

M/s SARGAM BUILDERS PRIVATE LTD (IN LIQUIDATION)
 (CIN: U45201KL1987PTC011565)
 Reg. Office-As per MCA Records, 23/355-D Sargam House Water Land Road
 Elankulam, Cochin, Kerala-682020 India

E-Auction Advertisement
 88 cents of Project land situated at Vallarpadam, Kochi and two shop rooms in DD Ocean Mall, Marine Drive adjacent to Taj Gateway Kochi own by the company is under sale as per the Rules and Regulations of IBC 2016. Sale is on 10/01/2022 by E-auction through the service provider M/s e-Procurement Technologies Limited - Auction Tiger via website https://nctauction.auctiontiger.net

Movable asset - The cars belong to the company is also under sale and listed in bids.samil.in & Cartradeexchange.com

For more details write to cjasinjose@gmail.com Ph: 7760031329,9526253635, Sd -/ CA Jasin Jose

Dated 27/12/2021
 Place-Aluva

Liquidator - M/s Sargam Builders Pvt Ltd
 IBBI Reg. No: IBBI/PA-001/IP-P00695/2017-2018/11225

NOTICE REGARDING LOST CERTIFICATE
HEIDELBERGCEMENT INDIA LIMITED
 Regd. Office: 2nd Floor, Plot No. 68, Sector 44, Gurugram, Haryana-122002 Ph. +91 0124-4503700, Fax +91 0124-4147699, Email id : investors.mcl@mycement.com Website : www.mycement.com

The Surviving Holder given that below mentioned Share Certificates of Heidelberg Cement India Limited have been reported lost. Any person having objections to the issue of duplicate share certificates in respect of the said shares should communicate to the Company or Registrars with necessary proof within 15 days from the date of this Notice, failing which the Company will proceed to consider the application for issue of duplicate share certificates in its favour and thereafter any objection in this matter will not be entertained.

Folio No.	Cert Nos.	Dist.Nos. From	Dist.Nos. To	Shares	Name of the Shareholders
K003953	217687 to 217691	23954834	23955333	500	Shaukat Kalif (Deceased) JW Tari Azmi (Tari Ahmer Azmi)

Date: 27/12/2021
 Place: Mumbai

Name of the Surviving Holder
 Tari Ahmer Azmi

यूको बैंक UCO BANK
 Head Office - II, Department of Information Technology
 3 & 4, DD Block, Sector - 1, Salt Lake, Kolkata-700064

NOTICE INVITING TENDER
 UCO Bank invites Request for Proposals (RFPs) for:

- Transition of Treasury Products Linked with LIBOR to RFR.
- Procurement of Smart Classroom Solution for Bank's Training Colleges (Re-tendering).

For any details, please refer to <https://www.ucobank.com>.
 Date: 28.12.2021 Deputy General Manager (DIT, BPR & BTD)

ASSAM POWER DISTRIBUTION COMPANY LIMITED
 A fully customer centric company

NOTICE FOR CANCELLATION OF TENDER
 The e-tender against the Tender Notice as mentioned below which is hereby cancelled as the requirement has changed for the Centralized Customer Care Center.

1. APDCL/CGM(CR,M&S)/CCC/2021/02 Dated: 05/07/2021 (Tender ID: 2021_APDCL_22118_1)

Fresh tenders for the same shall be floated shortly. Interested bidders may check www.apdcl.org and also the e-tendering web portal assamtenders.gov.in for further updates in this regard.

Sd/- Chief General Manager (CR, M&S), APDCL, BijuLeeBhawan, Paltanbazar, Guwahati-781001

Please pay your energy bill on time and help us to serve you better!

(This is only an advertisement for information purposes and is not a prospectus announcement. Not for distribution Outside India.)

