:

M/S KFin Technologies Limited,  
Silicon Building, Tower B, Plot No. 31 & 32, Financial District,  
Nanakramguda, Serilingampally, Hyderabad Rangaroddi, Telangana-500 032  
Email: silicon@kfin.tech  
Tel: 040-67162222, 040-79611000  
Website: www.kfintech.com  
Toll free No. 18003094001

For and on behalf of NHPC Limited  
Sd/-  
(Rupa Deb)  
Company Secretary

Dated: August 01, 2024  
Place: Faridabad

**Triveni**  
ENGINEERING & INDUSTRIES LTD.

**Statement of Consolidated Unaudited Financial Results for the Quarter ended June 30, 2024**

(₹ in crores, except per share data)

Particulars	3 Months ended		Year ended
	30/Jun/2024 (Unaudited)	30/Jun/2023 (Unaudited)	31/Mar/2024 (Audited)
Total Income from operations	1534.03	1432.26	6151.40
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Equity share capital	21.89	21.89	21.89
Other equity			2879.01
Earnings per share of ₹ 1/- each (not annualised for the quarters)			
(a) Basic (in ₹)	1.42	3.09	18.05
(b) Diluted (in ₹)	1.42	3.09	18.05

1. Summarised Standalone Unaudited Financial Performance of the Company is as under:

Particulars	3 Months ended		Year ended
	30/Jun/2024 (Unaudited)	30/Jun/2023 (Unaudited)	31/Mar/2024 (Audited)
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Profit/(loss) after tax (after exceptional items)	30.87	66.61	391.52
Total comprehensive income	26.21	67.08	401.66

2. The above financial results include the results of Sir Shadi Lal Enterprises Limited for the period from June 21, 2024 to June 30, 2024 (i.e., for the period post becoming a subsidiary of the Company).

3. The above is an extract of the detailed format of financial results for the quarter ended June 30, 2024 filed with the Stock Exchanges under Regulation 33 of the SEBI (LODR) Regulations, 2015. The full format of the financial results for the quarter ended June 30, 2024 are available on the websites of Stock Exchanges (www.bseindia.com and www.nseindia.com) and on the website of Company (www.trivenigroup.com).

For TRIVENI ENGINEERING & INDUSTRIES LIMITED  
Sd/-  
Dhruv M. Sawhney  
Chairman & Managing Director

Place: Noida  
Date: August 1, 2024

Regd. Office: A-44, Hosiery Complex, Phase-II Extension, Noida, Uttar Pradesh - 201 305.  
Corp. Office: 8<sup>th</sup> Floor, Express Trade Towers, 15-16, Sector-16A, Noida, Uttar Pradesh - 201 301.  
www.trivenigroup.com | CIN : L15421UP1932PLC022174



# India to take 75 years to reach quarter of US GDP: World Bank

SHIKHA CHATURVEDI  
New Delhi, August 1

India will take 75 years to reach a quarter of the United States' GDP at the current rate, according to a new World Bank report that provides a comprehensive roadmap to enable developing countries to escape the "middle-income trap".

The report titled "World Development Report 2024" highlights a challenge to Prime Minister Narendra Modi's aspiration to transform the country into a developed economy by 2047, or achieve high-income status within a generation. It also reveals that over 100 countries, including India, China, Brazil, and South Africa, face significant challenges in attaining high-income status in the coming decades.

In an approach paper summarising its vision for 'Viksit Bharat', NITI Aayog last week said India needed to grow at a sustained pace of 7-10 per cent for 20-30 years to escape the middle-income trap and become a developed nation with a per capita income of \$18,000 per annum and



ILLUSTRATION: BINAY SIMHA

## TACKLING THE TRAP

► Economic growth in middle-income countries, including India, is decelerating and insufficient to catch up with high-income nations

► Firms in middle-income countries show limited growth compared to those in high-income countries

► World Bank recommends a "3i strategy"—investment, infusion, and innovation—to escape the "middle income trap"

the size of a \$30 trillion economy by 2047. "The GDP would have to grow 9 times from today's \$3.36 trillion and the per capita income would need to rise 8 times from today's \$2,392 per annum," the government's think tank said after its 9th Governing Council meeting attended by chief ministers and lieutenant governors.

According to the World Bank, economic growth in middle-income countries, including India, is not accelerating. In fact, it is slowing

down as incomes increase, with the trend becoming more pronounced each decade, the report said.

"The observed rates of economic growth in middle-income countries do not exceed those in high-income countries by the margins needed to catch up in one generation — or even two or three," it said.

Indermit Gill, Chief Economist at the World Bank, noted that many middle-income countries continue to rely on outdated strategies from the last century, focusing primarily

on policies designed to expand investment. "If they stick with the old playbook, most developing countries will lose the race to create reasonably prosperous societies by the middle of this century," he said. The report also used estimates from the World Bank's Long Term Growth Model to suggest that if key drivers of economic growth such as investments in human capital, total factor productivity, labour force participation, and the allocation of economic output to public and private invest-

ment continue along with recent and historic trends, most middle-income countries are likely to face significant slowdowns between 2024 and 2100.

The report further revealed a "flat and stay" dynamic in firms in India, Mexico, and Peru, where a company that operates for 40 years typically doubles in size. In contrast, a firm that survives that long in the US will grow seven-fold, highlighting weaker forces of creation in middle-income countries. Additionally, in line with this dynamic, firms in India, Mexico, and Peru often remain microenterprises; nearly nine-tenths have fewer than five employees, and only a small fraction employ 10 or more.

"The longevity of undersize firms — many of them informal — points to market distortions that keep enterprises small while keeping too many in business," the report said.

The report introduces a "3i strategy" for achieving high-income status, outlining the need for two distinct transitions during the middle-income phase. Initially, countries must move from a "1i strategy", focused solely on accelerating investment, to a "2i strategy" that combines investment with infusion bringing in and disseminating technologies from abroad. Once this transition is accomplished, the report finally suggests countries adopt a "3i strategy", which emphasises innovation.

## PARIS 2024 OLYMPICS

### MEDALS TALLY

Country	Gold	Silver	Bronze	Total
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3 Japan	8	3	4	15
4 Australia	7	6	4	17
5 USA	6	13	12	31
42 INDIA	0	0	3	3



Swarnipal Kussale won bronze, India's first medal in the 50m 3 Positions at the Paris Olympics. In doing so, he redeemed himself after the heartbreak at last year's Asian Games. It took the country's tally in this edition to three, all bronze in shooting

PHOTO: PTI

## SEN WINS ALL-INDIA CLASH

Lakshya Sen advanced to the quarterfinals at the expense of compatriot H S Prannoy in the men's singles badminton event, holding out hope of a medal in the racquet sport. Satwiksairaj Rankireddy and Chirag Shetty's Olympic dreams came to an end after a heartbreaking three-game loss in the men's doubles quarterfinals.

# Fintech & banking apps: Modern-day data miners in your pocket

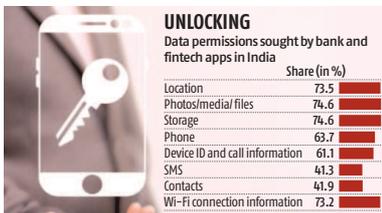
ASHLI VARGHESE  
New Delhi, August 1

More than 70 per cent of the financial technology (fintech) and banking applications (apps) analysed in a Reserve Bank of India report have access to crucial user information such as media and storage on communication devices and can track their location.

Calling them "most sensitive permissions", the Report on Currency and Finance highlighted that fintech apps often collect personal data, potentially invading users' privacy.

The recent report for 2023-24, released on Monday, analysed 339 fintech and banking apps listed on the Google Play Store.

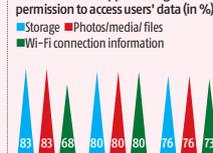
To mitigate this issue, the Store evaluates the data and privacy policies of banks and fintech companies before granting app permissions, the



Note: The categorisation may not be mutually exclusive and certain permissions may be necessary for app functionality for other functions being provided by the app. The analysis covers 181 fintech apps and 158 banking apps. Source: RBI Report on 'Currency and Finance'

## ACROSS REGIONS

Share of Fintech apps seeking permission to access users' data (in %)



Note: The analysis covers 40 apps in case of the US and the EU and 181 apps in the case of India. Source: RBI Report on 'Currency and Finance'

report said.

Nearly 73 per cent of these apps tracked user location, while over

three-fourths sought data permissions for users' photos, media, files, and storage and requested access to

Wi-Fi connection information. Mobile wallets were noted to request the most sensitive permis-

sions. Fintech apps involved in digital lending may also offer payment services, which might lead them to use permissions that are typically not recommended for digital lending apps, the report pointed out.

Indian fintech apps are more likely to request permissions for access to phones, cameras, device IDs, call information, location tracking, and SMS data compared to their counterparts in the US and the European Union (EU).

The comparative analysis covered 40 apps each for the US and the EU and 181 apps in India, assessing the data safety practices of fintech apps in these regions.

Although Indian apps are better placed in sharing data with third parties, they lag behind the US and the EU in matters like data encryption and the choices provided to users to request the deletion of data.

## INDIA EVENT CALENDAR

<b>Golf (Men's Individual Stroke Play):</b> Day 2 ■ Gaganjeet Bhullar and Shubhankar Sharma ⌚ 12:30	<b>Rowing (Men's Sculls; Finals D):</b> ■ Balraj Panwar ⌚ 13:00	<b>⌚ 16:45</b> <b>Badminton (Men's singles; QF):</b> ■ Lakshya Sen ⌚ 18:30
<b>Archery (Mixed Team):</b> ■ Anika Bhajan and Dheeraj Bommadevara ⌚ 13:19	<b>Judo (Women's 78kg):</b> ■ Tulika Maan ⌚ 13:30	<b>Athletics (Women's 5000m; Round 1):</b> ■ Anika and Parul Chaudhary ⌚ 19:05
<b>Shooting (25m Pistol Women's Qualification Precision):</b> ■ Manu Bhaker and Ansha Singh ⌚ 12:30	<b>Shooting (Men's Qualification; Day 1):</b> ■ Anant Jeet Singh ⌚ 13:00	<b>Athletics (Men's Shot Put (Qualification)):</b> ■ Tajinderpal Singh ⌚ 23:40
<b>Shooting (Men's Individual Stroke Play):</b> Day 2 ■ Gaganjeet Bhullar and Shubhankar Sharma ⌚ 12:30	<b>Shooting (Men's Qualification; Day 1):</b> ■ Anant Jeet Singh ⌚ 13:00	<b>Hockey (Men's):</b> ■ India vs Australia ⌚ 23:40

**Punjab & Sind Bank**  
H.O. Premises Department  
Punjab & Sind Bank  
East Kankar Nagar, New Delhi-110023

Where service is a way of life

**Tender Notice**

Bank invites bids from eligible service providers on Government e-Marketplace (GeM) for rendering "Housekeeping and Facility Management Services at Bank's Staff Training College (STC), Sector-3, Rohini, Delhi-110085."

Last date of submission of bids is 21.08.2024.

For further details, please visit GeM portal.

Date: 01.08.2024 Assistant  
Place: Delhi General Manager

**पंजाब नैशनल बैंक** **punjab national bank**  
...सर्वोपरि... सर्वोपरि... सर्वोपरि...

**DATA PRIVACY & MANAGEMENT DIVISION, HEAD OFFICE, PLOT NO. 5, SECTOR-32, GURUGRAM, HARYANA-122001**

**NOTICE**  
KIND ATTENTION OF ESTEEMED CUSTOMERS OF PNB!!!

"Dear Customers,  
As per RBI guidelines, KYC updation for all customers is mandatory. If your account has become due for KYC updation as of 31.03.2024, you are requested to get your KYC updated through PNB ONE/ISS/registered e-mail/post or in person visit to any branch by 12.08.2024. Non updation may lead to restriction of operations in your account."

**IFCI LIMITED**  
Regd. Office: IFCI Tower, 61 Nehru Place  
New Delhi-110019  
Tel: 011-41732000  
Website: www.ifcilt.com  
CIN: L74899DL1993G0053677

**SALE NOTICE 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 Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower/Mortgagor and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the symbolic possession taken by the Authorized Officer of IFCI Limited (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 04/09/2024, for recovery of Rs.37,79,35,239/- as on 15/07/2024 (Interest calculated up to 14/07/2024), together with further interest at the contractual rates w.e.f. 15/07/2024 along with cost, charges, expenses & other debts, due to IFCI Limited (Secured Creditor) from CEDAR INFONET PRIVATE LIMITED (Borrower) and GOLF TECHNOLOGIES P. LTD. (Mortgagor), and Guarantors. The consolidated reserve price shall be Rs.11.01 crore and the Earnest Money Deposit (EMD) shall be Rs.1.101 crore.

**Description of the Immovable Property**

All that pieces and parcels of Lands, comprised in and forming part of property detailed as hereunder:

Description of Property/Secured Assets	Reserve Price
All that pieces and parcels of land or ground hereditaments and premises situated lying and being in respect of plot no. 159, in block-D adjoining 621.32 sq. mts. Situated in Okhla Industrial Area, Phase-I, New Delhi executed in favour of IFCI Ltd. creating exclusive, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.	

There are no known encumbrance(s) with respect to the above-mentioned immovable property.

For detailed terms and conditions of the sale, please refer to the link provided in IFCI Ltd. (Secured Creditor's) website i.e. www.ifcilt.com

Date: 02.08.2024  
Place: New Delhi

-Sd-  
Authorised Officer  
IFCI Limited

**NHPC Limited**  
(A Government of India Enterprise)

CIN: L40101HR1975G0032554  
Regd. Office: NHPC Office Complex, Sector-33, Faridabad-121003 (Haryana)  
E-mail: companysecretary@nhpc.in, EPABX No.: 0129-2586110 / 2586500  
Website: www.nhpc.com

**INFORMATION REGARDING 48<sup>th</sup> ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCE (VC)/ OTHER AUDIO VISUAL MEANS (OAVM), BOOK CLOSURE DATES AND FINAL DIVIDEND**

- Members may please note that the 48<sup>th</sup> Annual General Meeting (AGM) of the Company will be held through Video Conference (VC) Other Audio-Visual Means (OAVM) on **Wednesday, 28<sup>th</sup> August, 2024 at 02:30 P.M. (IST)**, deemed to be held at the Registered Office of the Company, in compliance with the applicable provisions of the Companies Act, 2013 (the Act), the Rules made thereunder and the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015 (LODR), read with General Circular No. 9/2023 dated September 25, 2023 & other circulars on the matter issued by the Ministry of Corporate Affairs (MCA) and SEBI Circular No. SEBI/HR/2023/167 dated August 16, 2023. The Board of Directors of the Company has recommended a final dividend of Rs. 0.50/- per equity share of face value of Rs. 10/- for the financial year 2023-24, subject to approval of shareholders at the ensuing 48<sup>th</sup> AGM. The Company has fixed **Monday, 12<sup>th</sup> August, 2024 as "Record Date"** for determining the entitlement of members to receive final dividend, if declared at the AGM. The members, whose names appear in the register of members of the Company as on the record date, will be entitled to receive final dividend.
- Members who hold their shares in dematerialized form and want to provide/change/correct the bank account details should send the same to their concerned Depository Participant and not to the Company. Members are also requested to give the MICR Code of their bank to their Depository Participants. While making payment of dividend, the RTA of the Company is obliged to use only the data provided by the Depositories, in case of such dematerialized shares.
- Members who are holding shares in physical form are advised to submit particulars of their bank account, viz. name and address of the branch of the bank, MICR code of the branch, type of account and account number to RTA of the Company. Members are also requested to give the Electronic Clearance System (ECS) mode to receive dividend on time. SEBI vide its Master Circular No. SEBI/HO/MIRSD/POD-1/P/2024/137 dated May 07, 2024 has mandated that w.e.f. April 1, 2024, dividend to members holding shares (in physical form) shall be paid only through electronic mode. For further details, please visit website of the Company i.e. www.nhpc.com.
- Manner of casting votes (e) through e-voting.
- In terms of Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014, the Resolutions for consideration at the 48<sup>th</sup> AGM will be transacted through remote e-voting facility to cast vote by members and e-voting during the AGM. For members holding shares in dematerialized mode, the physical mode and for the members who have not registered their email addresses will be provided in the Notice of the AGM. The details will also be made available on the website of the Company.
- The login credentials for casting the votes through e-voting shall be made available through the various modes as may be provided in the Notice, which will be sent through email and made available on website of the Company.

Members are requested to carefully read all the Notes set out in the Notice of the AGM and in particular, instructions for joining the AGM in manner of casting vote through remote e-voting and e-voting during the AGM.

This notice is issued for the information and benefit of all the members of the Company in compliance with the applicable circulars of MCA and SEBI.

Contact Details of RTA are as under:

M/S KFm Technologies Limited,  
Silicon Building, Tower B, Plot No. 31 & 32, Financial District,  
Nankarimarg, Sarangampally, Hyderabad Rangaroddi, Telangana-500 032  
Email: silm@kfmltd.com  
Tel: 040-67162222, 040-79611000  
Website: www.kfmltd.com  
Toll free No. 18003094001

For and on behalf of NHPC Limited  
Sd/-  
(Rupa Deb)  
Company Secretary

Dated: August 01, 2024  
Place: Faridabad

**Triveni**  
ENGINEERING & INDUSTRIES LTD.

**Statement of Consolidated Unaudited Financial Results for the Quarter ended June 30, 2024**

(₹ in crores, except per share data)

Particulars	3 Months ended		Year ended
	30/Jun/2024 (Unaudited)	30/Jun/2023 (Unaudited)	31/Mar/2024 (Audited)
Total Income from operations	1534.03	1432.26	6151.40
Net Profit/(loss) for the period (before tax and exceptional items)	41.76	91.00	528.99
Net Profit/(loss) for the period before tax (after exceptional items)	41.76	91.00	528.99
Net Profit/(loss) for the period after tax (after exceptional items)	30.99	67.61	395.16
Total comprehensive income for the period (Comprising Profit/(loss) for the period (after tax) and other comprehensive income (after tax))	26.33	68.08	405.30
Equity share capital	21.89	21.89	21.89
Other equity			2879.01
Earnings per share of ₹ 1/- each (not annualised for the quarters)			
(a) Basic (in ₹)	1.42	3.09	18.05
(b) Diluted (in ₹)	1.42	3.09	18.05

1. Summarised Standalone Unaudited Financial Performance of the Company is as under:

Particulars	3 Months ended		Year ended
	30/Jun/2024 (Unaudited)	30/Jun/2023 (Unaudited)	31/Mar/2024 (Audited)
Total Income from operations	1533.63	1431.58	6149.14
Profit/(loss) before tax (after exceptional items)	41.60	89.76	523.99
Profit/(loss) after tax (after exceptional items)	30.87	66.61	391.52
Total comprehensive income	26.21	67.08	401.66

2. The above financial results include the results of Sir Shadi Lal Enterprises Limited for the period from June 21, 2024 to June 30, 2024 (i.e., for the period post becoming a subsidiary of the Company).

