

Pvt banks' Q1 profit up 33.6%, as provisions fall 11.5%

ABHIJIT LELE
Mumbai, 1August

Private banks' net profit rose by 33.6 per cent year-on-year (YoY) in the April-June 2021 quarter and 18.8 per cent sequentially over the January-March quarter when the economy was hit by the second wave.

Out of the 14 private lenders that have declared results, only one bank — IDFC First Bank — booked a net loss in Q1 of FY22 on account of provisions for Covid. Provisions and contingencies fell both on a YoY basis (down 11.5 per cent) and sequentially (14.5 per cent) in the reporting quarter. This comes at a time when bank balance sheets are showing signs of stress due to a rise in gross non-performing assets

(NPAs) and net NPAs in the June 2021 quarter.

Anil Gupta, vice-president, financial sector rating, ICRA, said while overall headline numbers look steady, banks are still not out of the woods. More restructuring of loans of borrowers hit by Covid is expected in the second quarter. Also, how the third wave wave will unfold is still not clear.

This time (in Q1 of FY22), provisions for restructuring have been done based on regulatory norms. In the first quarter last year, many banks made higher provisions as a prudential step for loans under moratorium as restructuring norms came in only later (in August 2020). Also, the fourth quarter of FY21 saw a rise in provisions for slippages after the Supreme Court lifted curbs on



Common sample for 14 listed private sector banks
Compiled by BS Research Bureau Source: Capitaline

classifying accounts as NPA.

Net interest income (NII), a key source of earnings, expanded by 11.1 per cent (YoY) to ₹54,300 crore and by just two per cent over ₹53,214 crore in Q4 of FY21. Sandeep Bakhshi, managing director and chief execu-

	(₹ cr)			Change (%)	
	Q1FY21	Q4FY21	Q1FY22	QoQ	YoY
NII	48,885	53,214	54,300	2.0	11.1
Other income	18,666	24,858	22,351	-10.1	19.7
Operating profit	42,073	44,662	45,518	1.9	8.2
Provisions and contingencies	24,002	24,863	21,252	-14.5	-11.5
Net profit	13,647	15,344	18,227	18.8	33.6
Gross NPA	184,688	182,262	188,725	3.5	2.2
Net NPA	41,723	48,425	50,194	3.7	20.3
Deposits	3,895,837	4,433,225	4,454,615	0.5	14.3
Advances	3,322,879	3,687,625	3,669,497	-0.5	10.4

tive of ICICI Bank, said measures imposed by the authorities to contain spread of the pandemic had a significant impact on collections and recoveries in April and May 2021. Another banker pointed out that the first quarter of the financial year is a

slow quarter, and in addition, came the impact of the second wave.

Loan growth has slowed and lending rates were slashed substantially in 12 months, impacting interest earnings, but deposits have continued to grow in double digits.

Other income rose by 19.7 per cent on a YoY basis to ₹22,351 crore. But it fell sequentially by 10.1 per cent from ₹24,858 crore in Q1 of FY21.

Asset quality profiles of private banks came under strain during April-June 2021. Gross NPAs rose marginally to ₹1.88 trillion in June 2021 from ₹1.84 trillion in June 2020 and ₹1.82 trillion in March 2021. Net NPAs rose close to just over ₹0.5 trillion in June 2021 from ₹0.41 trillion a year ago and ₹0.44 trillion in March 2021.

The extent of additions to the bad loan tally could have been more but for the Reserve Bank of India's (RBI's) regulatory package in May 2021. Many loans, which would be slipped into the NPA category, are being restructured and treated as standard assets. Many banks also wrote off bad

loans, which were fully provided, reducing the tally of outstanding NPAs from the books. HDFC Bank's write-offs of bad loans doubled to ₹3,100 crore in April-June 2021 quarter from ₹1,500 crore in the same quarter last year. IDFC First also wrote-off ₹1,400 crore of bad loans in Q2 of FY22. The pain is coming predominantly from retail — persons, and households — and micro, small and medium enterprises.

Amitabh Chaudhry, managing director and chief executive, Axis Bank, said in the near term, repayment capabilities of a few customer segments were impacted due to medical emergencies or lockdowns.

"We, therefore, expect a greater impact in the retail segment than the corporate bank because of the second wave," he said.

