2 PERSONAL FINANCE

Consider consequences before stopping **E**MI

The National

Commission

proceedings

before the Debt

Recovery Tribunal

were completed,

observed that once



CONSUMER PROTECTION **JEHANGIR B GAI**

Nazeer Ahmed had booked a flat in a housing project undertaken by Kishorkumar Gokaldas at K G Marina Bay in Chennai. The understanding between the builder and the flat purchaser was that the total consideration would be ₹8,987,263, which would include the price no allegation of deficiency in service of the flat and common areas totalling and so the complaint was not maintain-1,865 square feet (sq ft), a pri-

vate terrace of about 475 sq ft, one "open sky parking", as well as ₹4,849,147 towards 788.41 sq ft as the undivided share in the land. It was agreed that possession would be given by July 27, 2008.

Ahmed took a loan of Ahmed could file a fresh complaint if ₹72 lakh from ICICI Bank for purchasing the flat. The loan a deficiency in amount was remitted by the service existed bank to the builder on July 27.

2006. The remaining amount was paid by Ahmed to the builder. Even though the total consideration of ₹8,987,263 was entirely paid, the builder failed to hand over possession by the agreed date.

The builder offered possession of the incomplete flat, but Ahmed found that he would be required to spend a considerable amount, such as ₹12 lakh on completing the incomplete work, ₹5 lakh towards Chennai Metropolitan Water Supply and Sewerage Board (CMWSSB) charges, and ₹44,760 towards maintenance charges. Besides this, he would also be required to bear ₹45,000 towards monthly rental charges for alternative accommodation. So, Ahmed stopped the payment of EMIs.

He also filed a consumer complaint before the National Commission in which he alleged that the builder and ICICI Bank had colluded with each other in disbursing the entire loan without con-

sidering the stage of completion of the construction.

Meanwhile, the bank declared the loan to have become a non-performing asset (NPA) and recalled it. Ahmed offered to settle the loan through a one-time, lump sum payment. The bank asked for ₹9,358,749.61, which Ahmed found unacceptable. So, the bank filed a case under the Sarfaesi Act and repossessed the flat. Ahmed then approached the National Commission, seeking a direction to hand over possession of the flat along with the private terrace and open parking. He also sought compensation for harassment.

The complaint was contested. The bank argued that the consumer dispute was not maintainable as the Sarfaesi Act bars the jurisdiction of any other tribunal, including consumer fora. The bank also pointed out that there was

able under the Consumer Protection Act. The bank stated there was a default in repayment of the loan and since the flat was mortgaged as collateral security, repossession was justified. The National Commission observed that

there was no document to show that the flat had been mortgaged as collateral security, but since the home

loan had been obtained, the bank had first charge over the flat for default in repayment of the loan amount. It noted that the bank had followed the proper procedure by filing appropriate proceedings under the Sarfaesi Act and had legally taken repossession.

Since the proceedings before the Debt Recovery Tribunal were pending, the Commission observed that the complaint at this juncture was not maintainable. However, upon completion of the proceedings under the Sarfaesi Act, if it were found that there was deficiency in service. Ahmed would have the liberty to file a fresh complaint.

Accordingly, by its order of January 29, 2024, delivered by Subhash Chandra, the National Commission dismissed Ahmed's complaint.

The writer is a consumer activist

Lock into high interest rates with a deferred annuity plan

Allocate just enough to generate a basic retirement income; over-investing in this illiquid product can backfire

SANJAY KUMAR SINGH & KARTHIK JEROME

reveral insurance companies, including the Life Insurance Corporation (LIC) of India, have launched deferred annuity plans in the past few weeks. Customers need to understand the role these plans can play in their retirement portfolio before investing in them.

Fixed, lifelong income

These plans offer a reliable income stream during retirement. "This is the only product that can provide a guaranteed income during retirement for as long as the customer lives," says Srinivas Balasubramanian, head of products, ICICI Prudential Life Insurance.