3. The above is an extract of the detailed format of financial results for the quarter ended June 30, 2024 filed with the Stock Exchanges under Regulation 33 of the SEBI (LODR) Regulations, 2015. The full format of the financial results for the quarter ended June 30, 2024 are available on the websites of Stock Exchanges (www.bseindia.com and www.nseindia.com) and on the website of Company (www.trivenigroup.com).

For TRIVENI ENGINEERING & INDUSTRIES LIMITED  
Sd/-  
Dhruv M. Sawhney  
Chairman & Managing Director

Place: Noida  
Date: August 1, 2024

Regd. Office: A-44, Hosiery Complex, Phase-II Extension, Noida, Uttar Pradesh - 201 305.  
Corp. Office: 8<sup>th</sup> Floor, Express Trade Towers, 15-16, Sector-16A, Noida, Uttar Pradesh - 201 301.  
www.trivenigroup.com | CIN : L15421UP1932PLC022174

# India to take 75 years to reach quarter of US GDP: World Bank

SHIKHA CHATURVEDI  
New Delhi, August 1

India will take 75 years to reach a quarter of the United States' GDP at the current rate, according to a new World Bank report that provides a comprehensive roadmap to enable developing countries to escape the "middle-income trap".

The report titled "World Development Report 2024" highlights a challenge to Prime Minister Narendra Modi's aspiration to transform the country into a developed economy by 2047, or achieve high-income status within a generation. It also reveals that over 100 countries, including India, China, Brazil, and South Africa, face significant challenges in attaining high-income status in the coming decades.

In an approach paper summarising its vision for "Viksit Bharat", NITI Aayog last week said India needed to grow at a sustained pace of 7-10 per cent for 20-30 years to escape the middle-income trap and become a developed nation with a per capita income of \$18,000 per annum and



ILLUSTRATION: BINAY SIMHA

## TACKLING THE TRAP

► Economic growth in middle-income countries, including India, is decelerating and insufficient to catch up with high-income nations

► Firms in middle-income countries show limited growth compared to those in high-income countries

► World Bank recommends a "3i strategy"—investment, infusion, and innovation—to escape the "middle income trap"

the size of a \$30 trillion economy by 2047. "The GDP would have to grow 9 times from today's \$3.36 trillion and the per capita income would need to rise 8 times from today's \$2,392 per annum," the government's think tank said after its 9th Governing Council meeting attended by chief ministers and lieutenant governors.

According to the World Bank, economic growth in middle-income countries, including India, is not accelerating. In fact, it is slowing

down as incomes increase, with the trend becoming more pronounced each decade, the report said.

"The observed rates of economic growth in middle-income countries do not exceed those in high-income countries by the margins needed to catch up in one generation — or even two or three," it said.

Indermit Gill, Chief Economist at the World Bank, noted that many middle-income countries continue to rely on outdated strategies from the last century, focusing primarily

on policies designed to expand investment. "If they stick with the old playbook, most developing countries will lose the race to create reasonably prosperous societies by the middle of this century," he said. The report also cited estimates from the World Bank's Long Term Growth Model to suggest that if key drivers of economic growth such as investments in human capital, total factor productivity, labour force participation, and the allocation of economic output to public and private invest-

ment continue along with recent and historic trends, most middle-income countries are likely to face significant slowdowns between 2024 and 2100.

The report further revealed a "flat and stay" dynamic in firms in India, Mexico, and Peru, where a company that operates for 40 years typically doubles in size. In contrast, a firm that survives that long in the US will grow seven-fold, highlighting weaker forces of creation in middle-income countries. Additionally, in line with this dynamic, firms in India, Mexico, and Peru often remain microenterprises; nearly nine-tenths have fewer than five employees, and only a small fraction employ 10 or more.

"The longevity of undersize firms — many of them informal — points to market distortions that keep enterprises small while keeping too many in business," the report said.

The report introduces a "3i strategy" for achieving high-income status, outlining the need for two distinct transitions during the middle-income phase. Initially, countries must move from a "1i strategy", focused solely on accelerating investment, to a "2i strategy" that combines investment with infusion bringing in and disseminating technologies from abroad. Once this transition is accomplished, the report finally suggests countries adopt a "3i strategy", which emphasises innovation.

## PARIS 2024 OLYMPICS

### MEDALS TALLY

Country	Gold	Silver	Bronze	Total
1 China	11	7	3	21
2 France	8	10	8	26
3 Japan	8	3	4	15
4 Australia	7	6	4	17
5 USA	6	13	12	31
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PHOTO: PTI

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# Fintech & banking apps: Modern-day data miners in your pocket

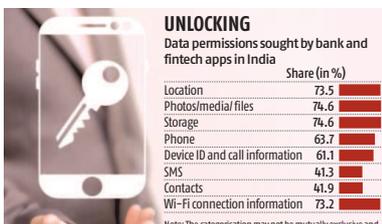
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New Delhi, August 1

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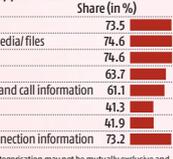
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Source: RBI Report on 'Currency and Finance'

report said. Nearly 73 per cent of these apps tracked user location, while over

## UNLOCKING

Data permissions sought by bank and fintech apps in India

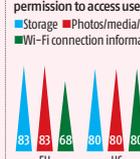


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## ACROSS REGIONS

Share of Fintech apps seeking permission to access users' data (in %)



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fintech apps involved in digital lending may also offer payment services, which might lead them to use permissions that are typically not recommended for digital lending apps, the report pointed out.

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**Punjab & Sind Bank**  
H.O. Primitives Department  
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East Kankar Nagar, New Delhi-110023

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Last date of submission of bids is 21.08.2024.

For further details, please visit GeM portal.

Date: 01.08.2024 Assistant  
Place: Delhi General Manager

**पंजाब नैशनल बैंक** Punjab National Bank

DATA PRIVACY & MANAGEMENT DIVISION, HEAD OFFICE, PLOT NO. 5, SECTOR-32, GURUGRAM, HARYANA-122001

**NOTICE**  
KIND ATTENTION OF ESTEEMED CUSTOMERS OF PNB!!!

Dear Customers,  
As per RBI guidelines, KYC updation for all customers is mandatory. If your account has become due for KYC updation as of 31.03.2024, you are requested to get your KYC updated through PNB ONE/ISS/registered e-mail/post or in person visit to any branch by 12.08.2024. Non updation may lead to restriction of operations in your account."

**IFCI LIMITED**  
Regd. Office: IFCI Tower, 61 Nehru Place  
New Delhi-110019  
Tel: 011-41732000  
Website: www.ifcilt.com  
CIN: L74899DL1993G003677

**APPENDIX-A**  
(See proviso to rule 6(i))

**SALE NOTICE 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 Interest Act, 2002 read with proviso to Rule 6(i) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower/Mortgagor and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the symbolic possession taken by the Authorized Officer of IFCI Limited (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 04/09/2024, for recovery of Rs.37,79,35,239/- as on 15/07/2024 (Interest calculated up to 14/07/2024), together with further interest at the contractual rate w.e.f. 15/07/2024 along with cost, charges, expenses & other debts, due to IFCI Limited (Secured Creditor) from CEDAR INFONET PRIVATE LIMITED (Borrower) and GOLF TECHNOLOGIES P. LTD. (Mortgagor), and Guarantors. The consolidated reserve price shall be Rs.11.01 crore and the Earnest Money Deposit (EMD) shall be Rs.1.101 crore.

**Description of the Immovable Property**  
All that pieces and parcels of Lands, comprised in and forming part of property detailed as hereunder:

Description of Property/Secured Assets	Reserve Price
All that pieces and parcels of land or ground hereditaments and premises situated lying and being in respect of plot no. 159, in block-D adjoining 621.32 sq. mts. Situated in Okhla Industrial Area, Phase-I, New Delhi executed in favour of IFCI Ltd. creating exclusive, 2002 read with technology P. Ltd. together with all buildings, P.M., structures, Furniture, Fittings, Fixtures erection, etc. constructed thereon.	Rs.11.01 crore

There are no known encumbrance(s) with respect to the above-mentioned immovable property.

For detailed terms and conditions of the sale, please refer to the link provided in IFCI Ltd. (Secured Creditor's) website i.e. www.ifcilt.com

Date: 02.08.2024  
Place: New Delhi

-Sd-  
Authorised Officer  
IFCI Limited

**NHPC Limited**  
(A Government of India Enterprise)

CIN: L40101HR1975G0032564  
Regd. Office: NHPC Office Complex, Sector-33, Faridabad-121003 (Haryana)  
E-mail: companysecretary@nhpc.in, EPABX No.: 0129-2586110 / 2586500  
Website: www.nhpc.com

**INFORMATION REGARDING 48<sup>th</sup> ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCE (VC)/ OTHER AUDIO VISUAL MEANS (OAVM), BOOK CLOSURE DATES AND FINAL DIVIDEND**

- Members may please note that the 48<sup>th</sup> Annual General Meeting (AGM) of the Company will be held through Video Conference (VC) Other Audio Visual Means (OAVM) on **Wednesday, 28<sup>th</sup> August, 2024 at 02:30 P.M. (IST)**, deemed to be held at the Registered Office of the Company, in compliance with the applicable provisions of the Companies Act, 2013 (the Act), the Rules made thereunder and the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015 (LODR), read with General Circular No. 9/2023 dated September 25, 2023 & other circulars on the matter issued by the Ministry of Corporate Affairs (MCA) and SEBI Circular No. SEBI/HR/2023/167 dated October 17, 2023. The Board of Directors of the Company has decided to transact the businesses that will be set forth in the Notice of the AGM.
- In compliance with the relevant circulars, the Notice of the AGM and Annual Report 2023-24 will be sent only through electronic mode to those members whose email addresses are registered with the Company/Registrar and Share Transfer Agent (RTA)/ Depository Participant(s). Members who have not registered their e-mail address are requested to register the same in respect of shares held in electronic form with the Depository through their Depository Participant(s). In respect of shares held in physical form, Members may register their email id by writing to the Company/RTA of the Company.
- The Notice of the AGM and Annual Report 2023-24 will also be available on the Company's website at [www.nhpc.com](http://www.nhpc.com), on the website of Stock Exchange i.e. BSE Limited at [www.bseindia.com](http://www.bseindia.com) and National Stock Exchange of India Limited at [www.nseindia.com](http://www.nseindia.com) and on the website of e-voting service provider i.e. M/s National Securities Depository Limited (NSDL) at [www.evoting.nsdl.com](http://www.evoting.nsdl.com).
- Pursuant to the provisions of Section 91 of the Act read with relevant rules and Regulation 42 of SEBI (LODR), the Register of Members and Share Transfer Books of the Company will remain closed from **Tuesday, 13<sup>th</sup> August, 2024 to Wednesday, 28<sup>th</sup> August, 2024** (both days inclusive). The Board of Directors in their meeting held on 17<sup>th</sup> May, 2024 has recommended a final dividend of Rs.0.50/- per equity share of face value of Rs.10/- for the financial year 2023-24, subject to approval of shareholders at the ensuing 48<sup>th</sup> AGM. The Company has fixed **Monday, 12<sup>th</sup> August, 2024 as "Record Date"** for determining the entitlement of members to receive final dividend, if declared at the AGM. The members, whose names appear in the register of members of the Company as on the record date, will be entitled to receive final dividend.
- Members who hold their shares in dematerialized form and want to provide/change/correct the bank account details should send the same to their concerned Depository Participant and not to the Company. Members are also requested to give the MICR Code of their bank to their Depository Participant. While making payment of dividend, the RTA of the Company is obliged to use only the data provided by the Depositories, in case of such dematerialized shares.
- Members who are holding shares in physical form are advised to submit particulars of their bank account, viz. name and address of the branch of the bank, MICR code of the branch, type of account and account number to RTA of the Company. Members are also requested to give the Electronic Clearance System (ECS) mode to receive dividend on time. SEBI vide its Master Circular No. SEBI/HO/NIRSD/POD-1/P/2024 dated May 07, 2024 has mandated that w.e.f. April 1, 2024, dividend to members holding shares (in physical form) shall be paid only through electronic mode. For further details, please visit website of the Company i.e. [www.nhpc.com](http://www.nhpc.com).
- Manner of casting votes (a) through e-voting.
- In terms of Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014, the Resolutions for consideration at the 48<sup>th</sup> AGM will be transacted through remote e-voting facility to cast vote by members and e-voting during the AGM. For the members who purpose the Company has engaged the services of National Securities Depository Limited (NSDL), the manner of remote e-voting prior to the AGM or through e-voting system during the AGM by the members holding shares in dematerialized mode, physical mode and for the members who have not registered their email addresses will be provided in the Notice of the AGM. The details will also be made available on the website of the Company.
- The login credentials for casting the votes through e-voting shall be made available through the various modes as may be provided in the Notice, which will be sent through email and made available on website of the Company.

Members are requested to carefully read all the Notes set out in the Notice of the AGM and in particular, instructions for joining the AGM in manner of casting vote through remote e-voting and e-voting during the AGM.

This notice is issued for the information and benefit of all the members of the Company and in compliance with the applicable circulars of MCA and SEBI.

Contact Details of RTA are as under:

M/s KFin Technologies Limited,  
Silicon Building, Tower B, Plot No. 31 & 32, Financial District,  
Nanakramguda, Serilingampally, Hyderabad Rangaroddi, Telangana-500 032  
Email: [silver@kfintech.com](mailto:silver@kfintech.com)  
Tel: 040-67162222, 040-79611000  
Website: [www.kfintech.com](http://www.kfintech.com)  
Toll free No. 18003094001

For and on behalf of NHPC Limited  
Sd/-  
(Rupa Deb)  
Company Secretary

Dated: August 01, 2024  
Place: Faridabad

**Triveni**  
ENGINEERING & INDUSTRIES LTD.

**Statement of Consolidated Unaudited Financial Results for the Quarter ended June 30, 2024**

(₹ in crores, except per share data)

Particulars	3 Months ended		Year ended
	30/Jun/2024 (Unaudited)	30/Jun/2023 (Unaudited)	
Total Income from operations	1534.03	1432.26	6151.40
Net Profit/(loss) for the period (before tax and exceptional items)	41.76	91.00	528.99
Net Profit/(loss) for the period before tax (after exceptional items)	41.76	91.00	528.99
Net Profit/(loss) for the period after tax (after exceptional items)	30.99	67.61	395.16
Total comprehensive income for the period (Comprising Profit/(loss) for the period (after tax) and other comprehensive income (after tax))	26.33	68.08	405.30
Equity share capital	21.89	21.89	21.89
Other equity			2879.01
Earnings per share of ₹ 1/- each (not annualised for the quarters)			
(a) Basic (in ₹)	1.42	3.09	18.05
(b) Diluted (in ₹)	1.42	3.09	18.05

1. Summarised Standalone Unaudited Financial Performance of the Company is as under:

Particulars	3 Months ended		Year ended
	30/Jun/2024 (Unaudited)	30/Jun/2023 (Unaudited)	
Total Income from operations	1533.63	1431.58	6149.14
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Profit/(loss) after tax (after exceptional items)	30.87	66.61	391.52
Total comprehensive income	26.21	67.08	401.66

2. The above financial results include the results of Sir Shadi Lal Enterprises Limited for the period from June 21, 2024 to June 30, 2024 (i.e., for the period post becoming a subsidiary of the Company).

3. The above is an extract of the detailed format of financial results for the quarter ended June 30, 2024 filed with the Stock Exchanges under Regulation 33 of the SEBI (LODR) Regulations, 2015. The full format of the financial results for the quarter ended June 30, 2024 are available on the websites of Stock Exchanges ([www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com)) and on the website of Company ([www.trivenigroup.com](http://www.trivenigroup.com)).

For TRIVENI ENGINEERING & INDUSTRIES LIMITED  
Sd/-  
Dhruv M. Sawhney  
Chairman & Managing Director

Place: Noida  
Date: August 1, 2024

Regd. Office: A-44, Hosiery Complex, Phase-II Extension, Noida, Uttar Pradesh - 201 305.  
Corp. Office: 8<sup>th</sup> Floor, Express Trade Towers, 15-16, Sector-16A, Noida, Uttar Pradesh - 201 301.  
[www.trivenigroup.com](http://www.trivenigroup.com) | CIN : L15421UP1932PLC022174

# India to take 75 years to reach quarter of US GDP: World Bank

SHIKHA CHATURVEDI  
New Delhi, August 1

India will take 75 years to reach a quarter of the United States' GDP at the current rate, according to a new World Bank report that provides a comprehensive roadmap to enable developing countries to escape the "middle-income trap".

The report titled "World Development Report 2024" highlights a challenge to Prime Minister Narendra Modi's aspiration to transform the country into a developed economy by 2047, or achieve high-income status within a generation. It also reveals that over 100 countries, including India, China, Brazil, and South Africa, face significant challenges in attaining high-income status in the coming decades.

In an approach paper summarising its vision for "Viksit Bharat", NITI Aayog last week said India needed to grow at a sustained pace of 7-10 per cent for 20-30 years to escape the middle-income trap and become a developed nation with a per capita income of \$18,000 per annum and



ILLUSTRATION: BINAY SINHA

## TACKLING THE TRAP

► Economic growth in middle-income countries, including India, is decelerating and insufficient to catch up with high-income nations

► Firms in middle-income countries show limited growth compared to those in high-income countries

► World Bank recommends a "3i strategy"—investment, infusion, and innovation—to escape the "middle income trap"

the size of a \$30 trillion economy by 2047. "The GDP would have to grow 9 times from today's \$3.36 trillion and the per capita income would need to rise 8 times from today's \$2,392 per annum," the government's think tank said after its 9th Governing Council meeting attended by chief ministers and lieutenant governors.