▶ FROM PAGE 1

Aditya Birla Group turns to UltraTech for profits

In comparison, UltraTech Cement's net profit was down 5 per cent year-on-year in FY21. The group's numbers exclude Vodafone Idea, which is a joint venture between AV Birla Group and UK's Vodafone Plc.

If Vodafone Idea's numbers are considered, the group's reported consolidated loss would have been ₹37,118 crore in FY21 -- the third consecutive year of loss for the group.

UltraTech is also the most valuable company in the group by a long-shot, accounting for nearly half the combined market capitalisation of all group companies. On Friday, the cement leader closed with a market capitalisation of ₹2.2 trillion against group companies' combined market cap of ₹4.7 trillion. UltraTech Cement is India's top cement-maker, accounting for nearly a third of the industry's production capacity and revenue in FY21.

Grasim Industries — UltraTech's parent — is the second-most valuable company in the group with a market cap of ₹1.02 trillion, followed by Hindalco Industries (around ₹1 trillion).

Analysts, however, see a sharp rise in the group's profit in FY22, led by Hindalco Industries and Grasim's fibre and pulp business on the back of a spike in global metal and commodity prices. For example, Hindalco earnings nearly trebled in Q4FY21 on a year-on-year basis.

While Vodafone Idea lost money for the fifth consecutive year in FY21, other businesses -- with the exception of UltraTech Cement -- reported low single-digit return on capital employed (RoCE) and return on equity (RoE) in FY21.

The bulk of the group's capital is, however, invested in the metal, telecom and financial services businesses.

Ultratech Cement is only a minor part of the group in terms of revenues and assets.

The company accounted for just a fifth (20.9 per cent) of the group's combined revenue and only 17.6 per cent of its assets in FY21, excluding Vodafone Idea. Including Vodafone Idea, UltraTech's contribution to the group's revenue and assets was even lower -- 17.5 per cent and 12.9 per cent, respectively, in FY21.

The aluminium and copper producer, Hindalco Industries, is the biggest company in the group, in terms of revenue and assets. It accounted for half the group's combined revenue and around a third of its assets in FY21. It reported a consolidated net profit of ₹3,767 crore in FY21, down 31.5 per cent from ₹5,496 crore a year ago. This translated into a sub-par RoCE of 7.1 per cent in FY21, down from around 8 per cent a year ago. The RoE was even lower at 5.6 per cent, around half the Sensex companies' average RoE of around 11 per cent.

Similarly, the group flagship Grasim Industries is facing an earnings slowdown in its core business of synthetic fibres, pulp and chemicals. The company's net profit, on a standalone basis, has been stagnant for nearly six years.

The group's telecom venture Vodafone Idea is, however, its biggest financial headache. Vodafone Idea reported a net loss of ₹44,233 crore in FY21, albeit an improvement from a loss of around ₹74,000 crore in FY20. The telecom major has now cumulatively lost ₹1.37 trillion in the past five years. AV Birla group is co-promoter and holds 26 per cent stake in India's third-largest mobile operator. Aditya Birla Fashion also reported a loss in FY21 on account of store closures due to the Covid-19 pandemic.

Of the seven listed companies of the group, three — Ultratech Cement, Aditya Birla Capital and Aditya Birla Money — are the subsidiaries of Grasim Industries.



IGARASHI
MOTORS INDIA LTD.


Regd. Office: Plot No. B-12 to B-15, Phase II, MEPPZ-SEZ, Tambaram, Chennai 600 045, India
Phone : +91-44-42298199 / 22628199 E-mail: investor@igarashimotors.com
Website: www.igarashimotors.com CIN : L29142TN1992PLC021997

NOTICE

Notice is hereby given that pursuant to Regulation 29 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, Notice is hereby given that a meeting of the Board of Directors will be held on Monday, 9th August 2021 through audio visual means, to consider and approve the Un-audited financial results of the Company as per IndAs format for the first quarter ended 30th June 2021. A copy of the said notice and Un-audited Financial Results shall also be available on Company's website at www.igarashimotors.com and also on Stock Exchange's website at www.bseindia.com and www.nseindia.com