CLARA CLARA INDUSTRIES LIMITED
 Corporate Identification Number: U25209UP2021PLC151537

Our Company was originally incorporated as a public limited company on September 02, 2021 as "Clara Industries Limited" vide Registration No.151537 under the provisions of the Companies Act, 2013 with the Registrar of Companies, Central Registration Centre. Subsequently, our Company acquired the entire running business on a going concern basis with the Assets and Liabilities of M/s Clara Petrochemicals, sole proprietorship concern of our Promoter, Ms. Parry Kukreja vide Business Transfer Agreement dated October 29, 2021. The Corporate Identification Number of our Company is U25209UP2021PLC151537.

Registered Office: 127/1 Gram Simbhalika, Junardar Paragna, Tehsil and District Saharanpur -247001, Uttar Pradesh, India
 Contact Person: Mr. Anurag Saharawat, Company Secretary and Compliance Officer
 Tel: +91 81718 84399 | E-mail: info@clara.co.in | Website: www.clara.co.in

PROMOTERS OF OUR COMPANY: MS. PARRY KUKREJA AND MR. NIKHIL KUKREJA

BASIS OF ALLOTMENT

PUBLIC ISSUE OF 7,02,000 EQUITY SHARES OF FACE VALUE OF ₹ 10.00 EACH ("EQUITY SHARES") OF CLARA INDUSTRIES LIMITED (THE "COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF ₹ 43.00 PER EQUITY SHARE INCLUDING A SHARE PREMIUM OF ₹ 33.00 PER EQUITY SHARE (THE "ISSUE PRICE") AGGREGATING UPTO ₹ 301.86 LAKH ("THE ISSUE") OF WHICH 36,000 EQUITY SHARES OF FACE VALUE OF ₹ 10.00 EACH FOR CASH AT A PRICE OF ₹ 43.00 PER EQUITY SHARE INCLUDING A SHARE PREMIUM OF ₹ 33.00 PER EQUITY SHARE AGGREGATING TO ₹ 15.48 LAKH WILL BE RESERVED FOR SUBSCRIPTION BY MARKET MAKER TO THE ISSUE (THE "MARKET MAKER RESERVATION PORTION"). THE ISSUE LESS THE MARKET MAKER RESERVATION PORTION I.E. NET ISSUE OF 6,66,000 EQUITY SHARES OF FACE VALUE OF ₹ 10.00 EACH AT A PRICE OF ₹ 43.00 PER EQUITY SHARE INCLUDING A SHARE PREMIUM OF ₹ 33.00 PER EQUITY SHARE AGGREGATING TO ₹ 286.38 LAKH (THE "NET ISSUE"). THE ISSUE AND THE NET ISSUE WILL CONSTITUTE 28.30% AND 26.84% RESPECTIVELY OF THE POST ISSUE PAID UP EQUITY SHARE CAPITAL OF OUR COMPANY.

THE FACE VALUE OF THE EQUITY SHARE IS ₹10.00 AND THE ISSUE PRICE IS 4.3 TIMES OF THE FACE VALUE OF THE EQUITY SHARES.

ISSUE OPENED ON: THURSDAY, DECEMBER 16, 2021 | ISSUE CLOSED ON: TUESDAY, DECEMBER 21, 2021

The Equity Shares of the Company are proposed to be listed on the SME Platform of BSE Limited, in terms of the Chapter IX of the SEBI (ICDR) Regulations, 2018 as amended from time to time. Our Company has received an In-principle Approval dated December 10, 2021 from BSE Limited. BSE Limited shall be the Designated Stock Exchange for the purpose of this Issue. The trading is proposed to be commenced on or before December 29, 2021 (Subject to receipt of listing and trading approvals from the BSE Limited).

The Issue is being made through the Fixed Price Process, the allocation in the Net Issue to the Public Category shall be made pursuant to Regulation 253(2) of the SEBI (ICDR) Regulations, 2018, as amended from time to time, wherein a minimum of 50% of the Net Issue of shares to the Public shall initially be made available for allotment to Retail Individual Investors. The balance of Net Issue of Shares to the Public shall be made available for allotment to Individual Applicants other than Retail Individual Investors and other Investors, including Corporate Bodies / Institutions irrespective of Number of Shares applied for. If the Retail Individual Investor Category is entitled to more than 50% on proportionate basis, they shall be allotted that higher percentage. Under subscription, if any, in any of the categories, would be allowed to be met with spill-over from any of the other categories or a combination of categories at the discretion of our Company in consultation with the Lead Manager and the Designated Stock Exchange. Such inter-se spill over, if any, would be affected in accordance with applicable laws, rules, regulations and guidelines. All potential investors shall participate in the Issue only through an Application Supported by Blocked Amount ("ASBA") process including through UPI mode (as applicable) by providing details of the irrevocable bank accounts and / or UPI IDs, in case of RILs, if applicable, which will be blocked by the Self-Certified Syndicate Banks ("SCSBs").

