

Under symbolic possession of Vehicle taken by Bank in compliance with SARFAESI Act, 2002 will be sold in e Auction on 24.11.2020. e Auction will be held between 12.00 P.M. to 1.00 P.M.

Name of the Borrower & Address	Description of the Vehicle	a) Reserve Price b) EMD Amount
MIS Tirupati Marketing Proprietress Mrs. Jyotsna Patra 258 B C.Sen Road, Agarpara Kolkata -700109	Regn No.: WB02AH1840, Engine No.: K12MN1587863, Chassis No.: MA3EHKD1S00888044, Make & Model: Maruti Suzuki India Limited, & SWIFT VXI, BS-IV, MARUTI, Year of Manufacturing: 2015, Colour: Red, Type of body: Saloon.	a) Rs.2,40,000/- b) Rs. 24,000/-

The car will be auctioned on "As is where is basis" and "As is what is basis" condition.

a) Interested buyers shall submit their offer in prescribed form along with earnest money equivalent to 10% of the Reserve Price by way of a Bank Draft of Banker's Cheque favouring "Bank of Baroda, Moore Avenue Branch, Kolkata". Earnest Money Deposit (EMD) can be deposited through RTGS/NEFT/Fund Transfer/Draft (payable at Kolkata) to Credit of Account No.19630015181219, Bank of Baroda, Moore Avenue Branch, Kolkata, IFSC Code No "BARBOMOOREA" favouring "Authorised Officer, Bank of Baroda, Moore Avenue Branch, Kolkata" drawn on any nationalized or scheduled Bank in Kolkata along with the letter for participation in the bid by 02:00 P.M on or before 20.11.2020 along with the bidders sufficient and acceptable proof of identity, residence and authority and also PAN/TAN cards, Bank account number, etc. They are further requested to bring proper original ID Proof and sufficient XEROX copies of ID proof to submit along with "BID Application Form" at the Venue. Successful bidders are advised to bring two colour passport photographs at the time of issuing "Sale Certificate" from the Bank on payment of full "Bid" amount.

b) Bids offered below the Reserve Price will not be accepted for consideration.

c) Borrower shall not be allowed to participate in the auction process.

d) After completion of the bid, the BANK will confirm the Sale in eligible cases only and the same will be intimated in writing within seven days from the date of auction to the successful bidder.

e) The successful bidder so declared by the BANK shall have to deposit the entire amount of the Auction Price by Demand Draft less the Earnest Money with the BANK within 7 days from the date of receipt of letter of Sale confirmation. Any statutory dues like Road Tax, Insurance etc. will be borne by the purchaser.

f) The BANK reserves the right to accept or reject any or all the offers or adjourn/postpone the Auction without assigning any reason therefor.

g) Registration of the Vehicle is bidder's responsibility. The respective Branch will deliver the vehicle and related papers after full payment of the bid money, Bank of Baroda, 63, N.S.C. Bose Road, (1st Floor) Kolkata-700 040 or other Bank of Baroda Branches/offices are in no way responsible for ultimate registration of the vehicle in the name of the bidders.

h) The intending purchasers or representatives should contact Mrs. Kamna Singh, Phone No. +91 9748245973, in for details & inspection.

The Vehicle venue of auction will be at Bank of Baroda, Moore Avenue Branch, 63, N.S.C. Bose Road, (1st Floor) Kolkata-700 040. For detailed terms and conditions of the sale, please refer to the link : <https://bob.auctiontiger.net>.

Date : 22.10.2020, Place : Kolkata Authorised officer, Bank of Baroda

**Government of India  
Department of Atomic Energy**  
Variable Energy Cyclotron Centre  
1/AF, Bidhan Nagar, Kolkata-700064

**Abridged Notice Inviting e-Tender**  
NIT No. : VECC/ATG/ESD/CMS/NIT/T-1815/1066 Dated 16.10.2020

Director, VECC for and on behalf of the President of India invites item rate tender through e-tendering mode, from eligible contractors.