With average life expectancy increasing, most people are uncertain whether their savings can sustain them during their retirement. "Only an annuity can take care of longevity risk-the risk of outliving your savings," says Vivek Jain, head-investments business, PolicyBazaar.

Customers can use them to benefit from the current peak interest rates. "Choosing this option helps individuals lock in rates today for an annuity that starts making payouts in the future," says Vaibhav Kumar, head-products, Max Life Insurance.

Interest rates have been declining over decades. "Not buying a deferred annuity today could mean you could get a lower rate when you buy an immediate annuity at the time of retirement," says Jain.

Kumar adds that since the customer does not receive annuity payouts for the first few months or years, the amount of annuity payable increases.

This plan also provides protection against market volatility. It is also a simple product that customers can easily relate to. "You pay a certain amount to the insurer, which then gives you a fixed sum after retirement for the rest of your life," says Deepesh Raghaw, a Securities and Exchange Board of India (Sebi) registered investment advisor (RIA).

Kumar highlights that the obligation

RECEIVE FIXED. LIFELONG PAYOUTS AFTER RETIREMENT

Pension payouts below are for joint life option where both husband and wife are 50 years



to pay regular premiums promotes for the payouts to commence. disciplined saving.

Returns not inflation-proof These plans pay a fixed amount and hence do not offer protection against inflation. "A pension amount that is adequate today may not suffice after 10 years, given a consumer inflation rate of 6-7 per cent," says Raghaw.

Their returns are also usually not high. Customers could earn a higher return from equities. "If you need the money after, say, 10 or 15 years, you have the option to take more risk by investing in a basket of diversified equity mutual funds, where it would grow at a faster rate," says Raghaw.

These products lack flexibility. For instance, if you purchase an annuity at 40 with payouts starting at 60, but much longer may go for these plans," decide to retire early at 50 due to a windfall, you will still have to wait until 60

Their illiquid nature can cause issues Consider a scenario where you are 40, saving for your daughter's college education in 10 years while also investing in an annuity for retirement. Unexpected expenses arise, leaving you short of funds for her education. However, the money invested in the annuity is locked in and cannot be withdrawn.

Opt if you prioritise certainty

People who prioritise long-term financial stability should go for them. "They are ideal for those seeking a reliable source of income in retirement," says Kumar. Customers in their late 40s or early 50s may consider them. "Those who believe that current interest rates are

attractive but may not remain so for says Balasubramanian. The alternative is to invest in a diversified portfolio of

mutual funds over the next decade and subsequently purchase an immediate annuity plan. "That approach may not resonate with people who desire financial certainty," adds Raghaw.

With or without return of purchase price?

In the with-return of purchase price (RoPP) option, which is more popular, the premiums are paid back to the nominee once the annuitant dies. "This option is beneficial if the annuitant dies early after retirement. The premiums are returned to the nominee, ensuring the money is not lost," says Raghaw.

Jain informs that many Indians use it to leave wealth behind to the next generation. However, this option also results in a lower monthly pension.

The without-RoPP option offers a higher pension, providing greater financial security during retirement. "Go for this option and maximise your pension. Use other investments you may have for legacy purposes," says Jain.

Consider both return and brand

Buy the annuity from a reputable brand. "This is the product where the customer has the longest relationship with the insurer. The trustworthiness. scale size and reputation of the brand become important parameters," says Balasubramanian.

Compare returns offered by various insurers. Calculating the internal rate of return (IRR) is difficult as the product does not have a finite life. A simple solution is to compare the pension amount different insurers are promising.

Go with an insurer whose services are digitally advanced. "You don't want to visit the branch in your 60s or 70s for things like existence verification," says Balasubramanian.

Kumar suggests choosing the deferment period carefully. "A longer deferment leads to a higher annuity rate," he says. Married persons must buy a jointlife annuity so that the spouse continues to get the pension after them. Avoid putting your entire retirement corpus in annuity plans. "Use this product to generate the basic income you will need in retirement. The rest should be in liquid and growth assets," says Raghaw.