For IGARASHI MOTORS INDIA LIMITED
P.Dinakara Babu
Company Secretary

Place : Chennai
Date : July 30, 2021



Genus Power Infrastructures Limited
(CIN: L51909UP1992PLC051997)
(Regd. Office: G-123, Sector-63, Noida-201307 (U.P.) (Ph: 0120-2581999)
(Corporate Office: SPL-3, RIICO Industrial Area, Sitapura, Tonk Road, Jaipur-302022)
(Ph: 0141-7102400/500, Fax: 0141-2770319
E-mail: cs@genus.in, Website: www.genuspowers.com)

NOTICE

(For the attention of the Equity Shareholders of the Company)
Mandatory transfer of Equity Shares of the Company to Investor Education and Protection Fund (IEPF) Authority

Members are hereby informed that in terms of Section 124(6) of the Companies Act, 2013 and the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("Rules") as amended from time to time, all shares, in respect of which dividend has not been paid or claimed for seven consecutive years or more, shall be transferred by the company in the name of the Investor Education and Protection Fund (IEPF) Authority.

Please note that the unpaid or unclaimed dividends declared for the financial years up to 2012-13, had been transferred from time to time on due dates, to the Investor Education and Protection Fund (IEPF).


Please be informed that unpaid or unclaimed dividends declared for the financial years 2013-14 and onwards are presently lying with the Company. The concerned Members are requested to claim such unpaid/unclaimed dividend by sending a letter under their signature to "The Company Secretary, Genus Power Infrastructures Limited, SPL-3, RIICO Industrial Area, Sitapura, Tonk Road, Jaipur-302022 (Rajasthan)" to issue duplicate Dividend Warrant, along with an undertaking (format available on the Company's website at www.genuspowers.com under the section "Investors") duly executed.

Please note that in case the concerned Member does not claim the unpaid/unclaimed dividend lying with the Company in respect of above mentioned shares on or before November 02, 2021 or such other date as may be extended, the said shares, on which dividend has not been paid or claimed for seven consecutive years or more, shall be transferred to IEPF Authority by way of corporate action by the due date as per procedures stipulated in the Rules, as amended from time to time.

The details of the concerned Members and the equity shares due for transfer to IEPF Authority are available on the Company's website at www.genuspowers.com under the section "INVESTORS". Individual letters in this regard have been sent to the concerned Members at their registered address, whatever could be sent by the postal department during the Covid-19 pandemic. Clarification on this matter, if required, may be sought from the Company's Registrar and Share Transfer Agent, M/s. Niche Technologies Private Limited, 3A, Auckland Place, 7th Floor, Room No. 7A & 7B, Kolkata-700017, Tel: 033-22806616/6617/6618 Fax: 033-22806619, E-mail: nichetechnol@nichestechnol.com. Once these shares are transferred to the IEPF Authority by the Company, such shares may be claimed back only from the IEPF Authority by following the procedure prescribed under the Rules.

Sd/-
Ankit Jhanjhari
Company Secretary

Place : Jaipur
Dated : July 31, 2021



JAYANT AGRO-ORGANICS LIMITED
Leadership through Innovation
CIN: L24100MH1992PLC066691
Regd. Off: 701, Tower "A", Peninsula Business Park, Senapati Bapat Marg, Lower Parel (West), Mumbai 400 013
Email: investors@jayantagro.com, Website: www.jayantagro.com Phone: 022-40271300, Fax: 022-40271399

EXTRACT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2021

Sr. No.	Particulars	(Rs. In Lakhs)			
		30.06.2021 (unaudited)	31.03.2021 (audited)	30.06.2020 (unaudited)	31.03.2021 (audited)
1	Total income from operations	64,263.48	48,466.18	26,224.94	1,64,021.89
2	Net Profit / (Loss) for the period (before tax, Exceptional and/or Extraordinary items)	2,949.75	3,280.53	1,006.27	7,056.12
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	2,949.75	3,280.53	1,006.27	7,056.12
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,209.77	2,430.36	752.20	5,264.05
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	2,092.81	2,237.18	1,524.17	6,056.47
6	Equity Share Capital	1,500.00	1,500.00	1500.00	1500.00
7	Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of previous year)	-	-	-	36,567.71
8	Earnings Per Share (for continuing and discontinued operations) (Face Value of Rs. 5/- each) Basic & Diluted:	7.01	7.70	2.15	16.00