According to the World Bank, economic growth in middle-income countries, including India, is not accelerating. In fact, it is slowing

down as incomes increase, with the trend becoming more pronounced each decade, the report said.

"The observed rates of economic growth in middle-income countries do not exceed those in high-income countries by the margins needed to catch up in one generation — or even two or three," it said.

Indermit Gill, Chief Economist at the World Bank, noted that many middle-income countries continue to rely on outdated strategies from the last century, focusing primarily

on policies designed to expand investment. "If they stick with the old playbook, most developing countries will lose the race to create reasonably prosperous societies by the middle of this century," he said.

The report used estimates from the World Bank's Long Term Growth Model to suggest that if key drivers of economic growth such as investments in human capital, total factor productivity, labour force participation, and the allocation of economic output to public and private invest-

ment continue along with recent and historic trends, most middle-income countries are likely to face significant slowdowns between 2024 and 2100.

The report further revealed a "flat and stay" dynamic in firms in India, Mexico, and Peru, where a company that operates for 40 years typically doubles in size. In contrast, a firm that survives that long in the US will grow seven-fold, highlighting weaker forces of creation in middle-income countries. Additionally, in line with this dynamic, firms in India, Mexico, and Peru often remain microenterprises; nearly nine-tenths have fewer than five employees, and only a small fraction employ 10 or more.

"The longevity of undersize firms — many of them informal — points to market distortions that keep enterprises small while keeping too many in business," the report said.

The report introduces a "3i strategy" for achieving high-income status, outlining the need for two distinct transitions during the middle-income phase. Initially, countries must move from a "1i strategy", focused solely on accelerating investment, to a "2i strategy" that combines investment with infusion bringing in and disseminating technologies from abroad. Once this transition is accomplished, the report finally suggests countries adopt a "3i strategy", which emphasises innovation.

## PARIS 2024 OLYMPICS

### MEDALS TALLY

Country	Gold	Silver	Bronze	Total
1 China	11	7	3	21
2 France	8	10	8	26
3 Japan	8	3	4	15
4 Australia	7	6	4	17
5 USA	6	13	12	31
42 INDIA	0	0	3	3



Swarnipriya Kulkarni won bronze, India's first medal in the 50m 3 Positions at the Paris Olympics. In doing so, he redeemed himself after the heartbreak at last year's Asian Games. It took the country's tally in this edition to three, all bronze in shooting. PHOTO: PTI

## SEN WINS ALL-INDIA CLASH

Lakshya Sen advanced to the quarterfinals at the expense of compatriot H S Prannoy in the men's singles badminton event, holding out hope of a medal in the racquet sport. Satwiksairaj Rankireddy and Chirag Shetty's Olympic dreams came to an end after a heartbreaking three-game loss in the men's doubles quarterfinals.

## Fintech & banking apps: Modern-day data miners in your pocket

ASHLI VARGHESE  
New Delhi, August 1

More than 70 per cent of the financial technology (fintech) and banking applications (apps) analysed in a Reserve Bank of India report have access to crucial user information such as media and storage on communication devices and can track their location.

Calling them "most sensitive permissions", the Report on Currency and Finance highlighted that fintech apps often collect personal data, potentially invading users' privacy.

The recent report for 2023-24, released on Monday, analysed 339 fintech and banking apps listed on the Google Play Store.

To mitigate this issue, the Store evaluates the data and privacy policies of banks and fintech companies before granting app permissions, the

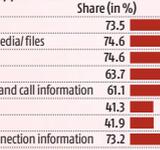


report said.

Nearly 73 per cent of these apps tracked user location, while over

### UNLOCKING

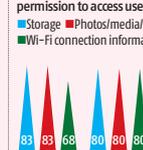
Data permissions sought by bank and fintech apps in India



Note: The categorisation may not be mutually exclusive and certain permissions may be necessary for app functionality for other functions being provided by the app. The analysis covers 101 fintech apps and 158 banking apps. Source: RBI Report on 'Currency and Finance'

### ACROSS REGIONS

Share of fintech apps seeking permission to access users' data (in %)



Note: The analysis covers 40 apps in case of the US and the EU and 181 apps in case of India. Source: RBI Report on 'Currency and Finance'

three-fourths sought data permissions for users' photos, media, files, and storage and requested access to

Wi-Fi connection information. Mobile wallets were noted to request the most sensitive permis-

sions. Fintech apps involved in digital lending may also offer payment services, which might lead them to use permissions that are typically not recommended for digital lending apps, the report pointed out.

Indian fintech apps are more likely to request permissions for access to phones, cameras, device IDs, call information, location tracking, and SMS data compared to their counterparts in the US and the European Union (EU).

The comparative analysis covered 40 apps each for the US and the EU and 181 apps in India, assessing the data safety practices of fintech apps in these regions.

Although Indian apps are better placed in sharing data with third parties, they lag behind the US and the EU in matters like data encryption and the choices provided to users to request the deletion of data.

## INDIA EVENT CALENDAR

Golf (Men's Individual Stroke Play; Day 2)	Rowing (Men's sculls; Finals D)	Ⓞ 16:45
■ Gaganjeet Bhullar and Shubhankar Sharma	■ Balraj Panwar	■ Badminton (Men's singles; QF)
Ⓞ 12:30	Ⓞ 13:00	■ Lakshya Sen
Shooting (25m Pistol Women's Qualification Precision)	Archery (Mixed Team)	Ⓞ 18:30
■ Manu Bhaker and Anshu Singh	■ Anika Bhajan and Dheeraj Bommadevara	■ Sailing (Men's Dinghy)
Ⓞ 12:30	Ⓞ 13:19	■ Vishnu Saravanan
Shooting (Skeet Men's Qualification; Day 1)	Judo (Women's 78kg)	Ⓞ 19:05
Ⓞ 13:00	■ Tulika Maan	■ Athletics (Women's 5000m; Round 1)
■ Anant Jeet Singh	Ⓞ 13:30	■ Anika and Parul Chaudhary
Ⓞ 13:00	■ Sailing (Women's Dinghy)	Ⓞ 21:40
■ Hocky (Men's)	■ Netra Kumanan	■ Athletics (Men's Shot Put (Qualification))
■ India vs Australia	Ⓞ 15:45	■ Tajinderpal Singh
		Ⓞ 23:40

**Punjab & Sind Bank**  
(A Government of India Enterprise)  
H.O. Premises Department  
Punjab & Sind Bank  
E-2, Kirti Nagar, New Delhi-110028  
www.punjabandsindbank.com

Where service is a way of life

**Tender Notice**

Bank invites bids from eligible service providers on Government e-Marketplace (GeM) for rendering "Housekeeping and Facility Management Services at Bank's Staff Training College (STC), Sector-3, Rohini, Delhi-110085".

Last date of submission of bids is 21.08.2024.

For further details, please visit GeM portal.

Date: 01.08.2024 Assistant General Manager  
Place: Delhi

**पंजाब नैशनल बैंक** Punjab National Bank  
... सर्वोपरि वा सर्वोपरि ...

DATA PRIVACY & MANAGEMENT DIVISION, HEAD OFFICE, PLOT NO. 5, SECTOR-32, GURUGRAM, HARYANA-122001

**NOTICE**

KIND ATTENTION OF ESTEEMED CUSTOMERS OF PNB!!!

"Dear Customers, As per RBI guidelines, KYC updation for all customers is mandatory. If your account has become due for KYC updation as of 31.03.2024, you are requested to get your KYC updated through PNB ONE/NSI/registered e-mail/post or in person visit to any branch by 12.08.2024. Non updation may lead to restriction of operations in your account."

**FCI LIMITED**  
असिस्टेंट मॅनेजर  
... सर्वोपरि वा सर्वोपरि ...

Regd. Office: IFC Tower, 61 Nehru Place  
New Delhi-110019  
Tel: 011-4732000  
Website: www.fciltd.com  
CN: 174899D1993G0053677

APPENDIX-IV A  
(See proviso to rule 6(i))

**SALE NOTICE 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 Interest Act, 2002 in accordance with proviso to Rule 6(i) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower/Mortgagor and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the symbolic possession and control of which has been taken by the Authorised Officer of FCI Limited (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 04/09/2024, for recovery of Rs.37,79,35,239/- as on 15/07/2024 (Interest calculated up to 14/07/2024), together with further interest at the contractual rates w.e.f. 15/07/2024 along with cost, charges, expenses & other debts, due to FCI Limited (Secured Creditor) from CEDAR INFONET PRIVATE LIMITED (Borrower) and GOLF TECHNOLOGIES P. LTD. (Mortgagor), and Guarantors. The consolidated reserve price shall be Rs.11.01 crore and the Earnest Money Deposit (EMD) shall be Rs.1.101 crore.

Description of the Immovable Property

All that pieces and parcels of Lands, comprised in and forming part of property detailed as hereunder:

Description of Property/Secured Assets	Reserve Price
All that pieces and parcels of land or ground hereditaments and premises situated lying and being in respect of plot no. 159, in block-D adjoining 621.32 sq. mts. Situated in Okhla Industrial Area, Phase-I, New Delhi executed in favour of FCI Ltd. creating exclusive, 2002 dated Golf technology P. Ltd. together with all buildings, P.M. structures, Furniture, Fittings, Fixtures erection, etc. constructed thereon.	Rs.11.01 crore

There are no known encumbrance(s) with respect to the above-mentioned immovable property.

For detailed terms and conditions of the sale, please refer to the link provided in FCI Ltd. (Secured Creditor's) website i.e. www.fciltd.com

Date: 02.08.2024  
Place: New Delhi

-Sd-  
Authorised Officer  
FCI Limited

**NHPC Limited**  
(A Government of India Enterprise)

CIN: L40101HR1975G0032554  
Regd. Office: NHPC Office Complex, Sector-33, Faridabad-121003 (Haryana)  
E-mail: companysecretary@nhpc.in, EPABX No.: 0129-2586110 / 2585000  
Website: www.nhpcindia.com

**INFORMATION REGARDING 48<sup>th</sup> ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCE (VC)/ OTHER AUDIO VISUAL MEANS (OAVM), BOOK CLOSURE DATES AND FINAL DIVIDEND**

- Members may please note that the 48<sup>th</sup> Annual General Meeting (AGM) of the Company will be held through Video Conference (VC) (Other Audio-Visual Means (OAVM) on Wednesday, 28<sup>th</sup> August, 2024 at 02:30 P.M. (IST), deemed to be held at the Registered Office of the Company, in compliance with the applicable provisions of the Companies Act, 2013 (the Act), the Rules made thereunder and the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015 (LODR), read with General Circular No. 9/2023 dated September 25, 2023 & other circulars on the matter issued by the Ministry of Corporate Affairs (MCA) and SEBI Circular No. SEBI/HR/2023/167 dated 20/07/2023. The Board of Directors (BoD) of the Company has recommended a final dividend of Rs. 0.50/- per equity share of face value of Rs. 10/- for the financial year 2023-24, subject to approval of shareholders at the ensuing 48<sup>th</sup> AGM. The Company has fixed Monday, 12<sup>th</sup> August, 2024 as "Record Date" for determining the entitlement of members to receive final dividend, if declared at the AGM. The members, whose names appear in the register of members of beneficial owner as on the record date, will be entitled to receive final dividend.
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This Notice is issued for the information and benefit of all the members of the Company and in compliance with the applicable circulars of MCA and SEBI.

Contact Details of RTA are as under:

M/S KFm Technologies Limited,  
Silicon Building, Tower B, Plot No. 31 & 32, Financial District,  
Nanakramguda, Serilingampally, Hyderabad Rangarodi, Telangana-500 032  
Email: silicon@kfmltech.com  
Tel: 040-6722222, 040-79611000  
Website: www.kfmltech.com  
Toll free No. 19003094001

For and on behalf of NHPC Limited  
Sd/-  
(Rupa Deb)  
Company Secretary

Dated: August 01, 2024  
Place: Faridabad

**Triveni**  
ENGINEERING & INDUSTRIES LTD.

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(₹ in crores, except per share data)

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(a) Basic (in ₹)	1.42	3.09	18.05
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For TRIVENI ENGINEERING & INDUSTRIES LIMITED  
Sd/-  
Dhruv M. Sawhney  
Chairman & Managing Director

Place: Noida  
Date: August 1, 2024

Regd. Office: A-44, Hosiery Complex, Phase-II Extension, Noida, Uttar Pradesh - 201 305.  
Corp. Office: 6<sup>th</sup> Floor, Express Trade Towers, 15-16, Sector-16A, Noida, Uttar Pradesh - 201 301.  
www.trivenigroup.com | CIN : L15421UP1932PLC022174

# India to take 75 years to reach quarter of US GDP: World Bank

SHIKHA CHATURVEDI  
New Delhi, August 1

India will take 75 years to reach a quarter of the United States' GDP at the current rate, according to a new World Bank report that provides a comprehensive roadmap to enable developing countries to escape the "middle-income trap".



## TACKLING THE TRAP

- ▶ Economic growth in middle-income countries, including India, is decelerating and insufficient to catch up with high-income nations
- ▶ Firms in middle-income countries show limited growth compared to those in high-income countries
- ▶ World Bank recommends a "3i strategy"—investment, infusion, and innovation—to escape the "middle income trap"

The report titled "World Development Report 2024" highlights a challenge to Prime Minister Narendra Modi's aspiration to transform the country into a developed economy by 2047, or achieve high-income status within a generation. It also reveals that over 100 countries, including India, China, Brazil, and South Africa, face significant challenges in attaining high-income status in the coming decades.

The size of a \$30 trillion economy by 2047. "The GDP would have to grow 9 times from today's \$3.36 trillion and the per capita income would need to rise 8 times from today's \$2,392 per annum," the government's think tank said after its 9th Governing Council meeting attended by chief ministers and lieutenant governors.

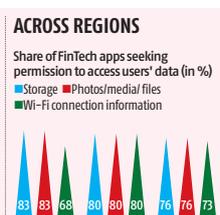
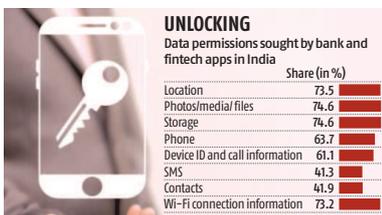
According to the World Bank, economic growth in middle-income countries, including India, is not accelerating. In fact, it is slowing down as incomes increase, with the trend becoming more pronounced each decade, the report said.

"The observed rates of economic growth in middle-income countries do not exceed those in high-income countries by the margins needed to catch up in one generation — or even two or three," it said.

# Fintech & banking apps: Modern-day data miners in your pocket

ASHLI VARGHESE  
New Delhi, August 1

More than 70 per cent of the financial technology (fintech) and banking applications (apps) analysed in a Reserve Bank of India report have access to crucial user information such as media and storage on communication devices and can track their location.



Calling them "most sensitive permissions", the Report on Currency and Finance highlighted that fintech apps often collect personal data, potentially invading users' privacy.

The recent report for 2023-24, released on Monday, analysed 339 fintech and banking apps listed on the Google Play Store.

To mitigate this issue, the Store evaluates the data and privacy policies of banks and fintech companies before granting app permissions, the report said.

Three-fourths sought data permissions for users' photos, media, files, and storage and requested access to Wi-Fi connection information.

Nearly 73 per cent of these apps tracked user location, while over

80 per cent sought access to contacts and SMS.

Mobile wallets were noted to request the most sensitive permis-

sions. Fintech apps involved in digital lending may also offer payment services, which might lead them to use permissions that are typically not recommended for digital lending apps, the report pointed out.

Indian fintech apps are more likely to request permissions for access to phones, cameras, device IDs, call information, location tracking, and SMS data compared to their counterparts in the US and the European Union (EU).

The comparative analysis covered 40 apps each for the US and the EU and 181 apps in the case of India, assessing the data safety practices of fintech apps in these regions.

Although Indian apps are better placed in sharing data with third parties, they lag behind the US and the EU in matters like data encryption and the choices provided to users to request the deletion of data.

While making payment of dividend, the RTA of the Company is obliged to use only the data provided by the Depositories, in case of such dematerialized shares.

**Punjab & Sind Bank**  
H.O. Premises Department  
Punjab & Sind Bank  
East Kankaria Road, New Delhi-110023  
Phone: 011-26101111

Where service is a way of life

**Tender Notice**  
Bank invites bids from eligible service providers on Government e-Marketplace (GeM) for rendering "Housekeeping and Facility Management Services at Bank's Staff Training College (STC), Sector-3, Rohini, Delhi-110085."

Last date of submission of bids is 21.08.2024.

For further details, please visit GeM portal.

Date: 01.08.2024 Assistant  
Place: Delhi General Manager

**पंजाब नैशनल बैंक** Punjab National Bank

**DATA PRIVACY & MANAGEMENT DIVISION, HEAD OFFICE, PLOT NO. 5, SECTOR-32, GURUGRAM, HARYANA-122001**

**NOTE**  
KIND ATTENTION OF ESTEEMED CUSTOMERS OF PNB!!!

Dear Customers,  
As per RBI guidelines, KYC updation for all customers is mandatory. If your account has become due for KYC updation as of 31.03.2024, you are requested to get your KYC updated through PNB ONE/ISS/registered e-mail/post or in person visit to any branch by 12.08.2024. Non updation may lead to restriction of operations in your account."

**FCI LIMITED**  
Regd. Office: IFC Tower, 61 Nehru Place  
New Delhi-110019  
Tel: 011-41732000  
Website: www.fciltd.com  
CIN: L74899DL1993O0036377

**APPENDIX-A**  
(See proviso to rule 6(i))

**SALE NOTICE 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 Interest Act, 2002 read with proviso to Rule 6(i) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower/Mortgagor and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the symbolic possession taken by the Authorized Officer of IFCI Limited (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 04/09/2024, for recovery of Rs.37,79,35,239/- as on 15/07/2024 (Interest calculated up to 14/07/2024), together with further interest at the contractual rate w.e.f. 15/07/2024 along with cost, charges, expenses & other debts, due to IFCI Limited (Secured Creditor) from CEDAR INFONET PRIVATE LIMITED (Borrower) and GOLF TECHNOLOGIES P. LTD. (Mortgagor), and Guarantors. The consolidated reserve price shall be Rs.11.01 crore and the Earnest Money Deposit (EMD) shall be Rs.1.101 crore.

