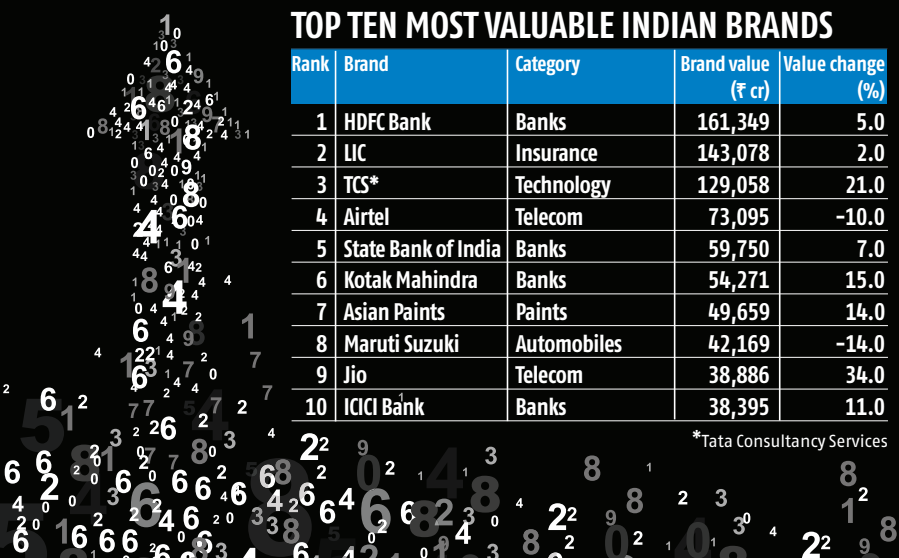


HDFC Bank, LIC, TCS most valued brands

The top rung is unchanged but overall brand value growth slows to 6% in 2019 from 34% in the previous year: BrandZ



SOHINI DAS
Mumbai, 25 September

HDFC Bank beat the crowds to top the list of 75 most valued brands in India, keeping its position intact from the previous year. At second and third spots, too, the old order held its grip. Public sector insurer Life Insurance Corporation of India (LIC) and IT major Tata Consultancy Services (TCS) retained their second and third ranks in the list of most valued Indian brands.

The big change, however, has been in the overall growth of brand values in the BrandZ 2019 Most Valuable Indian Brands, a report by WPP and Kantar Millward Brown. The total value of the top 75 brands increased to \$228.2 billion, growing at a moderate 6 per cent over 2018, far slower than 34 per cent recorded the pre-

vious year. The report calculates valuations and ranking by combining companies' financial data with consumer insight and opinion.

While brands grappled with many challenges this year, a few managed to push valuations up significantly. With a 34 per cent jump in brand valuations, Jio led the band of top risers, a diverse set of brands on the list. Preeti Reddy, CEO South Asia, Insights Division, Kantar, said, "They (Reliance Jio) have built an entire ecosystem around Jio which is feeding into each other and they continue to be disruptive." Among the other brands that increased their valuations at a significant clip are Infosys, TCS, Maggi, Ola, and others.

HDFC Bank saw its brand value increases five per cent, growing slow but at a steady clip, to keep the top spot. "HDFC has utilised the

digital ecosystem well and secondly they were very prudent about their business decisions. They are with the customers, walking with the times," said Vishikh Talwar, chief client officer, Kantar Insights Division.

Banking brands make up the largest share of the BrandZ Top 75, with 23 per cent of the total brand value tied up in that sector. However, in comparison to other countries, where one category dominates the brand ranking (such as France with luxury goods, US with technology, or Indonesia with banking), India's top brands are much more evenly dispersed.

Consumer tech, retail are the fastest-growing categories with brand values increasing 30 per cent. Among the high performers in this category, Flipkart saw a sharp 14 per cent spike in its valuations while newcomers to the list, Oyo,

Swiggy and Zomato also took a big leap forward. Vodafone was the top ranked newcomer to the list of most valued brands that saw eight new entries in 2019. This is much lower than the 30 newcomers that debuted the list in 2018.

According to the report brands need to be innovative in dealing with the challenges thrown up by the economy. Jio (Rank 9) is a brand that has read the market accurately, even taking its rank up a notch as compared to 2018. Talwar said that Jio did not stop at being the cheapest. "They kept their focus on expanding the base of their services and are almost trying to own the smartphone ecosystem," he said. Smartphone user numbers in India increased by 18 per cent in 2018 (the fastest rate of growth in the world).