EXTRACT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2021

Sr. No.	Particulars	(Rs. In Lakhs)			
		30.06.2021 (unaudited)	31.03.2021 (audited)	30.06.2020 (unaudited)	31.03.2021 (audited)
1	Total income from operations	23,771.41	21,474.29	12,431.33	67,777.74
2	Net Profit before tax	2,378.55	2,565.18	442.12	4,493.76
3	Net Profit after tax	1,771.50	1,942.89	323.25	3,360.12
4	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	1,685.55	1,816.06	814.96	3,863.25


Notes:

1. The above is an extract of the detailed format of Standalone and Consolidated Unaudited Financial Results for the quarter ended on June 30, 2021 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of Standalone and Consolidated Unaudited Financial Results of the Company for the quarter ended June 30, 2021 are available to the investors at websites www.jayantagro.com, www.bseindia.com and www.nseindia.com.

2. The above results were reviewed and recommended by the Audit Committee and approved by the Board of Directors at their meetings held on July 31, 2021.

For Jayant Agro-Organics Limited
Sd/-
Abhay V. Udeshi
Chairman
DIN : 00355598

Place - Mumbai
Date - July 31, 2021



emami* paper mills limited

Regd. Office : Acropolis, Unit No.1, 15th floor,
1858/1 Rajdanga Main Road, Kasba, Kolkata -700 107, Ph : 6627-1301
e-mail: investor.relations@emamipaper.com, website : www.emamipaper.in

CIN : L21019WB1981PLC034161

NOTICE TO SHAREHOLDERS
39th Annual General Meeting and Remote E- Voting/ E-Voting Information

Dear Shareholder(s),

Notice is hereby given that the Thirty Ninth Annual General Meeting of the Company (AGM) will be held on 27th August, 2021 at 11.00 A.M through Video Conferencing ("VC")/ Other Audio Visual Means ("OAVM") facility as per the provisions of the Companies Act, 2013 and Rules framed thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with General Circular Nos. 14/2020, 17/2020, 20/2020 and 02/2021 dated 8th April, 2020, 13th April, 2020, 5th May, 2020 and 13th January, 2021, respectively, issued by the Ministry of Corporate Affairs ("MCA Circulars") and Circular Nos. SEBI/HO/CFD/ CMD/1/ CIR/P/2020/79 and SEBI/HO/CFD/CMD2/CIR/P/2021/11 dated 12th May, 2020 and 15th January, 2021 respectively issued by the Securities and Exchange Board of India ("SEBI Circulars"), without the physical presence of the Shareholders at a common venue. The deemed venue for the AGM shall be the Registered Office of the Company.

The Notice of the AGM along with Annual Report for year 2020-21 including the Financial Statements for the year ended 31st March, 2021 ("Annual Report") will be sent only by email to all those Shareholders, whose email addresses are registered with the Company's Depository Participants/ Registrar and Transfer Agents (RTA) in accordance with the MCA Circulars and the SEBI Circulars. Shareholders can join and participate in the AGM through the VCO/AVM facility only. Attendance of the Shareholders attending the AGM through VCO/AVM will be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013. The Notice of the AGM and the Annual Report will also be available on the website of the Company at www.emamipaper.in, website of the agency appointed for conducting the remote e-voting i.e. Central Depository Services (India) Ltd. (CDSL) at www.evotingindia.com and will also be available on the websites of the Stock Exchanges on which the securities of the Company are listed i.e., at www.bseindia.com and www.nseindia.com respectively.

The instructions for joining the AGM through VCO/AVM and the manner of participation in the remote e-voting and casting vote through e-voting system during the AGM are provided in the Notice of AGM. Shareholders are requested to go through the Notice of AGM carefully particularly instructions given therein for attending the AGM and matters associated therewith.

The Company is pleased to provide to all it Shareholders holding shares as on the cut-off date i.e., Friday 20th August, 2021 with the facility to exercise their right to vote by electronic means ("Remote e-voting") to transact business as set out in the Notice of AGM through the Remote e-voting facility provided by CDSL. Additionally the Company is providing the facility of voting through e-voting system during the AGM (E-voting). The detailed manner of Remote e-voting/e-voting during the AGM for shareholders holding shares in dematerialized mode, physical mode and for shareholders who have not registered their e-mail address is provided in the Notice of AGM. The login credentials will be sent to all eligible Shareholders at their registered email address.

