

its gross NPAs rose to 2.1 per cent of gross assets as on December 31, 2018, from 1.72 per cent a year ago. Net NPAs also rose to 1.18 per cent of net advances as on December 31, 2018, compared to 0.93 per cent as on December 31, 2017.

deposits, and pick-up in share of retail loans are positives, the FY18 risk-based supervision report, awaited by the RBI, remains a key overhang.

While the appointment of the new CEO lends comfort,

from the September quarter. That said, the bank was weighed down by asset quality woes over the past year, and it is still early to gauge whether the lender is entirely out of the woods.

YES Bank had reported sharp divergences in the

The share of retail loans has shot up from 11.8 per cent last year to 15.2 per cent in the latest December quarter.

While the bank's core performance remains strong, the trend in slippages will be key to drive earnings in the coming quarters.

## MGC sees products

Products are also likely to be higher in this segment, necessitating risk mitigation products, he pointed out.

### Growing business

MGC, a joint venture between National Housing Bank, Genworth Inc, International Finance Corporation, and Asian Development Bank, has witnessed an upswing in volumes through additional sourcing coming in from banks and HFCs.

"Our volumes are growing by 10-15 per cent on month-on-month basis," he said.

MGC will have a book of approximately ₹5,000 crore by March 2019.

The company is currently working with 12 banks and HFCs, including State Bank of India, Bank of Baroda, CICI Bank, Axis Bank, Tata Capital and Aditya Birla Capital, among others.

MGC is also in talks with another five to 10 lenders for offering mortgage guarantee support.

Of these, two to three are likely to be added by March this year and another three to five by the first half of FY-20, taking the total number of lenders to 20 by next fiscal.

## anged

est rates to remain at levels at least for the first quarter of 2019, and in the interim, "as necessary," the government, reaffirming its stance.

There is now out of sync in market expectations, which put a lid on the market, but policy-makers have dismissed the significant disconnect, arguing that the market would impact the economy and market prices and market prices changing outlook.

## Over 60% of policies sold online: Aegon

### OUR BUREAU

Pune, January 24

Aegon Life Insurance, a pioneer in digital life insurance in India, recently launched its digital-only insurance product, Pos Grip, a guaranteed return insurance plan.

Rajeev Chugh, Chief Financial Officer, Aegon Life, said that with protection as a front, Aegon Life's sum assured has grown 30 per cent. Over 60 per

cent of the policies are sold online; persistency rate on term products is over 95 per cent and claim settlement ratio at 95.67 per cent.

"It has been observed that 77 per cent of our customers fall in the age group of 25-45. People have started planning from an early age, this is higher than in metro cities in India. A large part of Pune consists of millennials, who are rapidly adopting the

online buying culture. As per our data, more than 41 per cent of sales is via the digital channel. Nine out of 10 policies bought online are term insurance," said Chugh.

"Almost 68 per cent of our customers have opted for term plans. There is also tremendous growth in women taking protection plans; of the total policies sold in Pune, 30 per cent is bought by them," he added.

**GOBIND SUGAR MILLS LIMITED**  
CIN : L15421WB1952PLC020577  
Regd. Office : 9/1, R. N. Mukherjee Road, Kolkata - 700 001  
Email: lg.gsml@adventz.com  
Web : www.gobindsugar.com

Pursuant to Regulation 47 read with Regulations 29 & 33 of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015 notice is hereby given that a meeting of the Board of Directors of the Company is scheduled to be held on Thursday, February 07, 2019, inter alia, to consider, approve and take on record the Unaudited Financial Results of the Company for the quarter ended 31st December 2018.

Further, the Company has decided to keep the trading window closed from January 23, 2019 to February 09, 2019 i.e. until 48 hrs. after the results are generally available.

As required in terms of Reg. 46 of Listing Regulations, this notice is also available on website of the company www.gobindsugar.com and website of Stock Exchange at www.mseil.in.