SUBSCRIPTION DETAILS

The Issue has received 156 applications for 9,57,000 Equity Shares (before technical rejections, Invalid Bids Multiple/ Duplicate and after Bids not banked) including Market Making application of 36,000 Equity Shares. The Issue was subscribed to the extent of 1.45 times as per the bid book received from BSE Limited. After considering invalid bids, bids not banked and technical rejection cases from the Bid book, the Issue was subscribed by 1.35 times including Market Making Reservation Portion. The details of the applications received in the Issue (before technical rejections but after Invalid Bids Multiple/ Duplicate and Bids not banked) are as follows:

Detail of the Applications Received:

Category	Gross		Less: Rejections		Valid	
	No. of Applications	Equity Shares	No. of Applications	Equity Shares	No. of Applications	Equity Shares
Market Maker	1	36000	-	-	1	36000
Retail Individual Applicant	151	453000	4	12000	147	441000
Other than Retail Individual Applicant	4	468000	-	-	4	468000
Total	156	957000	4	12000	152	945000

The Basis of Allotment was finalised in consultation with the Designated Stock Exchange - BSE Limited on December 24, 2021.

A) Allocation to Market Maker (After Technical Rejections & Withdrawals): The Basis of Allotment to the Market Maker, at the Issue Price of ₹43.00 per Equity Share, was finalised in consultation with BSE Limited. The category was subscribed by 1.00 times. The total number of shares allotted in this category is 36,000 Equity Shares. The category-wise details of the Basis of Allotment are as under:

No. of Shares Applied for (Category Wise)	No. of Applications Received	% to Total	Total No. of Shares Applied in Each Category	% to Total	Allocation per Applicant (Before rounding off)	Allocation per Applicant (After rounding off)	Ratio of Allottees to the Applicant	Total No. of Shares Allotted
36000	1	100.00	36,000	100.00	36,000	36,000	1	36,000
Total	1	100.00	36,000	100.00				36,000

B) Allocation to Retail Individual Investors (After Technical Rejections & Withdrawals): The Basis of Allotment to the Retail Individual Investors, at the Issue Price of ₹43.00 per Equity Share, was finalised in consultation with BSE Limited. Pursuant to Regulation 253(2) of the SEBI (ICDR) Regulations, 2018, the total number of shares allocated in this category is 3,33,000 Equity Shares. The category was subscribed by 1.32 times. The category-wise details of the Basis of Allotment are as under:

No. of Shares Applied for (Category Wise)	No. of Applications Received	% to Total	Total No. of Shares Applied in Each Category	% to Total	Allocation per Applicant (Before rounding off)	Allocation per Applicant (After rounding off)	Ratio of Allottees to the Applicant	Total No. of Shares Allotted
3,000	147	100.00	4,41,000	100.00	2,265.31	3,000	37	49
Total	147	100.00	4,41,000	100.00				3,33,000

C) Allocation to Other than Retail Investors (After Technical Rejections & Withdrawals): The Basis of Allotment to the Non - Retail Investors, at the Issue Price of ₹ 43.00 per Equity Share, was finalised in consultation with BSE Limited. Pursuant to Regulation 253(2) of the SEBI (ICDR) Regulations, 2018, the total number of shares allocated in this category is 3,33,000 Equity Shares. The category was subscribed by 1.41 times. The category-wise details of the Basis of Allotment are as under:

No. of Shares Applied for (Category Wise)	No. of Applications Received	% to Total	Total No. of Shares Applied in Each Category	% to Total	Allocation per Applicant (Before rounding off)	Allocation per Applicant (After rounding off)	Ratio of Allottees to the Applicant	Total No. of Shares Allotted
6,000	2	50.00	12,000	2.56	4,269	3,000	1	1
						3,000	1	2
60,000	1	25.00	60,000	12.82	42,692	42,000	1	1
3,96,000	1	25.00	3,96,000	84.62	2,81,769	2,82,000	1	1
Total	4	100.00	4,68,000	100.00				3,33,000

The Board of Directors of the Company at its meeting held on December 24, 2021, has taken on record the Basis of Allotment of Equity Shares, as approved by the Designated Stock Exchange viz. BSE Limited and has authorized the corporate action for the allotment of the Equity Shares to various successful applicants. The CAN and allotment advice and / or notices shall be dispatched to the address of the investors as registered with the depositories on or before Monday, December 27, 2021. Further, the instructions to Self-Certified Syndicate Banks will be processed on or before Monday, December 27, 2021 for unblocking of funds. The Equity Shares allotted to successful applicants are being credited to their beneficiary accounts subject to validation of the account details with the depositories concerned. In case the same is not received within prescribed time, investors may contact the Registrar to the Issue at the address given below. The Company is taking steps to get the Equity Shares admitted for trading on the SME Platform of BSE Limited within 6 working days from the Closure of the Issue. The trading is proposed to be commenced on or before Wednesday, December 29, 2021 subject to receipt of listing and trading approvals from BSE Limited.

Note: All capitalized terms used and not defined herein shall have the respective meanings assigned to them in the Prospectus dated December 11, 2021 ("Prospectus").

INVESTORS PLEASE NOTE

The details of the allotment made has been hosted on the website of the Registrar to the Issue, Bigshare Services Private Limited at Website: www.bigshareonline.com.

LEAD MANAGER TO THE ISSUE
REGISTRAR TO THE ISSUE
COMPANY SECRETARY AND COMPLIANCE OFFICER

GRETEX
GRETEX CORPORATE SERVICES LIMITED
 Office No. 13, 1st Floor, New Bansilal Building, Raja Bahadur Mansion, 9-15, Homi Modi Street, Fort, Mumbai - 400 001
 Tel No.: +91 - 22 - 4002 5273 / 98368 22199 / 98368 21999
 Email: info@gretexgroup.com / mbk@gretexgroup.com
 Website: www.gretexgroup.com
 Contact Person: Ms. Dimple Magharam Slun
SEBI Registration No: IMMO00012177
CIN: U74999MH2008PLC288128

BIGSHARE SERVICES PRIVATE LIMITED
 1st Floor, Bharat Tin Works Building, Opp. Vasant Oasis, Makwana Road, Marol, Andheri East, Mumbai - 400 059
 Tel. No.: +91 - 22 - 6263 8200;
 Fax No.: +91 - 22 - 6263 8299
 Email: ipo@bigshareonline.com;
 Website: www.bigshareonline.com
 Investor Grievance Email: investor@bigshareonline.com
CONTACT Person: Mr. Swapnil Kate
SEBI Registration No: INR00001385
CIN: U99999MH1994FTC076534

CLARA INDUSTRIES LIMITED
 Mr. Anurag Saharawat
 Company Secretary & Compliance Officer,
 127/1 Gram Simbhalika, Junardar Paragna, Tehsil and District Saharanpur -247001, Uttar Pradesh, India
 Tel. No.: +91 81718 84399
 E-mail: info@clara.co.in
 Website: www.clara.co.in

All future correspondence in this regard may kindly be addressed to the Registrar to the Issue quoting full name of the First/Sole Applicant, Serial number of the Application Form, Number of Shares Applied for and Bank Branch where the Application had been lodged and payment details at the address given.

For CLARA INDUSTRIES LIMITED
 Sd/-
 Ms. Parry Kukreja
 Managing Director
 DIN: 06649401

Place: Saharanpur
 Date: December 27, 2021

LEVEL OF SUBSCRIPTION SHOULD NOT BE TAKEN TO BE INDICATIVE OF EITHER THE MARKET PRICE OF THE EQUITY SHARE ON LISTING OR THE BUSINESS PROSPECTS OF CLARA INDUSTRIES LIMITED.