1 Name of work	Outsourcing support services for miscellaneous works at various laboratories & DCSE&M, Kolkata
2 Estimated cost put to tender	₹ 12,00,000.00
3 Earnest Money Deposit (EMD)	₹ 24,000.00
4 Dates of availability of tender	From 22.10.2020 (10:00 Hrs.) To 06.11.2020 (15.30 Hrs.)
5 Further details can be had from the website.	<a href="http://www.tenderwizard.com/DAE">www.tenderwizard.com/DAE</a> or <a href="http://www.vecc.gov.in">www.vecc.gov.in</a>

**Government of India  
Department of Atomic Energy**  
Variable Energy Cyclotron Centre  
1/AF, Bidhan Nagar, Kolkata-700064

**Abridged Notice Inviting e-Tender**  
NIT No. : VECC/ATG/ESD/CMS/NIT/T-1816/1067 Dated : 16.10.2020

Director, VECC for and on behalf of the President of India invites item rate tender through e-tendering mode, from eligible contractors.

1. Name of Work	Providing support services towards maintenance for Bidhannagar campus of VECC along with its Housing at Bidhannagar, Hudco Housing Estate at Ulladanga and Purbasha Housing Estate at Manikata, Kolkata.
2. Estimated cost put to Tender	₹ 34,50,000/-
3. Earnest Money Deposit (EMD)	₹ 69,000/-
4. Dates of availability of tender	From 22.10.2020 (10.00 Hrs.) to 06.11.2020 (15.30 Hrs.)
5. Further details can be had from the website	<a href="http://www.tenderwizard.com/DAE">www.tenderwizard.com/DAE</a> or <a href="http://www.vecc.gov.in">www.vecc.gov.in</a> .

**ABRIDGED TENDER NOTICE (e-Tender)**  
e-NIT No. - WBSRDA/BDN/N-7/2020-21/(1st Call)

Sealed percentage rate tenders through online for 24 (Twenty Four) nos. Post Five Year maintenance works of PMGSY Roads in prescribed format are invited from resourceful, bonafied & experienced contractors who have successfully completed road or Maintenance of road works of PMGSY, PWD, CPWD, Zilla Parishad and any other Govt. Department in last 2 (Two) years having 1/3<sup>rd</sup> credential in similar nature of works along with own/leased machineries and Laboratory Equipments. For further details please contact this office during office hours on working days or visit website : [www.wbprdnic.in](http://www.wbprdnic.in) or [www.wbtenders.gov.in](http://www.wbtenders.gov.in)

Sd/-  
Executive Engineer  
WBSRDA, Purba Bardhaman Division

**HEAVY ENGINEERING CORPORATION LIMITED  
DHURWA, RANCHI - 834004  
OPEN TENDER NOTICE**

Tender No. & Date	Description of Works	Quantity	Last date of submission of Tender	Tender Opening Date & Time	Validity period of Tender for acceptance
PUR/FFP/2020/470023/04423 Dated: 15.10.2020	Full Set of Mag-C bricks for Electric Arc furnace Wall Lining for:		Till 1.00 P.M. on 05.11.2020	05.11.2020 at 3.00 P.M.	90 days from Opening date
	10 T Electric Arc Furnace	2 Sets			
	30 T (D) Electric Arc Furnace	2 Sets			
	30 T (B) Electric Arc Furnace	2 Sets			

N.B. Offers (In Hard Copy) through CPP Portal (<https://eprocure.gov.in/epublish/app>) and HEC website will also be accepted. For any changes/notifications including extension of Bid submission due date pertaining to this tender shall be published/announced only on website [www.hectd.com](http://www.hectd.com) or <https://eprocure.gov.in/epublish/app>. For detail of tender, please visit [www.hectd.com](http://www.hectd.com) or <https://eprocure.gov.in/epublish/app>

HEC BUILDS THE MACHINES THAT BUILD THE NATION

## HDFC ERGO General Insurance Company Limited (CIN: U66030MH2007PLC177117)

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

Registration No.: 146

Date of Registration with the IRDAI: July 09, 2010



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

(₹. In '000)

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

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

(₹. In '000)