Jio's peer Airtel (Rank 4) lost 10 per cent in brand value, but it ranked above Jio and debutante Vodafone (Rank 24) on the list this year. "Vodafone is not exploiting the brand value that they actually have," Reddy said.

Retail brands have been able to leverage their equity in the present scenario, creating omnichannel platforms and focusing on what the report labels 'middle India'. This is the growing number of people in second, third and fourth-tier towns that are changing India's traditional urban-rural divide. Both Talwar and Reddy said the new band of consumers prefers brands that cater to local needs and improve their daily life. For brands keen to get on the list next year, the trick then is to go local and get personal.

FROM PAGE 1

MCA norms to shield IBC bidders...

JSW Steel had sought relief from statutory authorities in connection with its resolution plan for Bhushan Power & Steel. However, the National Company Law Tribunal (NCLT) approved its ₹19,350 crore resolution plan earlier this month without granting the reliefs. The company has appealed against the NCLT order.

In its appeal, JSW has said that in the absence of protection as prayed and liability resulting from criminal proceedings, the appellant would not be liable to implement the resolution plan as it would be unviable and unfeasible.

JSW's concerns stemmed from its experience with Monnet Ispat & Energy, also acquired under the IBC, jointly with AION. Claims from different government departments had come up in Monnet.

Tata Steel, which acquired Bhushan Steel for ₹35,200 crore, has also faced claims from different authorities.

Tata Steel BSL (formerly Bhushan Steel) mentioned in its annual report that the company was impleaded in a proceeding initiated by the Directorate of Enforcement (ED) relating to the confirmation of a provisional attachment order (PAO) of ₹50 lakh (PMLA proceeding).

The amount was seized by the Central Bureau of Investigation in relation to an allegation of payment of illegal gratification made against the previous managing director of the company. The company

contested the PMLA proceedings, and the adjudicating authority vide its order dated September 24, 2018, refused to confirm the PAO in the proceedings against the company and other defendants.

The ED, however, filed an appeal against the order before the Appellate Tribunal, Prevention of Money Laundering Act, which is being contested by the company.

Extending debt instrument maturity...

In January, MFs along with other lenders had entered into a 'standstill' agreement with Essel promoters where it was agreed that no 'default' will be declared on account of a steep fall in the price of Zee shares, which were pledged by the promoters as collateral. Also, the creditors decided to give time to the promoters till September 30 to settle the dues. This also extended the maturity of certain debt instruments till the end of September.

On Wednesday, Essel Group said its lenders had agreed to further extend the timeline beyond September-end, enabling the group to 'optimise value output from the sale of its assets'.

Earlier this month, the group cleared part of its dues by transferring the proceeds from the promoters' stake sale in Zee Entertainment. The payment halved the outstanding exposure of most MFs exposed to LAS structures of Essel Group firms.

The promoters had reached an agreement with Invesco Oppenheimer to sell up to an 11 per cent stake in Zee for ₹4,224 crore.

While some MFs are believed to have sold the pledged shares of Zee to recover their dues, some fund houses have decided to give the Essel group promoters more time to pay up the remaining dues.

"We feel that promoters can realise the right value of their stake in Zee if they are given additional time. This would lead to better recovery for investors," said a senior executive.

Overall, the MF industry had a ₹5,000-₹6,000 crore of debt exposure to Essel Group firms before the first tranche of dues were received.

GST rates on home from 12 per cent to 5 per cent in March, but has disallowed deduction of input tax credit. Niranjan Hiranandani said there was "no room" to cut prices to boost demand. He said according to income tax rules, if a developer cuts prices by 5 per cent both buyers and sellers have to pay a extra tax.

"Capital investment, which had stopped, will start again. When developers invest money, they will invest in new projects, construct properties and generate employment. People will buy these properties. There will be a multiplier effect," Hiranandani said. There has been a large pile up of residential real estate because of high prices and slowdown in demand. There is unsold residential inventory worth ₹90,000 crore, according to some estimates.

A Mumbai-based property developer said when 85 per cent of homebuilders are incurring losses a cut in taxes will not help. "If the government wants to boost housing demand, they should cut housing loan rates and individual income tax rates," he said.

PM rolls out red carpet ...