CLARA INDUSTRIES LIMITED is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make a Public Issue of its Equity Shares and has filed the Prospectus with the Registrar of Companies, Kanpur. The Prospectus is available on the website of SEBI at www.sebi.gov.in, the website of the Lead Manager at www.gretexgroup.com, the website of the BSE Limited i.e. www.bseindia.com, and website of the Issuer Company at www.clara.co.in. Investors should note that investment in Equity Shares involves a high degree of risk. For details investors should refer to and rely on the Prospectus including the section titled "Risk Factors" beginning on page 20 of the Prospectus.

The Equity Shares have not been and will not be registered under the US Securities Act (the "Securities Act") or any state securities law in United States and may not be issued or sold within the United States or to, or for the account or benefit of, "U.S. persons" (as defined in the Regulations under the Securities Act), except pursuant to an exemption from, or in a transaction not subject to the registration requirements of the Securities Act of 1933.

46.4 mn ITRs filed amid portal glitch complaints

ARUP ROYCHOUDHURY
 New Delhi, 27 December

With just three days left for the deadline of income tax returns (ITR) filing for financial year 2020-21 (assessment year 2021-22), around 46.4 million tax returns have been filed, a top government official said. This comes even as there were many complaints on social media by filers regarding glitches in the income tax portal, which is being maintained by Infosys.

"We have had 129,000 filings just in the last hour (till 8 pm) and will cross 1,60,00,000 filings on Monday. There have been more than 46.4 million returns filed so far for AY22," the official told *Business Standard*.

A second official said the Central Board of Direct Taxes (CBDT) and Infosys were constantly monitoring the portal as



well as the complaints on social media. The official said that in many cases, issues were occurring not because of any glitches but because the filers had entered incorrect details or wrong one-

time passwords (OTPs). On Monday, '#Extend_Due_Date_Immediately' was trending on social media platform twitter. Many users, who identified themselves as chartered accountants, posted photos and screenshots of the glitches. Most of these were regarding how users filled all the details, yet their ITRs were not being accepted.

Institute of Chartered Accountants of India (ICAI) president Nihar Jambusaria was not available for comment.

However, a representative of the body said it was monitoring the situation as well and would be in touch with the finance ministry.

Against the backdrop of Covid, the government had extended the date of filing income tax returns for AY22 to December 31, 2021, from July 31, 2021.

FROM PAGE 1

Covid shot...

Health care workers, frontline workers, and people above 60-years of age with co-morbidities who have received two doses of Covid-19 vaccines, a third shot would be provided from January 10. "The prioritisation and sequencing of this precaution dose would be based on the completion of 9 months, i.e. 39 weeks from the date of administration of 2nd dose," the guidelines said.

This implies that someone who completed his/her second dose in April this year would be eligible for their third shot in January 2022. Demand for the third dose would, thus, grow gradually. Vaccination for senior citizens was opened in March this year. Only after the completion of nine months after the second dose, one can register on Co-WIN to get the third dose.

Nearly 30 million health care and frontline workers would be eligible for a third shot of the Covid19 vaccine in January. As for the "precaution shots" for the elderly, people above 60 years of age with co-morbidities are eligible. India's elderly population (above 60 years) is 138 million, according to the National Statistical Office (NSO)'s "Elderly in India 2021".

Even if we consider 50 per cent of this population to have serious co-morbidities, making them eligible for a third Covid-19 shot, the number roughly comes to nearly 70 million.

While all citizens irrespective of their income status are entitled to free Covid-19 vaccination, the government encouraged those who have the ability to pay to use private vaccination centres. The decision to maintain a gap of nine months and above was taken on the basis of scientific studies conducted by government institutions, such as ICMR.