Shareholders holding shares in physical form who have not registered their email addresses with the Company can obtain Notice of the AGM, Annual Report and/or login details for joining the AGM through VCO/AVM facility including e-voting by sending following documents by email to M/s Maheshwari Datamatics Pvt. Ltd., Registrar and Transfer Agents (RTA) at mdpldc@yahoo.com or to the Company at investor.relations@emamipaper.com

- a. signed request letter mentioning your name, Folio Number and complete address;
- b. self attested scan copy of the PAN Card, and
- c. self attested scan copy of any document (such as AADHAR Card, Driving License, Election Identity Card, Passport) in support of the address of the Shareholders as registered with the Company.

Shareholders holding shares in demat form are requested to update their email address/Electronic Bank Mandate with their depository.

The Register of Members and Share Transfer Book of the Company will remain closed from Saturday, 21st August, 2021 to Friday, 27th August, 2021 (both days inclusive) for the purpose of AGM.

The above information is being issued for the information and benefit of all the Shareholders of the Company and is in compliance with MCA Circulars and SEBI Circulars.

For Emami Paper Mills Limited
Debendra Banthiya
Company Secretary
FCS 7790

Date : 31st July 2021
Place: Kolkata



POLYPLEX CORPORATION LIMITED
(CIN: L25209UR1984PLC011596)
Regd. Off.: Lohia Head Road, Khatima-262308,
Distt. Udham Singh Nagar, Uttarakhand
Corporate Off.: B-37, Sector-I, Noida-201 301,
Distt. Gautam Budh Nagar, Uttar Pradesh
email: investorrelations@polyplex.com
website: www.polyplex.com

NOTICE TO SHAREHOLDERS
TRANSFER OF DIVIDEND AND EQUITY SHARES
TO INVESTOR EDUCATION & PROTECTION FUND (IEPF)

Notice is hereby given to the equity shareholders of the Polyplex Corporation Limited ("the Company") pursuant to Section 124 (6) of the Companies Act, 2013 ("the Act") and Rule 6(3)(a) of the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("the Rules") that all equity shares in respect of which dividend has remained unpaid or unclaimed for seven consecutive years or more would be transferred to IEPF.

In this regard, the Company is individually notifying the shareholders whose dividend has remained unpaid or unclaimed for the past seven consecutive years commencing from Financial Year 2013-14.


A list of such shareholders is also being posted on the website of the Company at www.polyplex.com --> Investors.

Shareholders whose dividend is unpaid or who have not claimed their dividend for the past seven consecutive years commencing from Financial Year 2013-14, may approach the Company or RTA **KFIN Technologies Private Limited**, Karvy Selenium Tower B, Plot 31-32, Gachibowli Financial District, Nanakramguda, Hyderabad- 500032, for making a claim of the unclaimed dividend lying with the Company on or before November 3, 2021 failing which the relevant dividend and underlying shares will be transferred to IEPF in accordance with the aforesaid provisions. Shareholders can also refer to the details in this behalf available on www.iefp.gov.in.

Subsequent to the transfer of unpaid / unclaimed dividend and underlying shares to the IEPF, the concerned shareholders can claim the said shares along with the dividend (s) from IEPF in accordance with the procedure and on submission of such documents as prescribed in the said Rules.

For Polyplex Corporation Limited
Sd/-
Ashok Kumar Gurnani
Company Secretary
FCS- 2210

Place : Noida
Date : 30.07.2021



ELDECO
HOUSING AND INDUSTRIES LIMITED
CIN: L45202UP1985PLC099376
Regd. Office: Eldeco Corporate Chamber-1, 2nd Floor, Vibhuti Khand
(Opp. Mandi Parishad), Gomti Nagar, Lucknow- 226010,
Ph. No.: 0522-4039999 | Website: www.eldecogroup.com

NOTICE

(For the attention of the Equity Shareholders of the Company)
TRANSFER OF EQUITY SHARES OF THE COMPANY
TO INVESTOR EDUCATION AND PROTECTION FUND (IEPF)

This Notice is published pursuant to the provisions of Section 124(6) of the Companies Act, 2013 ("the Act") read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 read with amendments and circulars issued by the Ministry of Corporate Affairs till date (Collectively "the Rules").