"Your desires and our dreams match perfectly. Your technology and our talent can change the world. Your scale and our skills can speed up global economic growth," he said. "Your prudent method and our pragmatic mind can write new stories in management. Your rational ways and our human values can show the path which the world is looking for. And if there is any gap anywhere, I will personally act as a bridge."

Modi said democracy and an English-based judicial system gave added confidence to investors as there would be no problem of interpretation.

The government is looking at investing ₹100 trillion in building new airports, railway lines, electrification, laying new roads and giving houses to all. "Infrastructure is a priority," Modi emphasised.

"We have taken numerous decisions to increase investors confidence including scrapping of 50-old laws which were coming in way of development," he said. "This is just the beginning. We have a long innings ahead. The world business has a golden opportunity to partner with India in this journey."

Stating that the target of nearly doubling the economy to \$5 trillion by 2024 was achievable, he said about \$1 trillion was added to the size of the economy during the last five years.

Modi also interacted with over 40 business leaders and American CEOs, highlighting the steps taken by India to build a \$5 trillion economy. "Captains of industry interact with PM @narendramodi in New York. The extensive agenda includes harnessing investment opportunities in India and boosting commercial linkages between India and USA," the Prime Minister's Office tweeted.

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Medium: ★★★
Solution tomorrow
HOW TO PLAY
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ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ **punjab national bank**
...ਭਾਰੋਸੇ ਕਾ ਧੁਨੀਕ ! ...the name you can BANK upon !

Mission Parivartan Division: 4th Floor,
HO, Plot No. 4, Sector 10, Dwarka New Delhi – 110 075

Notice inviting Request for Proposal (RFP) for Program Management Support for Amalgamation of Punjab National Bank, Oriental Bank of Commerce and United Bank of India.

Punjab National Bank invites Request for Proposal (RFP) from reputed Consulting firm/Company interested in providing Consulting services for smooth amalgamation of the three Banks.

Intending applicants may download the details about the RFP from banks website: www.pnbindia.in. Documents should be submitted latest by 17.00 Hours on Thursday 17.10.2019 as per the prescribed format mentioned in the RFP.

DEPUTY GENERAL MANAGER

pn Housing
Finance Limited
Ghar Ki Baat

Regd. Office: 9th Floor Antriksh Bhawan, 22, K. G. Marg, New Delhi-110001
Phone: 011-23445200, Email: investor.services@pnhousing.com, Website: www.pnhousing.com
CIN NO.: L65922DL1988PLC033856

NOTICE OF BOARD MEETING

Pursuant to Regulation 29 & 47 of the SEBI (Listing Obligation 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, October 24, 2019** inter alia, to consider and take on record/ approve the **Unaudited Standalone and Consolidated Financial Results of the Company for the quarter and half year ended September 30, 2019**.

The said information is also available on the Company's website at www.pnhousing.com and on the website of the Stock Exchanges at www.bseindia.com and www.nseindia.com

For PNB Housing Finance Limited
Sd/-
Sanjay Jain
Date : 25-09-2019 **Company Secretary and Head Compliance**

FORM INC-26
[Pursuant to rule 30 of the Companies (Incorporation) Rules, 2014]
BEFORE THE CENTRAL GOVERNMENT REGIONAL DIRECTOR, NORTHERN REGION

In the matter of the Companies Act, 2013, Section 13(4) of Companies Act, 2013 and Rule 30(5) (a) of the Companies (Incorporation) Rules, 2014 AND

In the matter of **Platinum Computech Private Limited (CINU27900MH2002PTC137972)** having its registered office at 70-A/42 4TH FLOOR BRINDAVAN SOCIETY MAJEWADA, THANE (WEST) MH 400601 India.

Notice is hereby given to the General Public that the company proposes to make application to the Central Government under Section 13 (4) of the Companies Act, 2013 seeking confirmation of alteration of the Memorandum of Association of the Company in terms of the special resolution passed at the EGM held on **23.09.2019** to enable the company to change its Registered office from the "State of Maharashtra" to the "State of Uttar Pradesh".

Any person whose interest is likely to be affected by the proposed change of the registered office of the company may deliver either on the **MCA-21 portal (www.mca.gov.in)** by filing investor complaint form or cause to be delivered or send by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition to the **Regional Director, EVEREST 5TH FLOOR, 100 MARINE DRIVE, MUMBAI – 400002** with a copy of petitioner Companies at its registered office within Fourteen days from the date of publication of this notice.