Gujarat Informatics Limited Block no. 2, 2nd Floor, Karmayogi Bhavan, Sector 10 A, Gandhinagar-382010 (Gujarat) Ph.: 079-23256022, Fax: 079-23238925 Website: http://www.gil.gujarat.gov.in NOTICE INVITING BIDS GIL invites Bid through e-tendering route for • Bid for purchase of All in One Desktops on behalf of Various Govt. Departments within the State of Gujarat floated on GeM portal. (GEM/2024/B/4561030 Dated: 01-02-2024) • Bid for purchase of Printers and Scanner on behalf of Various Govt. Departments within the State of Gujarat floated on GeM portal. (GEM/2024/B/4567113 Dated: 02-02-2024) For more details visit to: https:/gil.gujarat.gov.in & GeM portal.	APPDCL invites Tenders for the following Service/Supplies at SDSTPS through APGENCO e- procurement plat form for the year 2023-24. 1. 610001468 "Providing Insurance coverage to SDSTPS for one year ie., from 00:00 Hrs on 01.04.2024 to 24:00 Hrs on 31.03.2025 on Reverse Tendering Process through APGENCO e-Procurement platform". 2. 610001473 Supply of Hydranautics USA/Japan make SWRO membranes supply of Hydranautics USA/Japan make SWRO membranes	FORM A PUBLIC ANNOUNCEMENT Liquidator's Address : 402, Shaival Plaza, Near Gujarat College, Ellisbridge, Ahmedabad - 380006 E-mail ID : ip citytiles@ravics.com; ravi@ravics.com FORM A PUBLIC ANNOUNCEMENT DIBLIC ANNOUNCEMENT FOR E-AUCTION Notice is hereby given to the public in general under Insolvency and Bankruptcy Code, 2016 and regulations framed there under, that the property stated in table herein below, will be sold by E-Auction through the service provider Auction Tiger via website : https://ncltauction.auctiontiger.net/ Name of corporate debtor Ananya Wood Pvt Ltd 2 Date for submission of Eligibility Documents : On or before 21st February 2024, between 11.00 A.M. to 5.00 P.M. Name of corporate debtor 18/11/2005 3 Authority under which corporate debtor is incorporated / registered Roc-Kolkata 4 Corporate Identity No. / Limited Liability U20200WB2005PTC106200 * 4 Corporate Identity No. / Limited Liability U20200WB2005PTC106200 * 5 Address of the registered of resolution Process 4 Corporate debtor * 5 Address of the registered office and principal office (if any) of corporate debtor * 6 Insolvency comensement date in respect o
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Date :



Gujarat Alkalies and Chemicals Limited

(An ISO Certified Company) Regd. Office: P.O. Ranoli - 391 350, Dist. Vadodara (Gujarat) INDIA. (Promoted by Govt. of Gujarat)

CIN : L24110GJ1973PLC002247 | E Mail : investor_relations@gacl.co.in; cosec@gacl.co.in | Website : www.gacl.com

EXTRACT OF UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL

RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31st DECEMBER, 2023

										(R	s. in Lakhs)	
				Standalone			Consolidated					
	No. Particulars		Quarter Ended		Nine Months Ended		Quarter Ended		Nine Months Ended		Year Ended	
Sr. No.			31/12/2022	31/12/2023	31/12/2022	31/03/2023	31/12/2023	31/12/2022	31/12/2023	31/12/2022	31/03/2023	
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	
1	Total Income from Operations	92,090	1,12,279	2,80,501	3,37,838	4,51,650	92,090	1,12,279	2,80,501	3,37,838	4,51,650	
2	Net Profit for the period before Tax	(9,525)	18,380	(11,847)	70,573	86,119	(12,251)	15,702	(19,812)	58,050	69,511	
3	Net Profit for the period after Tax	(8,786)	11,395	(11,100)	46,381	57,570	(11,512)	8,717	(19,065)	33,858	40,962	
4	Total Comprehensive Income for the period [Comprising	4,411	7,590	13,016	43,985	47,944	1,685	4,912	5,051	31,462	31,336	
	profit for the period (after tax) and Other Comprehensive											
	Income (after tax)]											
5	Equity Share Capital (Face value per share Rs.10/-)	7,344	7,344	7,344	7,344	7,344	7,344	7,344	7,344	7,344	7,344	
6	Reserves (excluding Revaluation Reserve) as shown in the	-	-	-	-	6,23,702	-	-	-	-	6,06,578	
	Audited Balance Sheet of previous year											
7	Earning Per Equity Share (of Rs. 10/- each): (Before											
	Other Comprehensive Income) (Not Annualised)											
	a) Basic (in Rs.)	(11.96)	15.52	(15.11)	63.16	78.39	(15.68)	11.87	(25.96)	46.10	55.78	
	b) Diluted (in Rs.)	(11.96)	15.52	(15.11)	63.16	78.39	(15.68)	11.87	(25.96)	46.10	55.78	