**Description of the Immovable Property**  
All that pieces and parcels of Lands, comprised in and forming part of property detailed as hereunder:

Description of Property/Secured Assets	Reserve Price
All that pieces and parcels of land or ground hereditaments and premises situated lying and being in respect of plot no. 159, in block-D adjoining 621.32 sq. mts. Situated in Okhla Industrial Area, Phase-I, New Delhi executed in favour of IFCI Ltd. creating exclusive, 2002 read with technology P. Ltd. together with all buildings, P.M. structures, Furniture, Fittings, Fixtures erection, etc. constructed thereon.	Rs.11.01 crore

There are no known encumbrance(s) with respect to the above-mentioned immovable property.

For detailed terms and conditions of the sale, please refer to the link provided in IFCI Ltd. (Secured Creditor's) website i.e. www.fciltd.com

Date: 02.08.2024  
Place: New Delhi

-Sd-  
Authorised Officer  
FCI Limited

**NHPC Limited**  
(A Government of India Enterprise)

CIN: L40101HR1975G0032564  
Regd. Office: NHPC Office Complex, Sector-33, Faridabad-121003 (Haryana)  
E-mail: companysecretary@nhpc.in, EPABX No.: 0129-2586110 / 2586500  
Website: www.nhpc.com

**INFORMATION REGARDING 48<sup>th</sup> ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCE (VC)/ OTHER AUDIO VISUAL MEANS (OAVM), BOOK CLOSURE DATES AND FINAL DIVIDEND**

- Members may please note that the 48<sup>th</sup> Annual General Meeting (AGM) of the Company will be held through Video Conference (VC) Other Audio-Visual Means (OAVM) on **Wednesday, 28<sup>th</sup> August, 2024 at 02:30 P.M. (IST)**, deemed to be held at the Registered Office of the Company, in compliance with the applicable provisions of the Companies Act, 2013 (the Act), the Rules made thereunder and the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI LODR), read with General Circular No. 9/2023 dated September 25, 2023 & other circulars on the matter issued by the Ministry of Corporate Affairs (MCA) and SEBI Circular No. SEBI/HR/2023/167 dated October 17, 2023 and Circular No. SEBI/HR/2023/167 dated October 17, 2023 to transact the businesses that will be set forth in the Notice of the AGM.
- In compliance with the relevant circulars, the Notice of the AGM and Annual Report 2023-24 will be sent only through electronic mode to those members whose email addresses are registered with the Company/Registrar and Share Transfer Agent (RTA)/ Depository Participant(s). Members who have not registered their e-mail address are requested to register the same in respect of shares held in electronic form with the Depository through their Depository Participant(s). In respect of shares held in physical form, Members may register their email id by writing to the Company/RTA of the Company.
- The Notice of the AGM and Annual Report 2023-24 will also be available on the Company's website at [www.nhpc.com](http://www.nhpc.com), on the website of Stock Exchange i.e. BSE Limited at [www.bseindia.com](http://www.bseindia.com) and National Stock Exchange of India Limited at [www.nseindia.com](http://www.nseindia.com) and on the website of e-voting service provider i.e. M/s National Securities Depository Limited (NSDL) at [www.evoting.nsdl.com](http://www.evoting.nsdl.com).
- Pursuant to the provisions of Section 91 of the Act read with relevant rules and Regulation 42 of SEBI (LODR), the Register of Members and Share Transfer Books of the Company will remain closed from **Tuesday, 13<sup>th</sup> August, 2024 to Wednesday, 28<sup>th</sup> August, 2024** (both days inclusive). The Board of Directors in their meeting held on 17<sup>th</sup> May, 2024 has recommended a final dividend of Rs.0.50/- per equity share of face value of Rs.10/- for the financial year 2023-24, subject to approval of shareholders at the ensuing 48<sup>th</sup> AGM. The Company has fixed **Monday, 12<sup>th</sup> August, 2024 as "Record Date"** for determining the entitlement of members to receive final dividend, if declared at the AGM. The members, whose names appear in the register of members of the Company as on the record date, will be entitled to receive final dividend.
- Members who hold their shares in dematerialized form and want to provide/change/correct the bank account details should send the same to their concerned Depository Participant and not to the Company. Members are also requested to give the MICR Code of their bank to their Depository Participant. While making payment of dividend, the RTA of the Company is obliged to use only the data provided by the Depositories, in case of such dematerialized shares.
- Members who are holding shares in physical form are advised to submit particulars of their bank account, viz. name and address of the branch of the bank, MICR code of the branch, type of account and account number to RTA of the Company. Members are also requested to give the Electronic Clearance System (ECS) mode to receive dividend on time. SEBI vide its Master Circular No. SEBI/HO/MIRSD/POD-1/P/2024/107 dated May 07, 2024 has mandated that w.e.f. April 1, 2024, dividend to members holding shares (in physical form) shall be paid only through electronic mode. For further details, please visit website of the Company i.e. [www.nhpc.com](http://www.nhpc.com).
- Manner of casting votes (a) through e-voting:  
a. In terms of Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014, the Resolutions for consideration at the 48<sup>th</sup> AGM will be transacted through remote e-voting facility to cast vote prior to the AGM and also e-voting during the AGM, for which purpose the Company has engaged the services of National Securities Depository Limited (NSDL), the manager of remote e-voting prior to the AGM or through e-voting system during the AGM. For the members holding shares in dematerialized mode, physical mode and for the members who have not registered their email addresses will be provided in the Notice of the AGM. The details will also be made available on the website of the Company.  
b. The login credentials for casting the votes through e-voting shall be made available through the various modes as may be provided in the Notice, which will be sent through email and made available on website of the Company.

Members are requested to carefully read all the Notes set out in the Notice of the AGM and in particular, instructions for joining the AGM in manner of casting vote through remote e-voting and e-voting during the AGM.

This notice is issued for the information and benefit of all the members of the Company in compliance with the applicable circulars of MCA and SEBI.

Contact Details of RTA are as under:  
M/s KFm Technologies Limited,  
Silicon Building, Tower B, Plot No. 31 & 32, Financial District,  
Nanakramguda, Serilingampally, Hyderabad Rangaroddi, Telangana-500 032  
Email: [silver@kfmltd.com](mailto:silver@kfmltd.com)  
Tel: 040-67162222, 040-79611000  
Website: [www.kfmltd.com](http://www.kfmltd.com)  
Toll free No. 18003094001

For and on behalf of NHPC Limited  
Sd/-  
(Rupa Deb)  
Company Secretary

Dated: August 01, 2024  
Place: Faridabad

**Triveni**  
ENGINEERING & INDUSTRIES LTD.

**Statement of Consolidated Unaudited Financial Results for the Quarter ended June 30, 2024**

(₹ in crores, except per share data)

Particulars	3 Months ended		Year ended
	30/Jun/2024 (Unaudited)	30/Jun/2023 (Unaudited)	
Total Income from operations	1534.03	1432.26	6151.40
Net Profit/(loss) for the period (before tax and exceptional items)	41.76	91.00	528.99
Net Profit/(loss) for the period before tax (after exceptional items)	41.76	91.00	528.99
Net Profit/(loss) for the period after tax (after exceptional items)	30.99	67.61	395.16
Total comprehensive income for the period (Comprising Profit/(loss) for the period (after tax) and other comprehensive income (after tax))	26.33	68.08	405.30
Equity share capital	21.89	21.89	21.89
Other equity			2879.01
Earnings per share of ₹ 1/- each (not annualised for the quarters)			
(a) Basic (in ₹)	1.42	3.09	18.05
(b) Diluted (in ₹)	1.42	3.09	18.05

1. Summarised Standalone Unaudited Financial Performance of the Company is as under:

Particulars	3 Months ended		Year ended
	30/Jun/2024 (Unaudited)	30/Jun/2023 (Unaudited)	
Total Income from operations	1533.63	1431.58	6149.14
Profit/(loss) before tax (after exceptional items)	41.60	89.76	523.99
Profit/(loss) after tax (after exceptional items)	30.87	66.61	391.52
Total comprehensive income	26.21	67.08	401.66

2. The above financial results include the results of Sir Shadi Lal Enterprises Limited for the period from June 21, 2024 to June 30, 2024 (i.e., for the period post becoming a subsidiary of the Company).

3. The above is an extract of the detailed format of financial results for the quarter ended June 30, 2024 filed with the Stock Exchanges under Regulation 33 of the SEBI (LODR) Regulations, 2015. The full format of the financial results for the quarter ended June 30, 2024 are available on the websites of Stock Exchanges ([www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com)) and on the website of Company ([www.trivenigroup.com](http://www.trivenigroup.com)).

For TRIVENI ENGINEERING & INDUSTRIES LIMITED  
Sd/-  
Dhruv M. Sawhney  
Chairman & Managing Director

Place: Noida  
Date: August 1, 2024

Regd. Office: A-44, Hosiery Complex, Phase-II Extension, Noida, Uttar Pradesh - 201 305.  
Corp. Office: 8<sup>th</sup> Floor, Express Trade Towers, 15-16, Sector-16A, Noida, Uttar Pradesh - 201 301.  
[www.trivenigroup.com](http://www.trivenigroup.com) | CIN : L15421UP1932PLC022174

**PARIS 2024 OLYMPICS**

**MEDALS TALLY**

Country	Gold	Silver	Bronze	Total
1 China	11	7	3	21
2 France	8	10	8	26
3 Japan	8	3	4	15
4 Australia	7	6	4	17
5 USA	6	13	12	31
42 INDIA	0	0	3	3

Swapanil Kussale won bronze, India's first medal in the 50m 3 Positions at the Paris Olympics. In doing so, he redeemed himself after the heartbreak at last year's Asian Games. It took the country's tally in this edition to three, all bronze in shooting.

PHOTO: PTI

**SEN WINS ALL-INDIA CLASH**

Lakshya Sen advanced to the quarterfinals at the expense of compatriot H S Prannoy in the men's singles badminton event, holding out hope of a medal in the racquet sport. Satwiksairaj Rankireddy and Chirag Shetty's Olympic dreams came to an end after a heartbreaking three-game loss in the men's doubles quarterfinals.

**INDIA EVENT CALENDAR**

Golf (Men's Individual Stroke Play): Day 2 ● Gaganjeet Bhullar and Shubhankar Sharma ● 12:30	Rowing (Men's Sculls; Finals D) ● Balraj Panwar ● 13:00	Badminton (Men's singles; QF) ● Lakshya Sen ● 18:30
Archery (Mixed Team) ● Anika Bhajan and Dheeraj Bommadevara ● 13:19	Judo (Women's 78kg) ● Tulika Maan ● 13:30	Athletics (Women's 5000m; Round 1) ● Anika and Parul Chaudhary ● 19:05
Shooting (25m Pistol Women's Qualification Precision) ● Manu Bhaker and Aha Singh ● 12:30	Shooting (Men's Qualification; Day 1) ● Anant Jeet Singh ● 13:00	Athletics (Men's Shot Put Qualification) ● Iajinderpal Singh ● 23:40

# India to take 75 years to reach quarter of US GDP: World Bank

SHIKHA CHATURVEDI  
New Delhi, August 1

India will take 75 years to reach a quarter of the United States' GDP at the current rate, according to a new World Bank report that provides a comprehensive roadmap to enable developing countries to escape the "middle-income trap".

The report titled "World Development Report 2024" highlights a challenge to Prime Minister Narendra Modi's aspiration to transform the country into a developed economy by 2047, or achieve high-income status within a generation. It also reveals that over 100 countries, including India, China, Brazil, and South Africa, face significant challenges in attaining high-income status in the coming decades.

In an approach paper summarising its vision for 'Viksit Bharat', NITI Aayog last week said India needed to grow at a sustained pace of 7-10 per cent for 20-30 years to escape the middle-income trap and become a developed nation with a per capita income of \$18,000 per annum and



ILLUSTRATION: BINAY SIMHA

## TACKLING THE TRAP

► Economic growth in middle-income countries, including India, is decelerating and insufficient to catch up with high-income nations

► Firms in middle-income countries show limited growth compared to those in high-income countries

► World Bank recommends a "3i strategy"—investment, infusion, and innovation—to escape the "middle income trap"

the size of a \$30 trillion economy by 2047. "The GDP would have to grow 9 times from today's \$3.36 trillion and the per capita income would need to rise 8 times from today's \$2,392 per annum," the government's think tank said after its 9th Governing Council meeting attended by chief ministers and lieutenant governors.

According to the World Bank, economic growth in middle-income countries, including India, is not accelerating. In fact, it is slowing

down as incomes increase, with the trend becoming more pronounced each decade, the report said.

"The observed rates of economic growth in middle-income countries do not exceed those in high-income countries by the margins needed to catch up in one generation — or even two or three," it said.

Indermit Gill, Chief Economist at the World Bank, noted that many middle-income countries continue to rely on outdated strategies from the last century, focusing primarily

on policies designed to expand investment. "If they stick with the old playbook, most developing countries will lose the race to create reasonably prosperous societies by the middle of this century," he said.

The report also features estimates from the World Bank's Long Term Growth Model to suggest that if key drivers of economic growth such as investments in human capital, total factor productivity, labour force participation, and the allocation of economic output to public and private invest-

ment continue along with recent and historic trends, most middle-income countries are likely to face significant slowdowns between 2024 and 2100.

The report further revealed a "flat and stay" dynamic in firms in India, Mexico, and Peru, where a company that operates for 40 years typically doubles in size. In contrast, a firm that survives that long in the US will grow seven-fold, highlighting weaker forces of creation in middle-income countries. Additionally, in line with this dynamic, firms in India, Mexico, and Peru often remain microenterprises; nearly nine-tenths have fewer than five employees, and only a small fraction employ 10 or more.

"The longevity of undersize firms — many of them informal — points to market distortions that keep enterprises small while keeping too many in business," the report said.

The report introduces a "3i strategy" for achieving high-income status, outlining the need for two distinct transitions during the middle-income phase. Initially, countries must move from a "1i strategy", focused solely on accelerating investment, to a "2i strategy" that combines investment with infusion bringing in and disseminating technologies from abroad. Once this transition is accomplished, the report finally suggests countries adopt a "3i strategy", which emphasises innovation.

## PARIS 2024 OLYMPICS

### MEDALS TALLY

Country	Gold	Silver	Bronze	Total
1 China	11	7	3	21
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# Fintech & banking apps: Modern-day data miners in your pocket

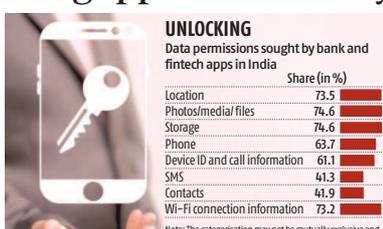
ASHLI VARGHESE  
New Delhi, August 1

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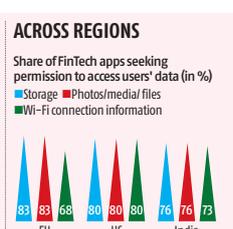
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To mitigate this issue, the Store evaluates the data and privacy policies of banks and fintech companies before granting app permissions, the



Note: The categorisation may not be mutually exclusive and certain permissions may be necessary for app functionality for other functions being provided by the app. The analysis covers 101 fintech apps and 138 banking apps

Source: RBI Report on 'Currency and Finance'



Note: The analysis covers 40 apps in case of the US and the EU and 181 apps in case of India

Source: RBI Report on 'Currency and Finance'

report said.

Nearly 73 per cent of these apps tracked user location, while over

three-fourths sought data permissions for users' photos, media, files, and storage and requested access to

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## INDIA EVENT CALENDAR

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<b>Shooting (Skeet Men's Qualification; Day 1):</b> ● 13:00	<b>Hockey (Men's):</b> ● India vs Australia ● 23:40	

**Punjab & Sind Bank**  
H.O. Primes Department  
Punjab & Sind Bank  
East Kankar Nagar, New Delhi-110023

Where service is a way of life

**Tender Notice**

Bank invites bids from eligible service providers on Government e-Marketplace (GeM) for rendering "Housekeeping and Facility Management Services at Bank's Staff Training College (STC), Sector-3, Rohini, Delhi-110085."

Last date of submission of bids is 21.08.2024.

For further details, please visit GeM portal.

Date: 01.08.2024 Assistant General Manager  
Place: Delhi

**पंजाब नैशनल बैंक** Punjab National Bank

DATA PRIVACY & MANAGEMENT DIVISION, HEAD OFFICE, PLOT NO. 5, SECTOR-32, GURUGRAM, HARYANA-122001

**NOTICE**  
KIND ATTENTION OF ESTEEMED CUSTOMERS OF PNB!!!

Dear Customers,  
As per RBI guidelines, KYC updation for all customers is mandatory. If your account has become due for KYC updation as of 31.03.2024, you are requested to get your KYC updated through PNB ONE/ISS/registered e-mail/post or in person visit to any branch by 12.08.2024. Non updation may lead to restriction of operations in your account."

**IFCI LIMITED**  
Regd. Office: IFCI Tower, 61 Nehru Place  
New Delhi-110019  
Tel: 011-41732000  
Website: www.ifcilt.com  
CIN: L74899DL1993G003677

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**Description of the Immovable Property**

All that pieces and parcels of Lands, comprised in and forming part of property detailed as hereunder:

Description of Property/Secured Assets	Reserve Price
All that pieces and parcels of land or ground hereditaments and premises situated lying and being in respect of plot no. 159, in block-D adjoining 621.32 sq. mts. Situated in Okhla Industrial Area, Phase-I, New Delhi executed in favour of IFCI Ltd. creating exclusive, 2002 read with technology P. Ltd. together with all buildings, P.M., structures, Furniture, Fittings, Fixtures erection, etc. constructed thereon.	Rs.11.01 crore

There are no known encumbrance(s) with respect to the above-mentioned immovable property.