Date: 26.09.2019
Place: MUMBAI

For and on behalf of Board of Directors
Platinum Computech Private Limited
Despak Gupta
(Director) DIN: 00773207
R/o: Pankha Wala Bagh, Nadrai Gate, Mohalla Nathuram Kasganj India.

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ **punjab national bank**
...ਭਾਰੋਸੇ ਕਾ ਧੁਨੀਕ ! ...the name you can BANK upon !

Digital Banking Division
HO, Plot No. 4, Sector 10, Dwarka New Delhi – 110 075

TENDER NOTICE

Punjab National Bank invites online bids (both technical and commercial) from eligible bidders for the rate approval and selection of Service Providers for "Collection/Receivables & Payment Solution Under CASH MANAGEMENT SERVICES (CMS)"

Interested bidders may visit our e-Procurement website <https://etender.pnbnet.in> or www.pnbindia.in for downloading the detailed RFP document. The Bids are required to be submitted online using digital certificates (both signing and encryption) through our e-Procurement system. Last date for online bid preparation and hash submission is - **21.10.2019 till 1600 hrs** and bid submission (Re-encryption) is **22.10.2019 till 1400 Hrs.**

Chief Manager

PUBLIC NOTICE

ICICI Bank
ICICI BANK LIMITED
CIN-L65190GJ1994PLC021012

Registered Office: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodra 390 007. Ph: 0265-6722239
Corporate Office: ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051. Ph: 022-26538900, Fax: 022-26531228, Email: investor@icicibank.com, Website: www.icicibank.com

NOTICE is hereby given that, in terms of Regulation 29 read with Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Board of Directors of the Bank will, *inter alia*, consider the approval of the unaudited financial results for the quarter and half-year ending September 30, 2019 at its Meeting to be held on Saturday, October 26, 2019, in Mumbai.

The financial results will be available on the Bank's website at www.icicibank.com after the approval of the Board.

In accordance with Regulations 46(2) and 47(2) of the Listing Regulations, Notice of the said meeting for the above purpose has been hosted on the website of the Bank at www.icicibank.com and that of the Stock Exchanges at www.nseindia.com and www.bseindia.com.

For ICICI Bank Limited
Sd/
Ranganath Athreya
Company Secretary

Date : September 25, 2019
Place : Mumbai

IN THE NATIONAL COMPANY LAW TRIBUNAL MUMBAI BENCH
CP (CAA) No.3339/MB/2019
IN
CA (CAA) No.2287/MB/2019

TC FOREX SERVICES LIMITED ...the First Petitioner Company
TRAVEL CORPORATION (INDIA) LIMITED ...the Second Petitioner Company
TC TRAVEL SERVICES LIMITED ...the Third Petitioner Company
SOTC TRAVEL MANAGEMENT PRIVATE LIMITED ...the Fourth Petitioner Company
THOMAS COOK (INDIA) LIMITED ...the Fifth Petitioner Company

NOTICE OF HEARING OF COMPANY PETITION

TAKE NOTICE that a Company Petition filed jointly by the Petitioner Companies on 13th September 2019 under section 230 to 232 of the Companies Act, 2013 for sanctioning Composite Scheme of Arrangement and Amalgamation amongst TC Forex Services Limited and Travel Corporation (India) Limited and TC Travel Services Limited and SOTC Travel Management Private Limited and Thomas Cook (India) Limited and Quesst Corp Limited and their respective shareholders ("the scheme") was admitted by the Division Bench at NCLT, Mumbai comprising of Hon'ble Shri Bhaskara Pantula Mohan, Member (J) and Hon'ble Shyam Babu Gautam, Member (T) on 23rd day of September, 2019 and the said Company Petition is fixed for hearing before the Learned Members of the Division Bench at NCLT, Mumbai on 10th day of October, 2019.

Anyone desirous of supporting or opposing the said Company Petition should send to the Petitioner's advocate, notice of their intention signed by them or their advocate not later than two days before the date fixed for the hearing of the Company Petition. The grounds of opposition or a copy of Affidavit shall be furnished along with such notice.

A copy of the Company Petition along with all the exhibits will be furnished by the Petitioner's advocate having office at 309 New Bake House, Maharashtra Chamber of Commerce Lane, Kaia Ghoda, Fort, Mumbai 400023, to any person requiring the same on payment of the prescribed fees for the same.