For Gobind Sugar Mills Limited  
Sd/-  
Laxman Aggarwal  
Company Secretary

Place: Gurugram  
Date : 22.01.2019

**THE UNITED NILGIRI TEA ESTATES COMPANY LIMITED**  
(A Member of the Amalgamations Group)  
CIN : L01132TZ1922PLC000234

Regd. Office : No 3, Sarathi Sharnam Road, Race Course, Coimbatore - 641 018  
Phone : 0422-2220566, 2222316 Fax : 0422-2222865  
E-mail: headoffice@chamrajtea.com Website: www.unitednilgiritea.com

### Change in Board Meeting Date

This is to inform that the meeting of the Board of Directors of the Company scheduled to be held on Wednesday, 6<sup>th</sup> February, 2019 at Chennai, to consider and approve un-audited financial results for the quarter ended 31<sup>st</sup> December, 2018, stands postponed and instead, it will be held on Saturday, the 9<sup>th</sup> February, 2019.

For THE UNITED NILGIRI TEA ESTATES COMPANY LTD.  
Coimbatore - 641 018 R.V.Sridharan  
23<sup>rd</sup> January, 2019 Company Secretary and Compliance Officer

## VOITH

### VOITH PAPER FABRICS INDIA LIMITED

Regd. Off.: 113/114-A, Sector-24, Faridabad-121005, Haryana  
CIN: L74899HR1968PLC004895

Phone: +91 129 4292200; Fax: +91 129 2232072

E-mail: voithfabrics.faridabad@voith.com

Website: http://www.voithpaperfabricsindia.com

### NOTICE

Notice is hereby given pursuant to Regulations 29 and 47 of the Securities & Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of the Company will be held on Wednesday, 6<sup>th</sup> February, 2019, inter alia, to consider and approve the Un-audited Financial Results of the Company for the quarter ended 31<sup>st</sup> December 2018, on standalone basis.

The Notice is also being made available on the Website of the Company (<http://www.voithpaperfabricsindia.com>) and that of BSE Limited (<http://www.bseindia.com>).

By order of the Board  
for Voith Paper Fabrics India Limited

Sd/-

(C.S. Gugliani)

Company Secretary

Place: Faridabad

Date : January 24, 2019

## 3M INDIA LIMITED

CIN: L31300KA1987PLC013543, Website: www.3m.com/in,

Mail id: vsrinivasan@mmm.com

PLOT NO 48-51 ELECTRONICS CITY, HOSUR ROAD, BANGALORE - 560100.

### NOTICE OF LOSS OF SHARE CERTIFICATES

The following Share Certificates of the Company have been reported as lost/misplaced and the holder of the said Share Certificates have requested the Company for issue of Duplicate Share Certificates.

Notice is hereby given that the Company will proceed to issue Duplicate Share Certificates to the below mentioned persons unless a valid objection is received by the Company within 15 days from the date of publication of this notice and no claims will be entertained by the Company with respect to the Original Share Certificates after the issue of Duplicate thereof.

Sl. No.	Shareholder(s) name	Folio No.	Certificate No.	No. of shares	Distinctive nos.
1	DINAZ BARJOR DEBOO ASPI BARJOR DEBOO	B3M018879	20490	60	8728761-8728829
2	HAY SRIGOBINDA JANA	B3M003552	3562	100	7715101-7715200
3	LAKSHMI AGRAWAL SITARAMAIAH MUKKAMULA	B3M011247	12858	40	8301841-8301880

Any person(s) who has/have a claim in respect of the said certificate should lodge his/her/their claim with all supporting documents with the Company at its Registered / Corporate Office. If no valid and legitimate claim is received within 15 days from the appearance of this notice, the Company will proceed to issue Duplicate Share Certificates to the person listed above and no further claim would be entertained from any person(s).

Date: 24.01.2019  
Place: Bengaluru

for 3M INDIA LIMITED,  
V. Srinivasan  
Company Secretary