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

\*\*NA\*\* denotes Not Applicable

- The above results for the half-year ended September 30, 2020 which have been subjected to limited review by one of the Statutory Auditor, were reviewed by the Audit and Compliance Committee of Directors and subsequently approved by the Board of Directors at its meeting held on October 21, 2020, in terms of circular on Public Disclosure by Insurers dated January 28, 2010 issued by Insurance Regulatory and Development Authority of India.
- Ratios are computed in accordance with and as per definition given in the Master Circular on Preparation of Financial Statements dated October 5, 2012 & subsequent corrigendum thereon dated July 3, 2013 (except for ratios at Sr.No.18-21 in Form NL-30A above).
- Borrowing as at September 30, 2020 includes Non-Convertible Debentures (NCDs) amounting ₹ 3,500,000 ('000s) details as under:
  - Credit Rating for Unsecured Non-Convertible Debentures (NCDs) is 'AAA' by both CRISIL and ICRA.
  - The previous due date for payment of Interest on NCD was November 11, 2019 and the interest was paid on the said due date.
  - The next due date for payment of Interest on NCD is November 9, 2020 and total interest due and payable on NCD on November 9, 2020 is ₹ 266,548 ('000s).
  - Net worth as on September 30, 2020: ₹ 27,212,701 ('000s) [Previous Period: ₹ 21,699,081 ('000s)] (Computed as per definition laid down by IRDAI).
  - Consequent to the issuance of the Companies (Share Capital and Debentures) Amendment Rules, 2019 ("Rules") on August 16, 2019 and in terms of Rule 18, sub-rule (7)(b)(iii)(B) of the said Rules, no Debenture Redemption Reserve has been created during the period ended September 30, 2020 (Previous year Debenture Redemption Reserve of ₹ 24,300 ('000s) created upto June 30, 2019).
- Earnings per share on September 30, 2020: Basic: ₹ 4.64 (Previous Period ₹ 3.03), Diluted: ₹ 4.63 (Previous Period ₹ 3.02).
- During the half-year ended September 30, 2020, the Company allotted 345,651 shares pursuant to exercise of stock options vested under ESOP.
- In light of the Covid-19 outbreak and the information available upto the date of approval of these interim condensed financial statements, the Company has assessed the impact of Covid-19 on its operations and its financial statements. The Company has used the principles of prudence in assessing the impact of pandemic on the interim condensed financial statements. The assessment includes but is not limited to valuation of investments, valuation of policy-related liabilities and solvency position of the Company as on September 30, 2020. Due to the uncertainties associated with the pandemic, the actual impact may not be in line with the estimates as of the date of approval of the interim condensed financial statements. The impact assessment does not indicate any adverse impact on the ability of the company to continue as a going concern. Further, there has been no material changes in the controls or processes followed in the financial closing process of the Company. The Company continues to closely monitor the implications of Covid-19 on its operations and financial statements, which are dependent on emerging uncertain developments.
- The Board of Directors of the Company, at its meeting held on June 19, 2019, approved entering into Share Purchase Agreement, by and amongst the Company, Housing Development Finance Corporation Limited (HDFC Limited), Apollo Munich Health Insurance Company Limited (Apollo Munich) (now HDFC ERGO Health Insurance Limited), Apollo Hospitals Enterprise Limited, Apollo Energy Company Limited and Munich Health Holding AG, in connection with the acquisition of upto 51.2% of the paid-up share capital of Apollo Munich by HDFC Limited and subsequent merger of Apollo Munich into the Company. Pursuant to receipt of requisite approvals from the Competition Commission of India (CCI), Reserve Bank of India (RBI) and Insurance Regulatory and Development Authority of India (IRDAI), on January 9, 2020, HDFC Ltd acquired 51.16% of paid-up share capital of Apollo Munich. Consequently, Apollo Munich has become a subsidiary of HDFC Limited. The name of Apollo Munich was also changed to HDFC ERGO Health Insurance Limited (HEHI). Further, the Board of Directors of the Company at its meeting held on January 15, 2020, approved the Scheme of Amalgamation of HEHI with the Company with the Appointed Date of March 1, 2020. Thereafter, the Company has filed the Company Scheme Application (CSA) with the National Company Law Tribunal, Mumbai Bench (NCLT) on February 17, 2020. On June 18, 2020, the Company filed the Joint Petition with NCLT seeking approval for sanctioning of the Scheme under Sections 230-232 of the Companies Act, 2013. NCLT at its hearing held on September 29, 2020, sanctioned the Scheme of Amalgamation for the merger of HEHI with the Company. The Company has filed application with IRDAI on October 8, 2020, seeking its Final Approval for the merger. The merger shall become effective after receipt of final approval from IRDAI. Pending final approval from IRDAI, no effect of the proposed merger has been recognized in the unaudited condensed standalone financial statements for the half-year ended September 30, 2020.
- Previous period figures have been regrouped, wherever necessary, for better presentation and understanding.

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

(₹. In '000)

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

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

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

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

For and on behalf of the Board of Directors

Place: Mumbai  
Date: October 21, 2020

Call us: 1800 2 700 700 or Visit us : [www.hdfcergo.com](http://www.hdfcergo.com)

Registered & Corporate Office: 1<sup>st</sup> Floor, HDFC House, 165-166 Backbay Reclamation,