For detailed terms and conditions of the sale, please refer to the link provided in IFCI Ltd. (Secured Creditor's) website i.e. www.ifcilt.com

Date: 02.08.2024  
Place: New Delhi

-Sd-  
Authorised Officer  
IFCI Limited

**NHPC Limited**  
(A Government of India Enterprise)

CIN: L40101HR1975G0032564  
Regd. Office: NHPC Office Complex, Sector-33, Faridabad-121003 (Haryana)  
E-mail: companysecretary@nhpc.in, EPABX No.: 0129-2586110 / 2586500  
Website: www.nhpc.com

**INFORMATION REGARDING 48<sup>th</sup> ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCE (VC)/ OTHER AUDIO VISUAL MEANS (OAVM), BOOK CLOSURE DATES AND FINAL DIVIDEND**

- Members may please note that the 48<sup>th</sup> Annual General Meeting (AGM) of the Company will be held through Video Conference (VC) Other Audio-Visual Means (OAVM) on **Wednesday, 28<sup>th</sup> August, 2024 at 02:30 P.M. (IST)**, deemed to be held at the Registered Office of the Company, in compliance with the applicable provisions of the Companies Act, 2013 (the Act), the Rules made thereunder and the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI) read with General Circular No. 9/2023 dated September 25, 2023 & other circulars on the matter issued by the Ministry of Corporate Affairs (MCA) and SEBI Circular No. SEBI/HR/2023/167 dated October 16, 2023 and October 07, 2023 to transact the businesses that will be set forth in the Notice of the AGM.
- In compliance with the relevant circulars, the Notice of the AGM and Annual Report 2023-24 will be sent only through electronic mode to those members whose email addresses are registered with the Company/Registrar and Share Transfer Agent (RTA)/ Depository Participant(s). Members who have not registered their e-mail address are requested to register the same in respect of shares held in electronic form with the Depository through their Depository Participant(s). In respect of shares held in physical form, Members may register their email id by writing to the Company/RTA of the Company.
- The Notice of the AGM and Annual Report 2023-24 will also be available on the Company's website at [www.nhpc.com](http://www.nhpc.com), on the website of Stock Exchange i.e. BSE Limited at [www.bseindia.com](http://www.bseindia.com) and National Stock Exchange of India Limited at [www.nseindia.com](http://www.nseindia.com) and on the website of e-voting service provider i.e. M/s National Securities Depository Limited (NSDL) at [www.evoting.nsdl.com](http://www.evoting.nsdl.com).
- Pursuant to the provisions of Section 91 of the Act read with relevant rules and Regulation 42 of SEBI (LODR), the Register of Members and Share Transfer Books of the Company will remain closed from **Tuesday, 13<sup>th</sup> August, 2024 to Wednesday, 28<sup>th</sup> August, 2024** (both days inclusive). The Board of Directors in their meeting held on 17<sup>th</sup> May, 2024 has recommended a final dividend of Rs.0.50/- per equity share of face value of Rs.10/- for the financial year 2023-24, subject to approval of shareholders at the ensuing 48<sup>th</sup> AGM. The Company has fixed **Monday, 12<sup>th</sup> August, 2024 as "Record Date"** for determining the entitlement of members to receive final dividend, if declared at the AGM. The members, whose names appear in the register of member(s) of beneficiary owner as on the record date, will be entitled to receive final dividend.
- Members who hold their shares in dematerialized form and want to provide/change/correct the bank account details should send the same to their concerned Depository Participant and not to the Company. Members are also requested to give the MICR Code of their bank to their Depository Participant. While making payment of dividend, the RTA of the Company is obliged to use only the data provided by the Depositories, in case of such dematerialized shares.
- Members who are holding shares in physical form are advised to submit particulars of their bank account, viz. name and address of the branch of the bank, MICR code of the branch, type of account and account number to RTA of the Company. Members are also requested to give the Electronic Clearance System (ECS) mode to receive dividend on time. SEBI vide its Master Circular No. SEBI/HO/MIRSD/POD-1/P/2024 dated May 07, 2024 has mandated that w.e.f. April 1, 2024, dividend to members holding shares (in physical form) shall be paid only through electronic mode. For further details, please visit website of the Company i.e. [www.nhpc.com](http://www.nhpc.com).
- Manner of casting votes (a) through e-voting:  
a. In terms of Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014, the Resolutions for consideration at the 48<sup>th</sup> AGM will be transacted through remote e-voting facility to cast vote by members and e-voting during the AGM, for which purpose the Company has engaged the services of National Securities Depository Limited (NSDL), the manager of remote e-voting prior to the AGM or through e-voting system during the AGM by the members holding shares in dematerialized mode, physical mode and for the members who have not registered their email addresses will be provided in the Notice of the AGM. The details will also be made available on the website of the Company.  
b. The login credentials for casting the votes through e-voting shall be made available through the various modes as may be provided in the Notice, which will be sent through email and made available on website of the Company.

Members are requested to carefully read all the Notes set out in the Notice of the AGM and in particular, instructions for joining the AGM in manner of casting vote through remote e-voting and e-voting during the AGM.

This notice is issued for the information and benefit of all the members of the Company in compliance with the applicable circulars of MCA and SEBI.

Contact Details of RTA are as under:  
M/s KFm Technologies Limited,  
Silicon Building, Tower B, Plot No. 31 & 32, Financial District,  
Nanakramguda, Serilingampally, Hyderabad Rangaroddi, Telangana-500 032  
Email: [silver@kfmltd.com](mailto:silver@kfmltd.com)  
Tel: 040-67162222, 040-79611000  
Website: [www.kfmltd.com](http://www.kfmltd.com)  
Toll free No. 18003094001

For and on behalf of NHPC Limited  
Sd/-  
(Rupa Deb)  
Company Secretary

Dated: August 01, 2024  
Place: Faridabad

**Triveni**  
ENGINEERING & INDUSTRIES LTD.

**Statement of Consolidated Unaudited Financial Results for the Quarter ended June 30, 2024**

(₹ in crores, except per share data)

Particulars	3 Months ended		Year ended
	30/Jun/2024 (Unaudited)	30/Jun/2023 (Unaudited)	31/Mar/2024 (Audited)
Total Income from operations	1534.03	1432.26	6151.40
Net Profit/(loss) for the period (before tax and exceptional items)	41.76	91.00	528.99
Net Profit/(loss) for the period before tax (after exceptional items)	41.76	91.00	528.99
Net Profit/(loss) for the period after tax (after exceptional items)	30.99	67.61	395.16
Total comprehensive income for the period (Comprising Profit/(loss) for the period (after tax) and other comprehensive income (after tax))	26.33	68.08	405.30
Equity share capital	21.89	21.89	21.89
Other equity			2879.01
Earnings per share of ₹ 1/- each (not annualised for the quarters)			
(a) Basic (in ₹)	1.42	3.09	18.05
(b) Diluted (in ₹)	1.42	3.09	18.05

1. Summarised Standalone Unaudited Financial Performance of the Company is as under:

Particulars	3 Months ended		Year ended
	30/Jun/2024 (Unaudited)	30/Jun/2023 (Unaudited)	31/Mar/2024 (Audited)
Total Income from operations	1533.63	1431.58	6149.14
Profit/(loss) before tax (after exceptional items)	41.60	89.76	523.99
Profit/(loss) after tax (after exceptional items)	30.87	66.61	391.52
Total comprehensive income	26.21	67.08	401.66

2. The above financial results include the results of Sir Shadi Lal Enterprises Limited for the period from June 21, 2024 to June 30, 2024 (i.e., for the period post becoming a subsidiary of the Company).

3. The above is an extract of the detailed format of financial results for the quarter ended June 30, 2024 filed with the Stock Exchanges under Regulation 33 of the SEBI (LODR) Regulations, 2015. The full format of the financial results for the quarter ended June 30, 2024 are available on the websites of Stock Exchanges ([www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com)) and on the website of Company ([www.trivenigroup.com](http://www.trivenigroup.com)).

For TRIVENI ENGINEERING & INDUSTRIES LIMITED  
Sd/-  
Dhruv M. Sawhney  
Chairman & Managing Director

Place: Noida  
Date: August 1, 2024

Regd. Office: A-44, Hosiery Complex, Phase-II Extension, Noida, Uttar Pradesh - 201 305.  
Corp. Office: 8<sup>th</sup> Floor, Express Trade Towers, 15-16, Sector-16A, Noida, Uttar Pradesh - 201 301.  
[www.trivenigroup.com](http://www.trivenigroup.com) | CIN : L15421UP1932PLC022174

# India to take 75 years to reach quarter of US GDP: World Bank

SHIKHA CHATURVEDI  
New Delhi, August 1

India will take 75 years to reach a quarter of the United States' GDP at the current rate, according to a new World Bank report that provides a comprehensive roadmap to enable developing countries to escape the "middle-income trap".

The report titled "World Development Report 2024" highlights a challenge to Prime Minister Narendra Modi's aspiration to transform the country into a developed economy by 2047, or achieve high-income status within a generation. It also reveals that over 100 countries, including India, China, Brazil, and South Africa, face significant challenges in attaining high-income status in the coming decades.

In an approach paper summarising its vision for "Viksit Bharat", NITI Aayog last week said India needed to grow at a sustained pace of 7-10 per cent for 20-30 years to escape the middle-income trap and become a developed nation with a per capita income of \$18,000 per annum and



ILLUSTRATION: BINAY SIMHA

## TACKLING THE TRAP

► Economic growth in middle-income countries, including India, is decelerating and insufficient to catch up with high-income nations

► Firms in middle-income countries show limited growth compared to those in high-income countries

► World Bank recommends a "3i strategy"—investment, infusion, and innovation—to escape the "middle income trap"

the size of a \$30 trillion economy by 2047. "The GDP would have to grow 9 times from today's \$3.36 trillion and the per capita income would need to rise 8 times from today's \$2,392 per annum," the government's think tank said after its 9th Governing Council meeting attended by chief ministers and lieutenant governors.

According to the World Bank, economic growth in middle-income countries, including India, is not accelerating. In fact, it is slowing

down as incomes increase, with the trend becoming more pronounced each decade, the report said.

"The observed rates of economic growth in middle-income countries do not exceed those in high-income countries by the margins needed to catch up in one generation—or even two or three," it said.

Indermit Gill, Chief Economist at the World Bank, noted that many middle-income countries continue to rely on outdated strategies from the last century, focusing primarily

on policies designed to expand investment. "If they stick with the old playbook, most developing countries will lose the race to create reasonably prosperous societies by the middle of this century," he said.

The report also used estimates from the World Bank's Long Term Growth Model to suggest that if key drivers of economic growth such as investments in human capital, total factor productivity, labour force participation, and the allocation of economic output to public and private invest-

ment continue along with recent and historic trends, most middle-income countries are likely to face significant slowdowns between 2024 and 2100.

The report further revealed a "flat and stay" dynamic in firms in India, Mexico, and Peru, where a company that operates for 40 years typically doubles in size. In contrast, a firm that survives that long in the US will grow seven-fold, highlighting weaker forces of creation in middle-income countries. Additionally, in line with this dynamic, firms in India, Mexico, and Peru often remain microenterprises; nearly nine-tenths have fewer than five employees, and only a small fraction employ 10 or more.

"The longevity of undersize firms—many of them informal—points to market distortions that keep enterprises small while keeping too many in business," the report said.

The report introduces a "3i strategy" for achieving high-income status, outlining the need for two distinct transitions during the middle-income phase. Initially, countries must move from a "1i strategy", focused solely on accelerating investment, to a "2i strategy" that combines investment with infusion bringing in and disseminating technologies from abroad. Once this transition is accomplished, the report finally suggests countries adopt a "3i strategy", which emphasises innovation.

## PARIS 2024 OLYMPICS

### MEDALS TALLY

Country	Gold	Silver	Bronze	Total
1 China	11	7	3	21
2 France	8	10	8	26
3 Japan	8	3	4	15
4 Australia	7	6	4	17
5 USA	6	13	12	31
42 INDIA	0	0	3	3



Swarnipal Kussale won bronze, India's first medal in the 50m 3 Positions at the Paris Olympics. In doing so, he redeemed himself after the heartbreak at last year's Asian Games. It took the country's tally in this edition to three, all bronze in shooting

PHOTO: PTI

## SEN WINS ALL-INDIA CLASH

Lakshya Sen advanced to the quarterfinals at the expense of compatriot H S Prannoy in the men's singles badminton event, holding out hope of a medal in the racquet sport. Satwiksairaj Rankireddy and Chirag Shetty's Olympic dreams came to an end after a heartbreaking three-game loss in the men's doubles quarterfinals.

# Fintech & banking apps: Modern-day data miners in your pocket

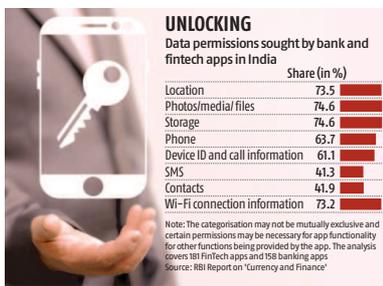
ASHLI VARGHESE  
New Delhi, August 1

More than 70 per cent of the financial technology (fintech) and banking applications (apps) analysed in a Reserve Bank of India report have access to crucial user information such as media and storage on communication devices and can track their location.

Calling them "most sensitive permissions", the Report on Currency and Finance highlighted that fintech apps often collect personal data, potentially invading users' privacy.

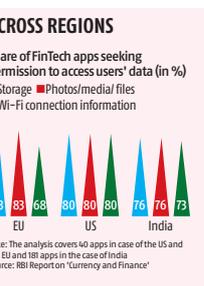
The recent report for 2023-24, released on Monday, analysed 339 fintech and banking apps listed on the Google Play Store.

To mitigate this issue, the Store evaluates the data and privacy policies of banks and fintech companies before granting app permissions, the



report said. Nearly 73 per cent of these apps tracked user location, while over

three-fourths sought data permissions for users' photos, media, files, and storage and requested access to



Wi-Fi connection information. Mobile wallets were noted to request the most sensitive permis-

sions. Fintech apps involved in digital lending may also offer payment services, which might lead them to use permissions that are typically not recommended for digital lending apps, the report pointed out.

Indian fintech apps are more likely to request permissions for access to phones, cameras, device IDs, call information, location tracking, and SMS data compared to their counterparts in the US and the European Union (EU).

The comparative analysis covered 40 apps each for the US and the EU and 181 apps in India, assessing the data safety practices of fintech apps in these regions.

Although Indian apps are better placed in sharing data with third parties, they lag behind the US and the EU in matters like data encryption and the choices provided to users to request the deletion of data.

**Punjab & Sind Bank**  
H.O. Primes Department  
Punjab & Sind Bank  
East Kankar Nagar, New Delhi-110023

Where service is a way of life

**Tender Notice**

Bank invites bids from eligible service providers on Government e-Marketplace (GeM) for rendering "Housekeeping and Facility Management Services at Bank's Staff Training College (STC), Sector-3, Rohini, Delhi-110085."

Last date of submission of bids is 21.08.2024.

For further details, please visit GeM portal.

Date: 01.08.2024 Assistant  
Place: Delhi General Manager

**पंजाब नैशनल बैंक** Punjab National Bank

DATA PRIVACY & MANAGEMENT DIVISION, HEAD OFFICE, PLOT NO. 5, SECTOR-32, GURUGRAM, HARYANA-122001

**NOTICE**

KIND ATTENTION OF ESTEEMED CUSTOMERS OF PNB!!!

Dear Customers,

As per RBI guidelines, KYC updation for all customers is mandatory. If your account has become due for KYC updation as of 31.03.2024, you are requested to get your KYC updated through PNB ONE/ISS/registered e-mail/post or in person visit to any branch by 12.08.2024. Non updation may lead to restriction of operations in your account."

**IFCI LIMITED**

Regd. Office: IFCI Tower, 61 Nehru Place  
New Delhi-110019  
Tel: 011-41732000  
Website: www.ifcilitd.com  
CIN: L74899DL1993G003677

APPENDIX-A  
(See proviso to rule 6(i))

**SALE NOTICE 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 Interest Act, 2002 read with proviso to Rule 6(i) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower/Mortgagor and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the symbolic possession taken by the Authorized Officer of IFCI Limited (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 04/09/2024, for recovery of Rs.37,79,35,239/- as on 15/07/2024 (Interest calculated up to 14/07/2024), together with further interest at the contractual rates w.e.f. 15/07/2024 along with cost, charges, expenses & other debts, due to IFCI Limited (Secured Creditor) from CEDAR INFONET PRIVATE LIMITED (Borrower) and GOLF TECHNOLOGIES P. LTD. (Mortgagor), and Guarantors. The consolidated reserve price shall be Rs.11.01 crore and the Earnest Money Deposit (EMD) shall be Rs.1.101 crore.

**Description of the Immovable Property**

All that pieces and parcels of Lands, comprised in and forming part of property detailed as hereunder:

Description of Property/Secured Assets	Reserve Price
All that pieces and parcels of land or ground hereditaments and premises situated lying and being in respect of plot no. 159, in block-D adjoining 621.32 sq. mts. Situated in Okhla Industrial Area, Phase-I, New Delhi executed in favour of IFCI Ltd. creating exclusive, 2002 read with technology P. Ltd. together with all buildings, P.M., structures, Furniture, Fittings, Fixtures erection, etc. constructed thereon.	Rs.11.01 crore

There are no known encumbrance(s) with respect to the above-mentioned immovable property.