Notes :

- The above financial results have been prepared in accordance with the Indian Accounting Standards (Ind AS) specified under Section 133 of the Companies Act, 2013 read with relevant rules.
- 2 The above results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on 3rd February, 2024.
- 3 In accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, the Statutory Auditors have carried out a limited review of the financial results for the quarter and nine months ended 31st December, 2023
- 4 Other Income includes

						(Rs. in Lakhs)
		Quarter Ende	d	Nine Mor	Year Ended	
Particulars	31/12/2023	30/09/2023	31/12/2022	31/12/2023	31/12/2022	31/03/2023
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Dividend Income	-	4,102	147	4,347	1,880	1,880
Interest on Income Tax refund	173	1,250	-	1,423	-	60
Insurance claim	-	1,058	-	1,058	-	-

- 5 Current Tax for guarter and nine months ended December 31, 2023 includes current tax adjustment of earlier years of Rs 81 lakhs and Rs 89 lakhs respectively. Deferred Tax for quarter and nine months ended December 31, 2023 includes recognition of MAT credit entitlement of Rs. 658 lakhs for financial year ended March 31, 2023 dete based on Income Tax Return for A.Y. 2023-24 filed during current quarter
- Cyclone BIPARJOY hit the coasts of Gujarat in June-23 quarter, which has adversely affected windfarms of the Company. The assessment/insurance survey of damage/loss to the assets is long drawn process and is still undergoing. The damage/loss to the assets will be known upon completion of said assessment/insurance survey. The assets of the windfarms are adequately insured.
- The Company's operations fall under single segment namely "Chemicals" as per Ind AS 108 "Segment Reporting".
- 8 Corresponding figures of the previous period / year have been regrouped and rearranged to make them comparable, wherever necessary.
- The Consolidated Financial Results includes result of 60% equity Joint Venture company GACL-NALCO Alkalies & Chemicals Pvt. Ltd
- 10 The above is an extract of the detailed format of Quarterly and Nine Months Unaudited Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Unaudited Financial Results for the third quarter and nine months ended on 31stDecember, 2023 are available on the Stock Exchanges website www.bseindia.com & www.nseindia.com and Company's website www.gacl.com

		By Order of the Board Sd/-
Place : Vadodara Date : 3 ^{re} February, 2024	oneadvt.com	Swaroop P. IAS Managing Director DIN No. : 08103838

S.No. 445 & 451 of Dalpur, Ta- Prar Dist. : Sabarkantha, Gujarat	ntij,		eserve Price e. 95,00,000/-		professional, as regis	tered with the		Kolkata, West			
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जैविक खेती • जमीन की उर्वरा शक्ति बढी , अब वेस्ट डी-कंपोजर व जैव एंजाइम बनाने का प्रशिक्षण

100 से अधिक गांवों के किसानों ने तैयार किया जैविक खाद जीवामृत, उपज भी बढ़ी

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को वीरा केंद्र ने वितरित की जर्सियां