A top government official said there are at least five or six studies done in India (yet to be released publicly) that have tracked the antibody levels after two shots of Covishield (AstraZeneca vaccine made by Serum Institute of India) and Covaxin. "It shows that unlike the mRNA vaccines, which induce a sharp rise in anti-

bodies and a sharp fall after 3-4 months, antibodies induced by Covishield and Covaxin gradually increase and decrease. Antibodies remain in the blood for at least seven to nine months, and the memory T-Cells remain active even afterwards," the official informed. Meanwhile, for children, Co-WIN will allow the use of student ID cards as proof, in case someone does not have an Aadhaar card. Children between 15 years and 18 years can start registering from January 1. RS Sharma, chief of Co-WIN platform said.

RBL...

The central bank said the "appointment of additional director/s in private banks is undertaken under Section 36AB of the Banking Regulation Act, 1949 as and when it is felt that the board needs closer support in regulatory/supervisory matters".

RBL Bank has assured the investors that it is "well placed to execute its business plan and strategy, as communicated during our earnings call dated October 28, 2021". "The business and financial trajectory continues to be on improving trend, post absorbing the challenges due to the Covid 2 pandemic," and that the financials of the bank are robust.

"In addition, the Bank has also improved the granularity of its deposits and advances," the bank said. RBL Bank's interim CEO and MD, Rajeev Ahuja, who was earlier executive director of the bank, on Sunday tried to allay concerns around the health of the bank. He said events during the weekend are not linked to RBL's asset quality. The bank's board of directors is currently engaged in finding Rajeev's successor, a process that may take four to six months. In an analysts' call, Rajeev said there are five-seven people in the management team who are in the fray to take over as full-time MD & CEO. Besides the internal pool, the board will consider external candidates, the management said.

Digital India...

The significance of the fintech revolution is evident from the

With 2021 turning out to be a stellar year for digital India, investor interest has been renewed. According to Preqin, an investment data company, around 135 private equity (PE) funds with geography focus on India, are in the midst of raising \$20.64 billion. PEs and VCs are also sitting on over \$80 billion of dry powder—PEs have dry powder worth \$56.9 billion and VCs have \$26.7 billion of raised funds. In 2022, experts foresee a huge disruption in financial technology, especially in embedded finance, and areas of lending and BNPL. Despite regulatory challenges for cryptocurrency, there could be interesting innovations in the backend of crypto, that is, in blockchain and crypto mining.

Also, direct-to-consumer (DTC) — from the delivery of meat to cosmetics — is expected to undergo a huge expansion. Social commerce, along with video commerce, will also play a huge role in terms of how India shops.

"We will continue to see greater evolution of software-as-a-service businesses and its impressive growth as digital adoption is driving software adoption in a big way," says Pahwa. "You will see a lot of companies building global businesses at scale out of India." Shah of Norwest believes that India will see an increased level of allocation of the current \$3 billion fund that the firm has raised. For Norwest, 2021 was a strong year in terms of investments as well as exits. Shah says that going ahead, Norwest is broadening its investment from late and growth stage equity investment to early and mid-stage investment. "Approximately, \$75 billion of exits got created and computed as market capitalisation of companies which went public and we are expecting another \$150 billion of similar liquidity getting created in the next two years. Further, there is significant appetite from global players as India produced more unicorns than China, which was driven due to the current challenges in the China market. My expectation is that the IPO-driven exit cycle will continue in the long run despite potential short-term challenges as interest rates increase to combat inflation," adds Shah. More than five companies from Norwest's India portfolio will go public in the next 2-3 years.

However, 2022 has its concerns too. Sangeeta Gupta, vice-president and chief strategy officer, Nasscom, says that although the current year saw phenomenal growth, the uncertainty due to Covid remains. Gupta points out that from a regulatory standpoint, 2022 will be a crucial year. "Given how technology is becoming the fabric of our life, the regulatory framework that we had 4-5 years back will not cater to the tech landscape we are in. Our focus is to have a continuous dialogue with the government," said Gupta.

BS SUDOKU #3550

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SOLUTION TO #3549

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1	6	8	7	2	4	9	3	5
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Very hard
 ★★★★★
Solution tomorrow

HOW TO PLAY
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Crystal Gazing into 2022