Dated this 25th day of September, 2019

Sd/-
Hemant Sethi & Co
Advocates of the Petitioners

Indian Overseas Bank
STRESSED ASSETS MANAGEMENT DEPARTMENT
Central Office, 763, Anna Salai, Chennai-600 002

SALE OF FINANCIAL ASSETS TO BANKS / ARCs / NBFCs / FIs THROUGH e-AUCTION

Indian Overseas Bank Invites Expression of Interest from Banks / ARCs / NBFCs / FIs for the proposed sale of its Non-Performing Asset (NPA) comprising one financial asset with **outstanding of Rs.19.40 Crores** under Swiss Challenge Method. Interested prospective bidders are requested to intimate their willingness to participate in the e-Auction by way of an "Expression of Interest". Kindly visit Banks's Website at www.ioib.in Click on link TENDERS> Tenders> Tender information for further details.

Place: Chennai
Date : 24.09.2019

Issued by
General Manager (SAMD)

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ **punjab national bank**
...ਭਾਰੋਸੇ ਕਾ ਧੁਨੀਕ ! ...the name you can BANK upon !

FINANCE DIVISION, HO: Plot no 4, Sector 10, Dwarka , NEW DELHI 110075

TENDER NOTICE (Appointment of Consultant)

Punjab National Bank invites online bids from eligible Chartered Accountant firms to provide Independent Valuation Service to determine Swap Ratios for the proposed amalgamation of Punjab National Bank, Oriental Bank of Commerce and United Bank of India at Bank's Head Office Building at Plot no:4, Sector 10, Dwarka, New Delhi-110075.

Necessary tender documents may be downloaded from bank's e-Procurement website <https://www.pnbindia.in> or <https://etender.pnbnet.in> Bidders have to pay a tender document fee of Rs. 10,000/- (non refundable) in the form of Online payment in favour of Punjab National Bank, Delhi at the time of submission of bid. Bid should also accompany Earnest Money Deposit of Rs. 2,00,000/- (Rupees Two lakh only) in the form of Online Payment or Bank Guarantee in favour of Punjab National Bank, Delhi.

Last date for :
Downloading, Bid Preparation and Hash Submission
14/10/2019 up to 1600 hrs.
Re-encryption and online & Physical Bid submission
15/10/2019 up to 1400 hrs.

Please note that hash submission is compulsory activity, failing which bidders will not be able to submit the on-line bids on 14/10/2019 after 1600 hrs. Bank is not bound to accept the lowest offer/bid and reserves the right to accept or reject any or all the offers submitted in response to this advertisement without assigning any reason whatsoever.

Deputy General Manager

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ **punjab national bank**
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FINANCE DIVISION, HO: Plot no 4, Sector 10, Dwarka , NEW DELHI 110075

TENDER NOTICE (Appointment of Consultant)

Punjab National Bank invites online bids from eligible Consultants to provide Financial and Tax Due Diligence of Punjab National Bank, Oriental Bank of Commerce and United Bank of India for their proposed amalgamation at Bank's Head Office Building at Plot no:4, Sector 10, Dwarka, New Delhi-110075.

Necessary tender documents may be downloaded from bank's e-Procurement website <https://www.pnbindia.in> or <https://etender.pnbnet.in> Bidders have to pay a tender document fee of Rs. 25,000/- (non refundable) in the form of Online payment in favour of Punjab National Bank, Delhi at the time of submission of bids. Bid should also accompany Earnest Money Deposit of Rs. 10,00,000/- (Rupees Ten lakh only) in the form of Online Payment or Bank Guarantee in favour of Punjab National Bank, Delhi.

Last date for :
Downloading, Bid Preparation and Hash Submission
14/10/2019 up to 1600 hrs.
Re-encryption and online & Physical Bid submission
15/10/2019 up to 1400 hrs.

Please note that hash submission is compulsory activity, failing which bidders will not be able to submit the on-line bids on 14/10/2019 after 1600 hrs. Bank is not bound to accept the lowest offer/bid and reserves the right to accept or reject any or all the offers submitted in response to this advertisement without assigning any reason whatsoever.

Deputy General Manager

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ **punjab national bank**
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FINANCE DIVISION, HO: Plot no 4, Sector 10, Dwarka , NEW DELHI 110075

TENDER NOTICE (Appointment of Consultant)

Punjab National Bank invites online bids from eligible SEBI registered Category I Merchant Bankers to provide Fairness Opinion on each of the Share Exchange Ratio of proposed amalgamation of Punjab National Bank, Oriental Bank of Commerce and United Bank of India at Bank's Head Office Building at Plot no:4, Sector 10, Dwarka, New Delhi-110075.