For detailed terms and conditions of the sale, please refer to the link provided in IFCI Ltd. (Secured Creditor's) website i.e. www.ifcilitd.com

Date: 02.08.2024  
Place: New Delhi

-Sd-  
Authorised Officer  
IFCI Limited

**NHPC Limited**  
(A Government of India Enterprise)

CIN: L40101HR1975G0032564  
Regd. Office: NHPC Office Complex, Sector-33, Faridabad-121003 (Haryana)  
E-mail: companysecretary@nhpc.in, EPABX No.: 0129-2586110 / 2586500  
Website: www.nhpc.com

**INFORMATION REGARDING 48<sup>th</sup> ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCE (VC)/ OTHER AUDIO VISUAL MEANS (OAVM), BOOK CLOSURE DATES AND FINAL DIVIDEND**

- Members may please note that the 48<sup>th</sup> Annual General Meeting (AGM) of the Company will be held through Video Conference (VC) Other Audio-Visual Means (OAVM) on **Wednesday, 28<sup>th</sup> August, 2024 at 02:30 P.M. (IST)**, deemed to be held at the Registered Office of the Company, in compliance with the applicable provisions of the Companies Act, 2013 (the Act), the Rules made thereunder and the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI) read with General Circular No. 9/2023 dated September 25, 2023 & other circulars on the matter issued by the Ministry of Corporate Affairs (MCA) and SEBI Circular No. SEBI/HR/DO/2023/167 dated 08/07/2023. The Board of Directors to transact the businesses that will be set forth in the Notice of the AGM.
- In compliance with the relevant circulars, the Notice of the AGM and Annual Report 2023-24 will be sent only through electronic mode to those members whose email addresses are registered with the Company/Registrar and Share Transfer Agent (RTA)/ Depository Participant(s). Members who have not registered their e-mail address are requested to register the same in respect of shares held in electronic form with the Depository through their Depository Participant(s). In respect of shares held in physical form, Members may register their email id by writing to the Company/RTA of the Company.
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Contact Details of RTA are as under:

M/s KFm Technologies Limited,  
Silicon Building, Tower B, Plot No. 31 & 32, Financial District,  
Nanakramguda, Serilingampally, Hyderabad Rangaroddi, Telangana-500 032  
Email: [silver@kfmltd.com](mailto:silver@kfmltd.com)  
Tel: 040-67162222, 040-79611000  
Website: [www.kfmltd.com](http://www.kfmltd.com)  
Toll free No. 18003094001

For and on behalf of NHPC Limited  
Sd/-  
(Rupa Deb)  
Company Secretary

Dated: August 01, 2024  
Place: Faridabad

**Triveni**  
ENGINEERING & INDUSTRIES LTD.

**Statement of Consolidated Unaudited Financial Results for the Quarter ended June 30, 2024**

(₹ in crores, except per share data)

Particulars	3 Months ended		Year ended
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Other equity			2879.01
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(a) Basic (in ₹)	1.42	3.09	18.05
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1. Summarised Standalone Unaudited Financial Performance of the Company is as under:

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2. The above financial results include the results of Sir Shadi Lal Enterprises Limited for the period from June 21, 2024 to June 30, 2024 (i.e., for the period post becoming a subsidiary of the Company).

3. The above is an extract of the detailed format of financial results for the quarter ended June 30, 2024 filed with the Stock Exchanges under Regulation 33 of the SEBI (LODR) Regulations, 2015. The full format of the financial results for the quarter ended June 30, 2024 are available on the websites of Stock Exchanges ([www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com)) and on the website of Company ([www.trivenigroup.com](http://www.trivenigroup.com)).

For TRIVENI ENGINEERING & INDUSTRIES LIMITED  
Sd/-  
Dhruv M. Sawhney  
Chairman & Managing Director

Place: Noida  
Date: August 1, 2024

Regd. Office: A-44, Hosiery Complex, Phase-II Extension, Noida, Uttar Pradesh - 201 305.  
Corp. Office: 8<sup>th</sup> Floor, Express Trade Towers, 15-16, Sector-16A, Noida, Uttar Pradesh - 201 301.  
[www.trivenigroup.com](http://www.trivenigroup.com) | CIN : L15421UP1932PLC022174



# India to take 75 years to reach quarter of US GDP: World Bank

SHIKHA CHATURVEDI  
New Delhi, August 1

India will take 75 years to reach a quarter of the United States' GDP at the current rate, according to a new World Bank report that provides a comprehensive roadmap to enable developing countries to escape the "middle-income trap".

The report titled "World Development Report 2024" highlights a challenge to Prime Minister Narendra Modi's aspiration to transform the country into a developed economy by 2047, or achieve high-income status within a generation. It also reveals that over 100 countries, including India, China, Brazil, and South Africa, face significant challenges in attaining high-income status in the coming decades.

In an approach paper summarising its vision for "Viksit Bharat", NITI Aayog last week said India needed to grow at a sustained pace of 7-10 per cent for 20-30 years to escape the middle-income trap and become a developed nation with a per capita income of \$18,000 per annum and



ILLUSTRATION: BINAY SIMHA

## TACKLING THE TRAP

► Economic growth in middle-income countries, including India, is decelerating and insufficient to catch up with high-income nations

► Firms in middle-income countries show limited growth compared to those in high-income countries

► World Bank recommends a "3i strategy"—investment, infusion, and innovation—to escape the "middle income trap"

the size of a \$30 trillion economy by 2047. "The GDP would have to grow 9 times from today's \$3.36 trillion and the per capita income would need to rise 8 times from today's \$2,392 per annum," the government's think tank said after its 9th Governing Council meeting attended by chief ministers and lieutenant governors.

According to the World Bank, economic growth in middle-income countries, including India, is not accelerating. In fact, it is slowing

down as incomes increase, with the trend becoming more pronounced each decade, the report said.

"The observed rates of economic growth in middle-income countries do not exceed those in high-income countries by the margins needed to catch up in one generation—or even two or three," it said.

Indermit Gill, Chief Economist at the World Bank, noted that many middle-income countries continue to rely on outdated strategies from the last century, focusing primarily

on policies designed to expand investment. "If they stick with the old playbook, most developing countries will lose the race to create reasonably prosperous societies by the middle of this century," he said.

The report also cited estimates from the World Bank's Long Term Growth Model to suggest that if key drivers of economic growth such as investments in human capital, total factor productivity, labour force participation, and the allocation of economic output to public and private invest-

ment continue along with recent and historic trends, most middle-income countries are likely to face significant slowdowns between 2024 and 2100.

The report further revealed a "flat and stay" dynamic in firms in India, Mexico, and Peru, where a company that operates for 40 years typically doubles in size. In contrast, a firm that survives that long in the US will grow seven-fold, highlighting weaker forces of creation in middle-income countries. Additionally, in line with this dynamic, firms in India, Mexico, and Peru often remain microenterprises; nearly nine-tenths have fewer than five employees, and only a small fraction employ 10 or more.

"The longevity of undersize firms—many of them informal—points to market distortions that keep enterprises small while keeping too many in business," the report said.

The report introduces a "3i strategy" for achieving high-income status, outlining the need for two distinct transitions during the middle-income phase. Initially, countries must move from a "1i strategy", focused solely on accelerating investment, to a "2i strategy" that combines investment with infusion bringing in and disseminating technologies from abroad. Once this transition is accomplished, the report finally suggests countries adopt a "3i strategy", which emphasises innovation.

## PARIS 2024 OLYMPICS

### MEDALS TALLY

Country	Gold	Silver	Bronze	Total
1 China	11	7	3	21
2 France	8	10	8	26
3 Japan	8	3	4	15
4 Australia	7	6	4	17
5 USA	6	13	12	31
42 INDIA	0	0	3	3



Swarnipal Kussale won bronze, India's first medal in the 50m 3 Positions at the Paris Olympics. In doing so, he redeemed himself after the heartbreak at last year's Asian Games. It took the country's tally in this edition to three, all bronze in shooting.

PHOTO: PTI

## SEN WINS ALL-INDIA CLASH

Lakshya Sen advanced to the quarterfinals at the expense of compatriot H S Prannoy in the men's singles badminton event, holding out hope of a medal in the racquet sport. Satwiksairaj Rankireddy and Chirag Shetty's Olympic dreams came to an end after a heartbreaking three-game loss in the men's doubles quarterfinals.

# Fintech & banking apps: Modern-day data miners in your pocket

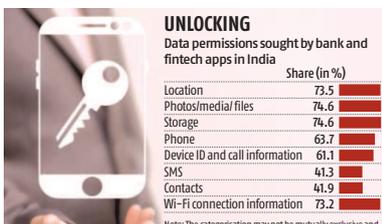
ASHLI VARGHESE  
New Delhi, August 1

More than 70 per cent of the financial technology (fintech) and banking applications (apps) analysed in a Reserve Bank of India report have access to crucial user information such as media and storage on communication devices and can track their location.

Calling them "most sensitive permissions", the Report on Currency and Finance highlighted that fintech apps often collect personal data, potentially invading users' privacy.

The recent report for 2023-24, released on Monday, analysed 339 fintech and banking apps listed on the Google Play Store.

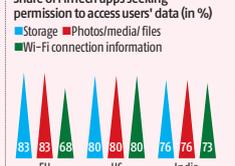
To mitigate this issue, the Store evaluates the data and privacy policies of banks and fintech companies before granting app permissions, the



Note: The categorisation may not be mutually exclusive and certain permissions may be necessary for app functionality for other functions being provided by the app. The analysis covers 101 fintech apps and 138 banking apps. Source: RBI Report on 'Currency and Finance'

## ACROSS REGIONS

Share of Fintech apps seeking permission to access users' data (in %)



Note: The analysis covers 40 apps in case of the US and the EU and 181 apps in the case of India. Source: RBI Report on 'Currency and Finance'

report said.

Nearly 73 per cent of these apps tracked user location, while over

three-fourths sought data permissions for users' photos, media, files, and storage and requested access to

Wi-Fi connection information. Mobile wallets were noted to request the most sensitive permis-

sions. Fintech apps involved in digital lending may also offer payment services, which might lead them to use permissions that are typically not recommended for digital lending apps, the report pointed out.

Indian fintech apps are more likely to request permissions for access to phones, cameras, device IDs, call information, location tracking, and SMS data compared to their counterparts in the US and the European Union (EU).

The comparative analysis covered 40 apps each for the US and the EU and 181 apps in India, assessing the data safety practices of fintech apps in these regions.

Although Indian apps are better placed in sharing data with third parties, they lag behind the US and the EU in matters like data encryption and the choices provided to users to request the deletion of data.

## INDIA EVENT CALENDAR

<b>Golf (Men's Individual Stroke Play):</b> Day 2 ● Gaganjeet Bhullar and Shubhankar Sharma ● 12:30	<b>Rowing (Men's Sculls; Finals D):</b> ● Balraj Panwar ● 13:00	<b>Badminton (Men's singles; QF):</b> ● Lakshya Sen ● 18:30
<b>Archery (Mixed Team):</b> ● Anikita Bhajan and Dheeraj Bommadevara ● 13:19	<b>Judo (Women's 78kg):</b> ● Tulika Maan ● 13:30	<b>Athletics (Women's 5000m; Round 1):</b> ● Anikita and Parul Chaudhary ● 19:05
<b>Shooting (25m Pistol Women's Qualification Precision):</b> ● Manu Bhaker and Asha Singh ● 12:30	<b>Shooting (Men's Qualification; Day 1):</b> ● Anant Jeet Singh ● 13:00	<b>Athletics (Men's Shot Put (Qualification)):</b> ● Tajinderpal Singh ● 23:40

**Punjab & Sind Bank**  
N.D. Premises Department  
Punjab & Sind Bank, New Delhi-110023  
East Kankar Road, New Delhi-110023

Where service is a way of life

**Tender Notice**

Bank invites bids from eligible service providers on Government e-Marketplace (GeM) for rendering "Housekeeping and Facility Management Services at Bank's Staff Training College (STC), Sector-3, Rohini, Delhi-110085."

Last date of submission of bids is 21.08.2024.

For further details, please visit GeM portal.

Date: 01.08.2024 Assistant General Manager  
Place: Delhi

**पंजाब नैशनल बैंक** Punjab National Bank

DATA PRIVACY & MANAGEMENT DIVISION, HEAD OFFICE, PLOT NO. 5, SECTOR-32, GURUGRAM, HARYANA-122001

**NOTICE**  
KIND ATTENTION OF ESTEEMED CUSTOMERS OF PNB!!!

Dear Customers,  
As per RBI guidelines, KYC updation for all customers is mandatory. If your account has become due for KYC updation as of 31.03.2024, you are requested to get your KYC updated through PNB ONE/ISS/registered e-mail/post or in person visit to any branch by 12.08.2024. Non updation may lead to restriction of operations in your account."

**IFCI LIMITED**  
Regd. Office: IFCI Tower, 61 Nehru Place  
New Delhi-110019  
Tel: 011-41732000  
Website: www.ifcilt.com  
CIN: L74899DL1993G0036377

APPENDIX-A  
(See proviso to rule 6(i))

**SALE NOTICE 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 Interest Act, 2002 read with proviso to Rule 6(i) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower/Mortgagor and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the symbolic possession taken by the Authorized Officer of IFCI Limited (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 04/09/2024, for recovery of Rs.37,79,35,239/- as on 15/07/2024 (Interest calculated up to 14/07/2024), together with further interest at the contractual rates w.e.f. 15/07/2024 along with cost, charges, expenses & other debts, due to IFCI Limited (Secured Creditor) from CEDAR INFONET PRIVATE LIMITED (Borrower) and GOLF TECHNOLOGIES P. LTD. (Mortgagor), and Guarantors. The consolidated reserve price shall be Rs.11.01 crore and the Earnest Money Deposit (EMD) shall be Rs.1.101 crore.

**Description of the Immovable Property**

All that pieces and parcels of Lands, comprised in and forming part of property detailed as hereunder:

Description of Property/Secured Assets	Reserve Price
All that pieces and parcels of land or ground hereditaments and premises situated lying and being in respect of plot no. 159, in block-D adjoining 621.32 sq. mts. Situated in Okhla Industrial Area, Phase-I, New Delhi executed in favour of IFCI Ltd. creating exclusive, 2002 read with technology P. Ltd. together with all buildings, P.M., structures, Furniture, Fittings, Fixtures erection, etc. constructed thereon.	Rs.11.01 crore

There are no known encumbrance(s) with respect to the above-mentioned immovable property.

For detailed terms and conditions of the sale, please refer to the link provided in IFCI Ltd. (Secured Creditor's) website i.e. www.ifcilt.com

Date: 02.08.2024  
Place: New Delhi

-Sd-  
Authorised Officer  
IFCI Limited

**NHPC Limited**  
(A Government of India Enterprise)

CIN: L40101HR1975G0032564  
Regd. Office: NHPC Office Complex, Sector-33, Faridabad-121003 (Haryana)  
E-mail: companysecretary@nhpc.in, EPABX No.: 0129-2586110 / 2586500  
Website: www.nhpc.com

**INFORMATION REGARDING 48<sup>th</sup> ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCE (VC)/ OTHER AUDIO VISUAL MEANS (OAVM), BOOK CLOSURE DATES AND FINAL DIVIDEND**

- Members may please note that the 48<sup>th</sup> Annual General Meeting (AGM) of the Company will be held through Video Conference (VC) Other Audio-Visual Means (OAVM) on **Wednesday, 28<sup>th</sup> August, 2024 at 02:30 P.M. (IST)**, deemed to be held at the Registered Office of the Company, in compliance with the applicable provisions of the Companies Act, 2013 (the Act), the Rules made thereunder and the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015 (LODR), read with General Circular No. 9/2023 dated September 25, 2023 & other circulars on the matter issued by the Ministry of Corporate Affairs (MCA) and SEBI Circular No. SEBI/HR/2023/167 dated October 16, 2023 and October 07, 2023 to transact the businesses that will be set forth in the Notice of the AGM.
- In compliance with the relevant circulars, the Notice of the AGM and Annual Report 2023-24 will be sent only through electronic mode to those members whose email addresses are registered with the Company/Registrar and Share Transfer Agent (RTA)/ Depository Participant(s). Members who have not registered their e-mail address are requested to register the same in respect of shares held in electronic form with the Depository through their Depository Participant(s). In respect of shares held in physical form, Members may register their email id by writing to the Company/RTA of the Company.
- The Notice of the AGM and Annual Report 2023-24 will also be available on the Company's website at [www.nhpc.com](http://www.nhpc.com), on the website of Stock Exchange i.e. BSE Limited at [www.bseindia.com](http://www.bseindia.com) and National Stock Exchange of India Limited at [www.nseindia.com](http://www.nseindia.com) and on the website of e-voting service provider i.e. M/s National Securities Depository Limited (NSDL) at [www.evoting.nse.com](http://www.evoting.nse.com).
- Pursuant to the provisions of Section 91 of the Act read with relevant rules and Regulation 42 of SEBI (LODR), the Register of Members and Share Transfer Books of the Company will remain closed from **Tuesday, 13<sup>th</sup> August, 2024 to Wednesday, 28<sup>th</sup> August, 2024** (both days inclusive). The Board of Directors in their meeting held on 17<sup>th</sup> May, 2024 has recommended a final dividend of Rs.0.50/- per equity share of face value of Rs.10/- for the financial year 2023-24, subject to approval of shareholders at the ensuing 48<sup>th</sup> AGM. The Company has fixed **Monday, 12<sup>th</sup> August, 2024 as "Record Date"** for determining the entitlement of members to receive final dividend, if declared at the AGM. The members, whose names appear in the register of members of beneficiary owner as on the record date, will be entitled to receive final dividend.
- Members who hold their shares in dematerialized form and want to provide/change/correct the bank account details should send the same to their concerned Depository Participant and not to the Company. Members are also requested to give the MICR Code of their bank to their Depository Participant. While making payment of dividend, the RTA of the Company is obliged to use only the data provided by the Depositories, in case of such dematerialized shares.
- Members who are holding shares in physical form are advised to submit particulars of their bank account, viz. name and address of the branch of the bank, MICR code of the branch, type of account and account number to RTA of the Company. Members are also requested to give the Electronic Clearance System (ECS) mode to receive dividend on time. SEBI vide its Master Circular No. SEBI/HO/MIRSD/POD-1/P/2024/024 dated May 07, 2024 has mandated that w.e.f. April 1, 2024, dividend to members holding shares (in physical form) shall be paid only through electronic mode. For further details, please visit website of the Company i.e. [www.nhpc.com](http://www.nhpc.com).
- Manner of casting votes (a) through e-voting:  
a. In terms of Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014, the Resolutions for consideration at the 48<sup>th</sup> AGM will be transacted through remote e-voting facility to cast vote by members and e-voting during the AGM, for which purpose the Company has engaged the services of National Securities Depository Limited (NSDL), the physical mode and for the members who have not registered their email addresses will be provided in the Notice of the AGM. The details will also be made available on the website of the Company.  
b. The login credentials for casting the votes through e-voting shall be made available through the various modes as may be provided in the Notice, which will be sent through email and made available on website of the Company.