The Rules, amongst other matters, contain provisions for transfer of shares in respect of which dividend has not been paid or claimed by the shareholders for seven consecutive years or more, to the DEMAT Account of the IEPF Authority ("IEPF Demat Account").

Adhering to the various requirements set out in the Rules, the Company has communicated to the concerned shareholders individually at their latest available address with the Company, whose shares are liable to be transferred to the IEPF DEMAT Account, for taking appropriate actions. Complete details of such shareholders including their shares, folio number or DP ID-Client ID are made available on the Company's website www.eldecogroup.com.

The unclaimed/unpaid dividend(s) declared by the Company pertaining to the year 2012-2013 and prior years have already been transferred to the IEPF DEMAT Account on their respective due dates. Shareholders are advised to make their claim for the unclaimed/unpaid dividend(s) pertaining to the year 2013-2014 and onwards on or before **2nd November, 2021** so that their Shares shall not be transferred to the IEPF DEMAT Account.

In case the Company or the Registrar and Transfer Agent (RTA) does not receive any communication from the concerned shareholder on or before **2nd November, 2021**, the Company shall transfer their corresponding shares to the IEPF DEMAT Account, without any further notice, in accordance with the Rules, as under:

- **For shares held in physical form** - New share certificate(s) in lieu of the original share certificate(s) will be issued and transferred in favour of the IEPF Authority on completion of necessary formalities. The original share certificate(s) which stand registered in the name of the shareholder(s) will be deemed cancelled and non-negotiable.
- **For shares held in demat form** - The Company shall inform the Depositories to execute the corporate action and debit the shares lying in the demat account of the shareholder(s) and transfer such shares in favour of the IEPF Authority.

The shareholders may further note that the details uploaded by the Company on its website, as aforesaid, should be regarded and shall be deemed adequate notice in respect of issue of duplicate share certificate(s) by the Company for the purpose of transfer of shares to the IEPF Authority.

The concerned shareholder(s) are further informed that after subsequent transfer of shares to the IEPF Authority all future benefits arising on such shares would also be transferred to the IEPF Authority.

Please note that no claim shall lie against the Company in respect of unclaimed dividend amount and equity shares transferred to the IEPF Authority pursuant to the said Rules.

Shareholders may note that both unpaid / unclaimed dividend and the shares transferred to IEPF Authority including all benefits accruing on such shares, if any, can be claimed back by the shareholders from the IEPF Authority after following the procedure prescribed by the Rules.

In case the shareholders have any queries or require any assistance on the subject matter, they may contact the Company's RTA at M/s Skyline Financial Services Private Limited at D-153/A, 1st Floor, Okhla Industrial Area Phase-1, New Delhi-110020, Email- viren@skylinert.com or admin@skylinert.com, Phone- 011-40450193-97 or the Company at Eldeco Corporate Chamber-1, 2nd Floor, Vibhuti Khand (Opp. Mandi Parishad), Gomti Nagar, Lucknow-226010, Email- chandni@eldecousing.co.in, Phone-0522-4039999.

For Eldeco Housing and Industries Limited
Sd/-
Chandni Vij
Company Secretary

Date: 31st July, 2021
Place: Lucknow

BS SUDOKU

3425

							7
				5		3	
5		4	9		6	2	
2			7		4		
	6			8			
			2				3
	3	7			8		
		1	3			5	9
6				7			4

SOLUTION TO #3424

8	3	9	6	1	5	4	7	2
1	2	5	4	9	7	3	6	8
7	4	6	2	3	8	5	9	1
5	1	4	9	8	6	7	2	3
9	8	7	1	2	3	6	5	4
3	6	2	5	7	4	1	8	9
6	5	3	8	4	2	9	1	7
4	9	8	7	6	1	2	3	5
2	7	1	3	5	9	8	4	6

Hard
★★★★★
Solution tomorrow

HOW TO PLAY

Fill in the grid so that every row, every column and every 3x3 box contains the digits 1 to 9