Necessary tender documents may be downloaded from bank's e-Procurement website <https://www.pnbindia.in> or <https://etender.pnbnet.in> Bidders have to pay a tender document fee of Rs. 10,000/- (non refundable) in the form of Online payment in favour of Punjab National Bank, Delhi at the time of submission of bids. Bid should also accompany Earnest Money Deposit of Rs. 1,00,000/- (Rupees One lakh only) in the form of Online Payment or Bank Guarantee in favour of Punjab National Bank, Delhi.

Last date for :
Downloading, Bid Preparation and Hash Submission
14/10/2019 up to 1600 hrs.
Re-encryption and online & Physical Bid submission
15/10/2019 up to 1400 hrs.

Please note that hash submission is compulsory activity, failing which bidders will not be able to submit the on-line bids on 14/10/2019 after 1600 hrs. Bank is not bound to accept the lowest offer/bid and reserves the right to accept or reject any or all the offers submitted in response to this advertisement without assigning any reason whatsoever.

Deputy General Manager

FOR EMI TRANSMISSION LIMITED

FORM G
INVITATION FOR EXPRESSION OF INTEREST

(Under Regulation 36A (1) of the Insolvency and Bankruptcy (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

RELEVANT PARTICULARS - 3rd Extension

1 Name of the Corporate Debtor	EMI Transmission Limited
2 Date of incorporation of Corporate Debtor	7th May 1973
3 Authority under which Corporate Debtor is incorporated / registered	Roc - Mumbai
4 Corporate Identity Number / Limited Liability Identification Number of Corporate Debtor	U28100MH1973PLC016533
5 Address of the Registered Office and Principal Office (if any) of Corporate Debtor	Registered Office: 101, 1st Floor, Centre Point, Parel, Mumbai – 400 012 Factory Office: 157/2/1, Village Brahmanwada, Sinner, Nashik - 422 102 11th April 2019
6 Insolvency Commencement Date of the Corporate Debtor	25th September 2019
7 Date of invitation of Expression of Interest	Posted on the website: www.cirp.emi.co.in & www.headwayip.com
8 Eligibility for Resolution Applicants under section 25(2)(b) of the Code is available at:	Posted on the website: www.cirp.emi.co.in & www.headwayip.com
9 Norms of ineligibility applicable under section 29A are available at:	10th October 2019
10 Last date for receipt of Expression of Interest	11th October 2019
11 Date of issue of Provisional list of Prospective Resolution Applicants	16th October 2019
12 Last date for submission of objections to provisional list	17th October 2019
13 Date of issue of final list of prospective resolution applicants	13th October 2019
14 Date of issue of information memorandum, evaluation matrix and request for resolution plans to prospective resolution applicants	Will be shared with Resolution Applicants via email, who qualify as per eligibility criteria.
15 Manner of obtaining request for resolution plan, evaluation matrix, information memorandum and further information	12th November 2019
16 Last date for submission of resolution plans	Through Email, Hand Delivery or Post – to reach before the last date
17 Manner of submitting resolution plans to resolution professional	22nd December 2019
18 Estimated date for submission of resolution plan to the Adjudicating Authority for approval	
19 Name and registration number of the resolution professional	Shailesh Bhalchandra Desai 18BBI/PA-001/IP-P00183/2017-18/10362
20 Name, Address and e-mail of the resolution professional, as registered with the Board	Shailesh Bhalchandra Desai 1006, Raheja Centre, Nariman Point, Mumbai – 400021; s.b.desai@gmail.com
21 Address and email to be used for correspondence with the resolution professional	C/o, Headwayip Resolution & Insolvency Services Pvt Ltd 708, Raheja Centre, Nariman Point, Mumbai – 400021; cirpemit@gmail.com
22 Further Details are available at	www.cirp.emi.co.in ; www.headwayip.com
23 Date of publication of Form G	26th September 2019

Date: 25th Sept. 2019
Place - Mumbai

18BBI/PA-001/IP-P00183/2017-18/10362
Resolution Professional for EMI Transmission Ltd
1006, Raheja Centre, Nariman Point, Mumbai - 400 021

Shailesh B. Desai