Members are requested to carefully read all the Notes set out in the Notice of the AGM and in particular, instructions for joining the AGM in manner of casting vote through remote e-voting and e-voting during the AGM.

This notice is issued for the information and benefit of all the members of the Company in compliance with the applicable circulars of MCA and SEBI.

Contact Details of RTA are as under:  
M/s KFm Technologies Limited,  
Silicon Building, Tower B, Plot No. 31 & 32, Financial District,  
Nanakramguda, Serilingampally, Hyderabad Rangaroddi, Telangana-500 032  
Email: [silver@kfmltd.com](mailto:silver@kfmltd.com)  
Tel: 040-67162222, 040-79611000  
Website: [www.kfmltd.com](http://www.kfmltd.com)  
Toll free No. 18003094001

For and on behalf of NHPC Limited  
Sd/-  
(Rupa Deb)  
Company Secretary

Dated: August 01, 2024  
Place: Faridabad

**Triveni**  
ENGINEERING & INDUSTRIES LTD.

**Statement of Consolidated Unaudited Financial Results for the Quarter ended June 30, 2024**

(₹ in crores, except per share data)

Particulars	3 Months ended		Year ended
	30/Jun/2024 (Unaudited)	30/Jun/2023 (Unaudited)	31/Mar/2024 (Audited)
Total Income from operations	1534.03	1432.26	6151.40
Net Profit/(loss) for the period (before tax and exceptional items)	41.76	91.00	528.99
Net Profit/(loss) for the period before tax (after exceptional items)	41.76	91.00	528.99
Net Profit/(loss) for the period after tax (after exceptional items)	30.99	67.61	395.16
Total comprehensive income for the period (Comprising Profit/(loss) for the period (after tax) and other comprehensive income (after tax))	26.33	68.08	405.30
Equity share capital	21.89	21.89	21.89
Other equity			2879.01
Earnings per share of ₹ 1/- each (not annualised for the quarters)			
(a) Basic (in ₹)	1.42	3.09	18.05
(b) Diluted (in ₹)	1.42	3.09	18.05

1. Summarised Standalone Unaudited Financial Performance of the Company is as under:

Particulars	3 Months ended		Year ended
	30/Jun/2024 (Unaudited)	30/Jun/2023 (Unaudited)	31/Mar/2024 (Audited)
Total Income from operations	1533.63	1431.58	6149.14
Profit/(loss) before tax (after exceptional items)	41.60	89.76	523.99
Profit/(loss) after tax (after exceptional items)	30.87	66.61	391.52
Total comprehensive income	26.21	67.08	401.66

2. The above financial results include the results of Sir Shadi Lal Enterprises Limited for the period from June 21, 2024 to June 30, 2024 (i.e., for the period post becoming a subsidiary of the Company).

3. The above is an extract of the detailed format of financial results for the quarter ended June 30, 2024 filed with the Stock Exchanges under Regulation 33 of the SEBI (LODR) Regulations, 2015. The full format of the financial results for the quarter ended June 30, 2024 are available on the websites of Stock Exchanges ([www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com)) and on the website of Company ([www.trivenigroup.com](http://www.trivenigroup.com)).

For TRIVENI ENGINEERING & INDUSTRIES LIMITED  
Sd/-  
Dhruv M. Sawhney  
Chairman & Managing Director

Place: Noida  
Date: August 1, 2024

Regd. Office: A-44, Hosiery Complex, Phase-II Extension, Noida, Uttar Pradesh - 201 305.  
Corp. Office: 8<sup>th</sup> Floor, Express Trade Towers, 15-16, Sector-16A, Noida, Uttar Pradesh - 201 301.  
[www.trivenigroup.com](http://www.trivenigroup.com) | CIN : L15421UP1932PLC022174

# ‘आरक्षण’ पर राज्यों को मिला अधिकार

## उच्चतम न्यायालय का ऐतिहासिक फैसला, राज्यों को अनुसूचित जातियों के भीतर उप-वर्गीकरण करने का अधिकार

अर्चिस मोहन

उच्चतम न्यायालय ने गुरुवार को एक ऐतिहासिक फैसले में कहा कि राज्यों को अनुसूचित जातियों के भीतर उप-वर्गीकरण करने का संवैधानिक अधिकार है, ताकि उन जातियों को आरक्षण प्रदान किया जा सके, जो सामाजिक और आर्थिक रूप से अधिक पिछड़ी हुई हैं। प्रधान न्यायाधीश डीवाई चंद्रचूड़ के नेतृत्व वाले सात-सदस्यीय संविधान पीठ ने 6:1 के बहुमत के निर्णय में कहा कि अनुसूचित जातियां सामाजिक रूप से विजातीय वर्ग हैं। फैसले में राज्यों को भी चेताया गया है कि उपवर्गीकरण का आधार न्यायसंगत होना चाहिए। उच्चतम न्यायालय के फैसले को मिली-जुली प्रतिक्रिया मिली है। अधिकांश दक्षिणी राज्यों ने इस फैसले का स्वागत किया है, जो अनुसूचित जाति के आरक्षण में उप-वर्गीकरण के लिए संघर्ष कर रही थीं। वाम दलों ने भी सर्वोच्च अदालत के फैसले को स्वागतयोग्य बताया है। केंद्र की राजग सरकार में दो महत्वपूर्ण घटक दलों जनता दल (यूनाइटेड) और तेलुगु देशम पार्टी (तेदेपा) ने उच्चतम न्यायालय के फैसले का स्वागत किया है। हालांकि उत्तर भारत विशेषकर उत्तर प्रदेश के राजनीतिक दलों ने इस पर सधी हुई प्रतिक्रिया दी है। बहुजन समाज पार्टी (बसपा) ने गुरुवार शाम तक इस मामले में अपनी प्रतिक्रिया जाहिर नहीं की थी।

अदालत ने ‘ईवी चिन्नेया बनाम आंध्र प्रदेश सरकार’ मामले में शीर्ष अदालत की पांच-सदस्यीय पीठ के 2014 के फैसले को खारिज कर दिया, जिसमें कहा गया था कि अनुसूचित जातियों (एससी) के किसी उप-वर्गीकरण को अनुमति नहीं दी जा सकती, क्योंकि वे अपने आप में स्वजातीय समूह हैं।

न्यायमूर्ति बीआर गवई, न्यायमूर्ति विक्रम नाथ, न्यायमूर्ति बेला एम त्रिवेदी, न्यायमूर्ति पंकज मिथल, न्यायमूर्ति मनोज मिश्रा और न्यायमूर्ति सतीश चंद्र मिश्रा सदस्यता वाला पीठ इस मामले में 23 याचिकाओं पर सुनवाई कर रहा था। इनमें 2010 के पंजाब और हरियाणा उच्च न्यायालय के फैसले को चुनौती देने वाली पंजाब सरकार की याचिका भी शामिल है। पीठ के सभी जजों ने अलग-अलग फैसला लिखा है। इस विवादास्पद मुद्दे पर कुल 565 पृष्ठों के छह फैसले लिखे गए।

## संविधान पीठ का फैसला

■ सात जजों के पीठ ने राज्यों को अनुसूचित जातियों के आरक्षण में दिया उप-वर्गीकरण का अधिकार

■ सात-सदस्यीय संविधान पीठ ने 6:1 के बहुमत के निर्णय में कहा कि अनुसूचित जातियां सामाजिक रूप से विजातीय वर्ग

■ उप-वर्गीकरण ठोस आधार पर न्यायसंगत होना चाहिए, राज्य इसमें अपनी मनमर्जी नहीं कर सकते

■ दक्षिण के ज्यादातर राज्यों के राजनीतिक दलों ने किया फैसले का स्वागत, उत्तर भारत के राजनीतिक दलों की सधी प्रतिक्रिया

■ अलग फैसले में न्यायमूर्ति बीआर गवई ने राज्यों को अनुसूचित जाति में क्रीमी लेयर की पहचान करने को कहा



प्रधान न्यायाधीश (सीजेआई) ने अपने 140 पृष्ठ के फैसले में कहा, 'संविधान के अनुच्छेद 15 (धर्म, जाति, नस्ल, लिंग, जन्म स्थान के आधार पर किसी भी नागरिक के साथ भेदभाव न करना) और 16 (सार्वजनिक रोजगार में अवसर की समानता) के तहत सरकार अपनी शक्ति का प्रयोग करते हुए सामाजिक पिछड़ेपन की विभिन्न श्रेणियों की पहचान करने और नुकसान की स्थिति में विशेष प्रावधान (जैसे आरक्षण देने) के लिए स्वतंत्र है।'

प्रधान न्यायाधीश ने कहा, 'ऐतिहासिक और अनुभवजन्य साक्ष्य दर्शाते हैं कि अनुसूचित जातियां सामाजिक रूप से विजातीय वर्ग हैं। इस प्रकार, अनुच्छेद

15(4) और 16(4) के तहत शक्ति का प्रयोग करते हुए राज्य अनुसूचित जातियों को आगे वर्गीकृत कर सकता है यदि (ए) भेदभाव के लिए एक तर्कसंगत सिद्धांत है; और (बी) तर्कसंगत सिद्धांत का उप-वर्गीकरण के उद्देश्य के साथ संबंध है।'

प्रधान न्यायाधीश ने अपनी ओर से और न्यायमूर्ति मनोज मिश्रा की ओर से फैसले लिखे, जबकि न्यायमूर्ति बीआर गवई, न्यायमूर्ति विक्रम नाथ, न्यायमूर्ति पंकज मिथल न्यायमूर्ति सतीश चंद्र मिश्रा और न्यायमूर्ति बेला एम त्रिवेदी ने अपने-अपने फैसले लिखे। न्यायमूर्ति त्रिवेदी को छोड़कर अन्य पांच न्यायाधीश प्रधान न्यायाधीश के निष्कर्षों से सहमत थे। न्यायमूर्ति त्रिवेदी ने

अपने 85 पन्नों के असहमति वाले फैसले में कहा कि केवल संसद ही किसी जाति को अनुसूचित जाति की सूची में शामिल कर सकती है या बाहर कर सकती है तथा राज्यों को इसमें फेरबदल करने का अधिकार नहीं है।

उन्होंने फैसला सुनाया कि अनुसूचित जातियां एक 'सजातीय वर्ग' हैं, जिन्हें आगे उप-वर्गीकृत नहीं किया जा सकता। न्यायमूर्ति त्रिवेदी ने लिखा, 'अनुच्छेद 341 के तहत अधिसूचना में अनुसूचित जातियों के रूप में सूचीबद्ध जातियों, नस्लों या जनजातियों को विभाजित/उप-विभाजित/उप-वर्गीकृत या पुनर्समूहीकृत करके किसी विशेष जाति/जातियों को आरक्षण प्रदान करने या तरजीही बर्ताव करने के लिए कानून बनाने के लिए राज्यों के पास कोई विधायी क्षमता नहीं है।'

प्रधान न्यायाधीश ने बहुमत के फैसले में कहा, 'यदि अनुसूचित जातियां कानून के उद्देश्यों के अनुरूप नहीं हैं, तो अनुच्छेद 15, 16 और 341 (अनुसूचित जातियों को वर्गीकृत करने की राष्ट्रपति की शक्ति) में ऐसा कुछ भी नहीं है, जो राज्य को वर्ग में उप-वर्गीकृत करने के सिद्धांत को लागू करने से रोकता हो।'

न्यायमूर्ति चंद्रचूड़ ने कहा, 'इस प्रकार, अनुसूचित जातियों को आगे वर्गीकृत किया जा सकता है यदि: (ए) भेदभाव के लिए एक तर्कसंगत सिद्धांत है; और (बी) यदि तर्कसंगत सिद्धांत का उप-वर्गीकरण के उद्देश्य से संबंध है।' न्यायमूर्ति चंद्रचूड़ ने स्पष्ट किया कि किसी विशेष जाति को श्रेणी में अधिक आरक्षण लाभ देने के लिए अनुसूचित जाति (एससी) को उप-वर्गीकृत करने के किसी भी निर्णय की न्यायिक समीक्षा की जा सकती है। उन्होंने कहा कि अनुच्छेद 16(4) के तहत उप-वर्गीकरण करने की शक्ति के वैध इस्तेमाल के लिए राज्यों को 'सेवाओं में उप-श्रेणियों के प्रतिनिधित्व की अपर्याप्तता के संबंध में मात्रात्मक डेटा' एकत्र करने की आवश्यकता है। पीठ ने कहा, 'प्रतिनिधित्व की अपर्याप्तता पिछड़ेपन का एक संकेतक है और इस प्रकार, प्रतिनिधित्व निर्धारित करने के लिए एक इकाई के रूप में कैडर का उपयोग करने से संकेतक का उद्देश्य ही बदल जाता है। राज्य को यह तय करते समय कि क्या वर्ग का पर्याप्त प्रतिनिधित्व है, उसे मात्रात्मक प्रतिनिधित्व के बजाय प्रभावी प्रतिनिधित्व के आधार पर पर्याप्तता की गणना करनी चाहिए।' (साथ में एर्जेसियां)

# कुसाले ने ओलिंपिक में कांस्य पदक जीता

पेरिस ओलिंपिक में निशानेबाजी रेंज से भारत के पदकों की हैट्रिक पूरी हो गई जब स्वर्णिल कुसाले ने ओलिंपिक में 50 मीटर राइफल श्री पोजिशंस में देश के लिए पहला कांस्य पदक जीता हालांकि महिला वर्ग में अंजुम मौदगिल और सिफत कौर फाइनल के लिए क्वालीफाई नहीं कर सकीं। क्वालीफिकेशन में सातवें नंबर पर रहे स्वर्णिल ने आठ निशानेबाजों के फाइनल में 451.4 स्कोर करके तीसरा स्थान हासिल किया। एक समय वह छठे स्थान पर थे जिसके बाद उन्होंने तीसरा स्थान हासिल किया। भारत का इन खेलों में यह तीसरा कांस्य है। इससे पहले मनु भाकर ने महिलाओं की 10 मीटर एयर पिस्टल और सरबजोत सिंह के साथ 10 मीटर एयर पिस्टल मिश्रित टीम वर्ग में कांस्य जीता था।

भारत के ओलिंपिक इतिहास में पहली बार निशानेबाजों ने तीन पदक एक ही खेलों में जीते हैं। कुसाले ने पदक जीतने के बाद कहा, 'मैंने कुछ खाया नहीं है और पेट में गुड़गुड़ हो रही थी। मैंने ब्लैक टी पी और यहां आ गया। हर मैच से पहले रात को मैं इंश्वर से प्रार्थना करता हूँ।' उन्होंने कहा, 'आज दिल बहुत तेजी से धड़क रहा था मैंने सांस पर नियंत्रण रखा और कुछ अलग करने की कोशिश नहीं की। इस स्तर पर सभी खिलाड़ी एक जैसे होते हैं। चीन के लीयू यूकून (463.6) ने स्वर्ण और यूकून के सेहरी कुलिश (461.3) ने रजत पदक जीता। पिछली बार भारतीय निशानेबाज लंदन ओलिंपिक 50



स्वर्णिल कुसाले

मीटर राइफल में फाइनल में पहुंचा था जब जॉयदीप करमाकर 50 मीटर राइफल प्रोन में चौथे स्थान पर रहे थे। अब यह स्पर्धा ओलिंपिक में नहीं है। कुसाले ने कहा, 'मैंने स्कोरबोर्ड देखा ही नहीं। यह मेरी बरसों की मेहनत थी और मैं बस यही सोच रहा था। मैं चाहता था कि भारतीय समर्थक मेरी हौसलाअफजाई करते रहे।' भाषा

पंजाब एण्ड सिंध बैंक (भारत सरकार का उद्यम)  
पं.आ. परिसर विभाग  
पु. भवन, आंध्र नगर-2, नंदी रो.  
पु. भवन, आंध्र नगर-2, नंदी रो. 500004  
ई-मेल: ho.premises@psb.co.in

जहाँ सेवा ही जीवन - ध्येय

**निविदा सूचना**  
पंजाब एण्ड सिंध बैंक, बैंक के स्टॉफ ट्रेनिंग कॉलेज (एसटीसी), सेक्टर-3, रोडिंग, दिल्ली-110085 में हाउसकीपिंग और सुविधा प्रबंधन सेवाएं प्रदान करने के लिए सरकारी ई-मार्केटप्लेस (GeM) पर पात्र सेवा प्रदाताओं से बोलीया आमंत्रित करता है।  
बोली जमा करने की अंतिम तिथि 21.08.2024 है।  
अधिक जानकारी के लिए, कृपया सरकारी ई-मार्केटप्लेस (GeM) पर जाएं।  
दिनांक: 01.08.2024 सहायक  
स्थान: दिल्ली महाप्रबंधक

## बड़े शहरों में बन सकेंगे

## आपदा प्रबंधन प्राधिकरण

अर्चिस मोहन

केंद्र सरकार ने गुरुवार को लोक सभा में आपदा प्रबंधन (संशोधन) विधेयक-2024 पेश किया। इसके पास होने से राज्यों की राजधानी और बड़े शहरों के लिए शहरी आपदा प्रबंधन प्राधिकरण बनाने का रास्ता साफ हो जाएगा। साथ ही प्रदेशों की सरकारों भी राज्य आपदा मोचन (प्रतिक्रिया) बल गठित कर सकेंगी। केंद्रीय गृह मंत्री नित्यानंद राय ने विधेयक पेश किया



केंद्रीय गृह मंत्री नित्यानंद राय ने विधेयक पेश किया

आपदा प्रबंधन विशेषज्ञों के परामर्श और सुझावों पर विचार करते हुए और उनकी चिंताओं को दूर करते हुए यह विधेयक लाया गया है। राय ने कहा कि राज्यों के अधिकारों में कोई अतिक्रमण नहीं किया गया है तथा आपदा प्रबंधन की पहली जिम्मेदारी राज्यों की है।