छापरी स्कुल में जरूरतमंद छात्र-छात्राओं

कोदूकोटा विद्यालय में कौशल विकास मेले का आयोजन



जपपी स्कूल में जरूनतमन्द्र सात्र साताओं को मौतो खेत केंद्र की ओर से जसियां व ज्यूस फैक्ट विसॉल करते।

सेक्स्यू । गलमीन उस सामनिक सामा कि मुझल भाष्य सा सर्पिय उठ उस्माने ने भोसा किन्द्र मार्थ्य के सामनिक प्रमाणकों कि मुझल भाष्यिका के साम कि किन्द्र मार्थ्य के सामनिक प्रमाणक पूर्व प्रदर्शनि पहुं के साम कि मार्थ के साम किस्ता हिस्ता में साम कि साम कि साम कि साम कि साम कि साम कि मार्थ अधिकालित (मेसे) सेन कि देन उठ मार्थ के सामित के पूछ पुरुष साम, किस्ता में के अधिकालित (मेसे) सेन कि कि के उठ मार्थ के सामित के प्राप्त कि साम कि विस्ता हिस्ता बेद भी सामकेस के साम कि साम कि साम कि साम कि विस्ता हिस्ता बेद भी सामकेस के साम कि साम कि साम कि साम कि साम कि

रलेमर वरुण ग्रोवर बने निर्देशक, फिल्म 'ऑल इंडिया रैंक' का पोस्टर आउट



भाषण डोमर अम जह लेखक और पीतकार के रूप में लोगों के सामने आर है। अम ये निर्देशक के रूप में अपनी शुरुआत करने जा रहे हैं। उन्होंने अपने निर्देशन में मन की पहली फिल्म 'ओल झेंडमा हेक' को अवार्डममेंट कर दी है। फिल्म की कहानी भी खुद करण ने ही लिखी है। बरुण ने फिल्म का पहला पोस्टर शेपर कर लिखा...फिल्म 23 फरमरी को सिनेमामरों में हिलीन होये और टिमन्ट खिड़की पर इस फिल्म का मुकासला पानी गीतम की 'आर्टिकल 370' से होगा जहीं टेलर 5 फरवरी को लिगिज होगा मेरे क्टिंगन में पहली फिल्म। 90 के दशक की दोल्ते, प्यार और प्रतियोगी परिक्षाओं के खरे में एक युग की कहानी है 'ओंत इंडिया रेंक'। बता दें, जरूग को 'संझेट रोम्म' और 'मस्तन' के लेखक के रूप में जाना-जात है। यसग को इस फिरम में बोधिसल्य सर्व, सप्ता सुदीक्ष, रही। भूषण, गीता अडवाल और शीवा चट्टा जैसे मंद्रो हुए कलाकार मुख्य भूमिकाओं में नजर आएंगे।

विकी स्टारर 'सैम बहादर' बनी जी 5 पर सबसे ज्यादा देखी गई फिल्म



मध्या वह क्षेत्र । पेएमओ राजसीय उच्च माध्यमिक विद्यालय कोट्सोटा सुवाणा में कौशल विकास बाल लेला का उद्घाटन मुख्या अतिथि मोहम्मद शाहिर रोख सीबीईको सुवाणा ने फौता पुरुष नाताय गावण्य राज्य राज्य तथा तायादना गुपणां न फता काटकर किया। मेले में म्यूटी पालेंत, हेयर सेलून, मोटर मेंबेनिक, टुब्हीलर मेंबेनिक, कुसलर टेलर, हमजराज, सल्टोंग एवं खाने-फीने की स्टॉल विधार्थियों ने लगाई। कार्येगरों ने भालकों को कौराल विकास प्रारा जीविकोपार्जन के खारे में भारतथा कार्यक्रम में मेलत प्राण्ठी प्राण्ठल नेपर ने मुख्य सिंचाई से संबंधित कृषि की जातकारी थे। जिस पोसल ने संबंधित जिसा। उप प्रधानवार्थ रामकरण खटीक ने आभा जलाय। वरिष्ठ लिशक नीज उपाल्यल ने संनालन किया।