सदन ने ध्वनिमत से विधेयक को पेश करने की मंजूरी दे दी। विधेयक में राष्ट्रीय आपदा प्रबंधन प्राधिकरण और राज्य आपदा प्रबंधन प्राधिकरणों को राष्ट्रीय कार्यकारी समिति तथा राज्य कार्यकारी समिति के बजाय राष्ट्रीय और राज्य स्तर पर आपदा प्रबंधन योजना तैयार करने का अधिकार सुनिश्चित किया गया है। इसमें राष्ट्रीय और राज्य स्तर पर आपदा डेटाबेस बनाना भी प्रस्तावित है, ताकि राज्यों की राजधानी और नगर निगम वाले बड़े शहरों के लिए 'शहरी आपदा प्रबंधन प्राधिकरण' तथा राज्य सरकार द्वारा 'राज्य आपदा मोचन बल' बनाने का प्रावधान किया जा सके।

केंद्रीय गृह मंत्री अमित शाह ने बुधवार को लोक सभा में वायनाड की त्रासदी पर चर्चा के दौरान कहा था कि आपदा प्रबंधन पर इसी सत्र में एक विधेयक लाया जाएगा।

## हिमाचल में बादल फटने से 5 की मौत, 50 लापता

हिमाचल प्रदेश में बादल फटने की कई घटनाओं में 5 लोगों की मौत हो गई और करीब 50 व्यक्ति लापता हैं। अधिकारियों ने गुरुवार को बताया कि बारिश के कारण कई मकान, पुल और सड़कें बह गई हैं।

राज्य आपदा अभियान केंद्र ने बताया कि कुल्लू के निरमंड, सैंज और मलाना इलाकों, मंडी के पधर और शिमला जिले के रामपुर में बादल फटे। मौसम विभाग ने गुरुवार को कांगड़ा, कुल्लू और मंडी जिलों में भारी से बहुत भारी बारिश, गर्ज के

साथ छिट्टी और बिजली गिरने को लेकर 'रेड अलर्ट' जारी किया। राष्ट्रीय आपदा मोचन बल (एनडीआरएफ), भारत-तिब्बत सीमा पुलिस बल, पुलिस और होम गार्ड ने बचाव अभियान शुरू कर दिया है। भाषा



## Statement of Consolidated Unaudited Financial Results for the Quarter ended June 30, 2024

(₹ in crores, except per share data)

Particulars	3 Months ended			Year ended
	30/Jun/2024 (Unaudited)	30/Jun/2023 (Unaudited)	31/Mar/2024 (Audited)	
Total Income from operations	1534.03	1432.26	6151.40	
Net Profit/(loss) for the period (before tax and exceptional items)	41.76	91.00	528.99	
Net Profit/(loss) for the period before tax (after exceptional items)	41.76	91.00	528.99	
Net Profit/(loss) for the period after tax (after exceptional items)	30.99	67.61	395.16	
Total comprehensive income for the period [Comprising Profit/(loss) for the period (after tax) and other comprehensive income (after tax)]	26.33	68.08	405.30	
Equity share capital	21.89	21.89	21.89	
Other equity			2879.01	
Earnings per share of ₹ 1/- each (not annualised for the quarters)				
(a) Basic (in ₹)	1.42	3.09	18.05	
(b) Diluted (in ₹)	1.42	3.09	18.05	

Notes:

1. Summarised Standalone Unaudited Financial Performance of the Company is as under :

(₹ in crores)

Particulars	3 Months ended			Year ended
	30/Jun/2024 (Unaudited)	30/Jun/2023 (Unaudited)	31/Mar/2024 (Audited)	
Total Income from operations	1533.63	1431.58	6149.14	
Profit/(loss) before tax (after exceptional items)	41.60	89.76	523.99	
Profit/(loss) after tax (after exceptional items)	30.87	66.61	391.52	
Total comprehensive income	26.21	67.08	401.66	

2. The above financial results include the results of Sir Shadi Lal Enterprises Limited for the period from June 21, 2024 to June 30, 2024 (i.e., for the period post becoming a subsidiary of the Company).

3. The above is an extract of the detailed format of financial results for the quarter ended June 30, 2024 filed with the Stock Exchanges under Regulation 33 of the SEBI (LODR) Regulations, 2015. The full format of the financial results for the quarter ended June 30, 2024 are available on the websites of Stock Exchanges (www.bseindia.com and www.nseindia.com) and on the website of Company (www.trivenigroup.com).

For TRIVENI ENGINEERING & INDUSTRIES LIMITED

Sd/-

Dhruv M. Sawhney

Chairman &amp; Managing Director

Place: Noida

Date: August 1, 2024

Regd. Office: A-44, Hosiery Complex, Phase-II Extension, Noida, Uttar Pradesh - 201 305.  
Corp. Office: 8<sup>th</sup> Floor, Express Trade Towers, 15-16, Sector-16A, Noida, Uttar Pradesh - 201 301.  
www.trivenigroup.com | CIN : L15421UP1932PLC22174

## साइबर सुरक्षा पर कर्नाटक

## 103 करोड़ रु. खर्च करेगा

अनीका चटर्जी

कर्नाटक सरकार ने साइबर अपराधों के बढ़ते मामलों से निपटने और राज्य के डिजिटल बुनियादी ढांचे की सुरक्षा को लेकर जागरूकता, कौशल निर्माण, सामूहिक-निजी भागीदारी और प्रौद्योगिकी एकीकरण को बढ़ावा देने के लिए गुरुवार को एक व्यापक साइबर सुरक्षा नीति-2024 की शुरुआत की है।

सरकार इस नीति को सुचारू रूप से लागू करने और साइबर सुरक्षा का ढांचा विकसित करने के लिए अगले पांच साल में 103 करोड़ रुपये अधिक राशि खर्च करेगी। अधिकारियों ने बताया कि यह नीति

जागरूकता तथा शिक्षा, कौशल निर्माण, उद्योग तथा स्टार्टअप को बढ़ावा देने, क्षमता निर्माण के लिए साझेदारी व सहयोग जैसे कई प्रमुख क्षेत्रों पर केंद्रित है। उन्होंने बताया कि इस नीति को पांच वर्ष के लिए लागू करने का वित्तीय व्यय करीब 103.87 करोड़ रुपये है। इसे संचालन प्रौद्योगिकी व जैव प्रौद्योगिकी तथा विज्ञान एवं प्रौद्योगिकी विभाग के बजटीय आवंटन से पूरा किया जाएगा। इसमें से 23.74 करोड़ रुपये प्रोत्साहन तथा रियायतें प्रदान करने पर खर्च किए जाएंगे। कर्नाटक सरकार ने साइबर सुरक्षा कौशल और डिजिटल सुरक्षा व्यवस्था को मजबूत करने के लिए भी महत्वपूर्ण पहल का एलान किया है।

पंजाब नैशनल बैंक (भारत सरकार का उद्यम)  
... भरोसे का प्रतिष्ठा

पंजाब नैशनल बैंक (भारत सरकार का उद्यम)  
पं.आ. परिसर विभाग  
पु. भवन, आंध्र नगर-2, नंदी रो.  
पु. भवन, आंध्र नगर-2, नंदी रो. 500004  
ई-मेल: ho.premises@psb.co.in

जहाँ सेवा ही जीवन - ध्येय

**निविदा सूचना**  
पंजाब एण्ड सिंध बैंक, बैंक के स्टॉफ ट्रेनिंग कॉलेज (एसटीसी), सेक्टर-3, रोडिंग, दिल्ली-110085 में हाउसकीपिंग और सुविधा प्रबंधन सेवाएं प्रदान करने के लिए सरकारी ई-मार्केटप्लेस (GeM) पर पात्र सेवा प्रदाताओं से बोलीया आमंत्रित करता है।  
बोली जमा करने की अंतिम तिथि 21.08.2024 है।  
अधिक जानकारी के लिए, कृपया सरकारी ई-मार्केटप्लेस (GeM) पर जाएं।  
दिनांक: 01.08.2024 सहायक  
स्थान: दिल्ली महाप्रबंधक

एनएचपीसी लिमिटेड (भारत सरकार का उद्यम)  
CIN: L40101HR1975G01032564  
पंजीकृत कार्यालय: एनएचपीसी कार्यालय परिसर, सेक्टर-33, फ्रीडोमबाद-121003 (हरियाणा)  
ई-मेल: companysecretary@nhpc.nic.in, ई-पीपीपीएस नं. 0129-2588110 / 2588500, वेबसाइट: www.nhpcindia.com

वीडियो कॉन्फ्रेंस (वीसी)/अन्य ऑडियो-विज़ुअल मीन्स (ओपवीएम) के माध्यम से आयोजित होने वाली 48वीं वार्षिक आम बैठक, बुक क्लोजर तिथियां और अंतिम लाभांश के संबंध में सूचना

- सदस्यगण कृपया ध्यान दें कि कारपोरेट कार्य मंत्रालय (एफसीई) द्वारा जारी दिनांक 25 सितंबर 2023 के सामान्य परिपत्र सं/2023 व तत्संबंधी अन्य परिपत्र और दिनांक 7 अक्टूबर, 2023 के सभी परिपत्र सं/सेबी/एएस/सीएफ/सी/सीएफडी-फिओडी-2/वी/सीआईआर/2023/467 के साथ पठित कंपनी अधिनियम, 2013 (अधिनियम) और भारतीय प्रभुत्व और निष्पक्षता बोर्ड (सीबी) (एनएचपीसी लिमिटेड) बाध्यता एवं प्रकटीकरण अधिनियम, 2016 (एनएचपीसी) के सभी लागू प्रावधानों के अनुपालन में वार्षिक आम बैठक (एजीएम) आयोजन सूचना में निर्दिष्ट कारोबार को संचालित करने हेतु कंपनी की 48वीं वार्षिक आम बैठक (एजीएम) वीडियो कॉन्फ्रेंस (वीसी)/अन्य ऑडियो-विज़ुअल मीन्स (ओपवीएम) के माध्यम से बुधवार, 28 अगस्त, 2024 को अपरह्न 02.30 बजे (भारतीय समयानुसार) कंपनी के पर्यटन केंद्र में आयोजित की जाएगी।
- सुसंगत परिपत्रों के आधारेण व वार्षिक आम बैठक की सूचना और वार्षिक रिपोर्ट 2023-24 के सदस्यों को केवल इलेक्ट्रॉनिक माध्यम से भेजी जाएगी, जिसके ईमेल पते कंपनी/परिपत्र और शेयर ट्रांसफर एजेंट (आरटीपी)/डिजिटल प्रमाणिका (डी) के साथ पंजीकृत है। जिन सदस्यों ने अपना ई-मेल पता पंजीकृत नहीं कराया है, उनसे अनुरोध है कि वे इलेक्ट्रॉनिक रूप में रखे गए शेयरों के मामले में अपने डिजिटल प्रमाणिका (डी) के माध्यम से डिजिटल पते में अपना ई-मेल पता पंजीकृत करा लें। नैतिक रूप में रखे गए शेयरों के मामले में सदस्य कंपनी/कंपनी के आरटीपी को लिखित रूप से भेजकर अपना ई-मेल आईडी पंजीकृत करा लें।
- आम बैठक की सूचना और वार्षिक रिपोर्ट 2023-24 कंपनी की वेबसाइट [www.nhpcindia.com](http://www.nhpcindia.com) पर, स्टॉक एक्सचेंजों अर्थात् बीएसई लिमिटेड [www.bseindia.com](http://www.bseindia.com) और नेशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेड की वेबसाइट [www.nseindia.com](http://www.nseindia.com) तथा ई-वोटिंग सेवा प्रदाता अर्थात् नेशनल सिंक्रोनेटिज डिजिटल लिमिटेड (एनएसडीएल) की वेबसाइट [www.evoting.nsd.com](http://www.evoting.nsd.com) पर भी उपलब्ध रहेगी।
- संबंधित नियमों के साथ पठित अधिनियम की धारा 91 के प्रावधानों के अनुसार और सेबी (एनएचपीसी) के विनियम 42 के अनुसार, कंपनी को सदस्यों का रजिस्टर और शेयर ट्रांसफर बुक मालवार्, 13 अगस्त, 2024 से बुधवार, 28 अगस्त, 2024 (दोनों दिन समितित) तक बंद रहेगी। निदेशक मंडल ने 17 मई, 2024 को आयोजित अगनी बैठक में वित्त वर्ष 2023-24 के लिए 10/- रूपए अर्थात् मूल्य वाले प्रति इक्विटी शेयर पर 0.50/- रूपए के अंतिम लाभांश की सिफारिश की है जो कि आगामी 48वीं वार्षिक आम बैठक में शेयरधारकों के अनुमोदन के अधीन है। कंपनी ने वार्षिक आम बैठक में घोषित होने पर, अंतिम लाभांश प्राप्त करने के लिए सदस्यों की पात्रता निर्धारित करने हेतु सोमवार, 12 अगस्त, 2024 को 'रिकॉर्ड तिथि' के रूप में निर्धारित किया है। जिन सदस्यों के नाम रिकॉर्ड तिथि पर सदस्य के रजिस्टर/लाभांश की सूची में शामिल होंगे, वे अंतिम लाभांश प्राप्त करने के हकदार होंगे।
- जिन सदस्यों ने अपने शेयर डीमैटरीयलाइज्ड रूप में रखे हैं और वे बैंक खाते का विवरण उपलब्ध कराना/बदलवाना/सही करवाना चाहते हैं, उन्हें यह जानकारी कंपनी को न भेजकर संबंधित डिजिटल प्रमाणिका को भेजनी चाहिए। सदस्यों से यह भी अनुरोध है कि वे अपने डिजिटल प्रमाणिका को अपने बैंक का एफआईडीआर कोड उपलब्ध कराएं। लाभांश का गुणाना करते समय, कंपनी की आरटीपी एसे डीमैटरीयलाइज्ड शेयरों के मामले में केवल डिजिटल डिवाइस उपलब्ध कराने पर डाटा का उपयोग करने के लिए ही बाध्य है।
- जिन सदस्यों ने अपने शेयर नैतिक रूप में रखे हैं उनको सलाह दी जाती है कि वे अपने बैंक खाते का विवरण, जैसे- बैंक की शाखा का नाम और पता, शाखा का एफआईडीआर कोड, खाते का प्रकार और खाता संख्या, कंपनी के आरटीपी को उपलब्ध कराएं। सदस्यों से यह भी अनुरोध है कि वे समय पर लाभांश प्राप्त करने के लिए इलेक्ट्रॉनिक क्लीयरेंस सिस्टम (ईसीएस) कोड का विवरण भुनएं। सेबी ने अपने साइबर सुरक्षा संस्था सेबी/एएस/सीएफ/सी/सीएफडी-फिओडी-2/वी/सीआईआर/2024/47 दिनांक 07 मई, 2024 के माध्यम से यह आदेश दिया है कि 01 अक्टूबर, 2024 से शेयर धारकों को नए रूप में रखने वाले सदस्यों को लाभांश का गुणाना केवल इलेक्ट्रॉनिक कोड के माध्यम से किया जाएगा। अधिक जानकारी के लिए कृपया कंपनी की वेबसाइट [www.nhpcindia.com](http://www.nhpcindia.com) पर जाएं।
- ई-वोटिंग के माध्यम से वोट डालने का तरीका:
  - कंपनी (प्राधान्य एवं प्राथमता) नियमवली, 2014 के नियम 20 के साथ पठित अधिनियम की धारा 108 के अनुसार, 48वीं एजीएम में वितार के लिए प्रस्तावों पर रिपोर्ट ई-वोटिंग (अर्थात् एजीएम से पहले वोट डालने की सुविधा) के माध्यम से तथा एजीएम के दौरान भी ई-वोटिंग के माध्यम से वितार किया जाएगा, जिसके लिए कंपनी ने नेशनल सिंक्रोनेटिज डिजिटल लिमिटेड (एनएसडीएल) की सेवाएं नियोजित की हैं। वार्षिक आम बैठक से पहले या वार्षिक आम बैठक के दौरान ई-वोटिंग प्रणाली के माध्यम से डिमैटरीयलाइज्ड मोड, फिजिकल मोड में शेयर रखने वाले सदस्यों और जिन सदस्यों ने अपने ईमेल पते पंजीकृत नहीं किए हैं, उनको रिपोर्ट में रिपोर्ट ई-वोटिंग का तरीका प्रदान किया जाएगा। इसका विवरण कंपनी की वेबसाइट पर भी उपलब्ध कराया जाएगा।
  - ई-वोटिंग के माध्यम से वोट डालने के लिए ऑनलाइन क्रेडेंशियल नोटिस में प्रदान विभिन्न तरीकों के माध्यम से उपलब्ध कराया जाएगा, जिसे ईमेल के माध्यम से भेजा जाएगा और कंपनी की वेबसाइट पर उपलब्ध कराया जाएगा।

सदस्यों से अनुरोध है कि वे वार्षिक आम बैठक की सूचना में दी गई सभी तिथियां और वितार रूप से वार्षिक आम बैठक में शामिल होने के लिए अनुरोध, रिपोर्ट ई-वोटिंग और वार्षिक आम बैठक के दौरान ई-वोटिंग के माध्यम से वोट डालने के तरीके को ध्यान से पढ़ें।

यह सूचना कंपनी के सभी सदस्यों की जानकारी और लाभ के लिए और एमसीए और सेबी के लागू परिपत्रों के अनुपालन में जारी की गई है।

आरटीपी का संपर्क विवरण निम्नानुसार है:

मेसर्स कंफिन टेकनॉलॉजी लिमिटेड, सेलेनियम बिल्डिंग, टॉवर बी, प्लॉट नंबर 31 व 32, फाइनंशियल डिस्ट्रिक्ट, नानकरामगुडा, सेरिलिंगमपल्ली, हैदराबाद रंगरेड्डी, तेलंगाना- 500 032  
ईमेल: [einward.ris@kintech.com](mailto:einward.ris@kintech.com)  
टेलीफोन: 040-67162222, 040-79611000  
वेबसाइट: [www.kintech.com](http://www.kintech.com)  
टोल फ्री नंबर-18003094001

एनएचपीसी लिमिटेड के लिए और उसकी ओर से  
हरता/-  
(रूपा देव)  
कंपनी सचिव

दिनांक: अगस्त 01, 2024  
स्थान: फरीदाबाद