छत से जिल्ने से गर्ल्स कॉलेज में छात्राओं को युवक की मौत स्वास्थ्य की जानकारी दी विश्वदिश्व करने के छोटा दरवाजा के पास रहने वाले



बिर में गंभीर चोट आने में मौके पर ही मौन हो गई। मंदिर के दानपात्र

अवश्वस्य राष्ट्राचे राष्ट्रा भारता ने का वाल्याय के क्यां नाराय भार इतियार को व्यक्तिया स्वारण्य काले दरस्ववात संक्रीया आरदी के विषय पर वायवान हुए। महिल्स कोर में काणवा। कार्यवार के दुसरे कार्यवा प्रति 2021 की गतिविधियों स्वारम्य विषया पर एमसे नारायन, से नकदी चुराई भागित की साराम्य के किये प्रावसका कामा लगा हमा। के अनुसा सीटा माराम्य के किये प्रावसका स्वात अनुसा के अनुसा सीटा माराम्य सीटा माराम्य सीटा माराम्य सीटा के अनुसा सीटा माराम्य सीटा के स्वात्र में सीटा माराम्य सीटा के साराम्य सीटा माराम्य किया अन्य साराम्य के साराम्य सीटा माराम्य किया अन्य साराम्य के साराम्य सीटा माराम्य के सीटा माराम्य के साराम्य सीटा माराम्य के साराम्य सीटाम्य के साराम्य के साराम्य

राजेंद्र मार्ग स्कूल में कौशल विकास बाल मेले में बच्चों ने दिखाया हुनर



कारागह का निरीक्षण किया , भोजन की गणवता की भी जांच की मेक्स हिता एवं सेरान न्यवापील अल्प प्रार्थ के लिरेंस पा अप तिसन प्राथाक्षेत्र व निला विशेषक सेवा प्रशिक्षण पविषय वत्रसात सिंह ने तिलव साम्युष्ट का तिरीक्षा किया जेक अफीकर भेरतिसे प्रायेड्र से वरित्वे क स्वास्य या उन्सरे दी पत्र एठि अन्य चिंत्रसात सुर्वव्यक्षे वरित्वे क स्वास्य या उन्सरे दी पत्र एठि अन्य चिंत्रसात सुर्वव्यक्षे जनसार्थ सी, जेक परिंस से ने स्वार प्रारंधक्र पर्वार्थक का भी निरोक्षा कर वरित्ये को दिए जा से भोरत को जुनाना की भी जांच की।

SANGAM (INDIA) LIMITED

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वैध इंसराज चौधरी डॉ. इन्द्रसैन योगी डॉ. वमेन्द्र कमार चौधरी डॉ. चंकज सैनी संस्थापक श्री नवराज आश्रम BANS DAME की जनाएह आक्षम पर लगभग सभी प्रकार की किसीरयों जैसे कैसर, किस्टर्न, इटय में संबंधित तेन, चटिय

संबंधित रेग आदि 29 से अधिक प्रकार के ऐगी कर अयुवेंद विकित्सा पद्धति से उपचर किया नाग है। कैंसर के लिह रोपी शनिवार व रविवार प्रात: 8 बाजे से पूर्व पधारें। किडनी व अन्य सभी विस्मरियों के लिए रोपी शक्तवार को प्राप्त: 7 बजे से साथं 5 बजे तक चिकित्सा प्राप्त कर सकते हैं।

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बाव, लकवा, पश्चापाल, मिर्गी, अस्थमा, घुटनों का दर्द, उच्च रक्तावाप (बोपी), शायबिटीज (शुगर), लोवर युवक को शनिवार को छत से गिरने से मौत हो गई। से मितने से चौठ हो गई। रविवार को चेस्टरकटंम किया जादगा। चुलिस ने कारण कि अचिल पुत्र भंकर सोनी छोता दलावा स्थित कितगर के मकल की छल पा था। चलकर आने से नह 20 फीट जेलबई के पिर गया हो कि में स्पेक्ष चेट प्राने हो