

29 August, 2020

Department of Corporate Affairs
BSE Limited
PJ Towers
Dalal Street, Fort,
Mumbai – 400 001.

Dear Sir,

Sub: - Copies of information published in Newspapers on relating to notice of annual general meeting and related matters. reg

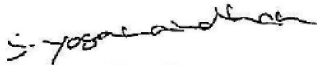
Ref: SCRIP: 538942

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copies of information published in Financial Express (English version) and Makkalkural (Tamil version).

You are requested to take the same on record.

Thanking you,

Yours faithfully,
For **Mercantile Ventures Limited**



Yoganandhan S
Company Secretary

Moody's extends review for downgrade on IIFL Finance

FE BUREAU
Mumbai, August 28

MOODY'S INVESTORS SERVICE on Friday extended its review for downgrade on IIFL Finance's B1 corporate family rating (CFR), (P)B1 senior secured MTN program rating and B1 senior secured debt rating. The extension of the review for downgrade takes into account the still-considerable uncertainty regarding the impact of the pandemic-driven economic disruption on IIFL Finance's loan collections and the asset quality.

The data from Bloomberg show that IIFL Finance had a loan of ₹27,274 crore as on March 2020. "The extension of the review also recognises that IIFL Finance's liquidity profile has remained stable as the company has slowed loan disbursements to match the decline in loan collections. 31% of IIFL Finance's loans were under repayment moratoriums as of June 30, 2020," said the rating agency in its rationale.

Moody's review will focus on developments around the company's loan collection rate, likely loan restructuring once the moratorium ends in August and the company's access to funding and ability to preserve liquidity over the next 12-18 months.

The rating review reflects Moody's expectation that IIFL



toriums as of June 30, 2020," said the rating agency in its rationale.

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The rating review reflects Moody's expectation that IIFL

Finance's asset quality will deteriorate on the back of rising loan delinquencies and defaults, as some customers and businesses will struggle with payments, given declining earnings due to the coronavirus-led economic disruptions.

Moody's could downgrade the rating if the company's liquidity deteriorates, or if the company experiences a significant deterioration in its asset

quality, leading to a worsening of its solvency metrics.

The rating review was initiated on India Infoline Finance on May 29, 2020. Subsequently, on June 18, Moody's withdrew India Infoline Finance's rating and assigned a B1 CFR rating to IIFL Finance following the merger of India Infoline Finance with its immediate holding company IIFL Finance. The ratings of IIFL Finance have been under review for downgrade since the date of rating assignment.

According to the rating agency, given the review for downgrade, an upgrade is unlikely in the near term. Nevertheless, Moody's could confirm the ratings if the company strengthens its liquidity by refinancing or raising new funding over the next few quarters, or improves collection rates on its assets, such that the company is able to meet its maturing obligations without straining its liquidity.

ICICI Bank sells 2% stake in subsidiary I-Sec for ₹310 crore

PRESS TRUST OF INDIA
New Delhi, August 28

ICICI BANK ON Friday said it has sold 2% stake in its subsidiary ICICI Securities (I-Sec) through an open market transaction for ₹310 crore.

ICICI Bank, the promoter of I-Sec, has divested 64,42,000 equity shares of the face value of ₹5 each of the company on

ICICI Direct launches trading in commodity derivatives

ICICI SECURITIES (I-SEC), a retail-led equity house, on Friday announced the launch of commodity derivatives trading on the icicidirect.com platform. With this, I-Sec's

client base will now be able to trade in commodities futures on the MCX, India's largest commodity exchange with a market share of more than 94%. **FE BUREAU**

the stock exchange for an approximate total consideration of ₹310 crore, the private sector lender said in a regulatory filing.

The number of stocks divested represents 2% of the total equity share capital of the company as of June 2020, it said. The transaction of shares took place through an open market sale, the lender said.

Dr. Agarwal's Eye Hospital Ltd.
Registered Office: 3rd Floor, Buhari Towers, No.4, Moores Road, Off Grems Road, Chennai-600006. Tel: 91-44-39916600.
CIN No. L85110TN1994PLC027366
Email: investor@dragarwal.com, Website: www.dragarwal.com

NOTICE

Notice is hereby given that the 26th Annual General Meeting (AGM) of the Members of the company will be held on Wednesday, 23rd September, 2020 at 3:00 P.M. through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM").

In view of the continuing COVID-19 global pandemic, the Ministry of Corporate Affairs vide its Circular No.20/2020 dated May 05, 2020 read with Circular No.14/2020 dated April 8, 2020 and Circular No.17/2020 dated April 13, 2020 allows conducting of Annual General Meeting of the Company through video conferencing (VC) or other audio visual means (OAVM) without the physical presence of the members for the meeting at a common venue. In terms of the said Circulars and in compliance with the provisions of the Companies Act, 2013 and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the AGM of the Company is being held through VC / OAVM. Hence, Members can attend and participate in the AGM through VC/OAVM only.

In compliance with the aforesaid MCA Circulars and SEBI Circular dated May 12, 2020, Notice of the AGM along with the Annual Report 2019-20 is being sent only through electronic means to those Members whose email addresses are registered with the Company/Depositories. The Notice calling the AGM has been uploaded on the website of the Company at www.dragarwal.com. The Notice can also be accessed from the website of the Stock Exchange i.e. BSE Limited at www.bseindia.com. The AGM Notice is also disseminated on the website of CDSL (agency providing the VC / OAVM facility, Remote e-Voting facility and e-voting system during the AGM) i.e. www.evotingindia.com. For any communication, the shareholders may also send requests to the Company's investor email id: investor@dragarwal.com.

Manner of registering / updating email addresses:

Members holding shares in Physical mode, who have not registered their email address with the company, hitherto, register/update the same by clicking on <https://www.integratedindia.in/emaiupdate.aspx> or by sending mail to the company with folio number details and attaching self-attested copy of PAN card at investor@dragarwal.com or to RTA viz., Integrated Registry Management Services Pvt Ltd at csdstd@integratedindia.in.

Members holding shares in Demat mode who have not registered their email address are requested to register/update the email address and mobile number with your Depository participants (DP) with whom they maintain their demat accounts. Members of the Company under the category of Institutional Investors are encouraged to attend and vote at the AGM.

Instructions for Voting through electronic means:

Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 (as amended) and Regulation 44 of SEBI (Listing Obligations & Disclosure Requirements) Regulations 2015 (as amended) and MCA Circulars dated April 08, 2020, April 13, 2020 and May 05, 2020 the Company shall provide the facility of remote e-voting to its Members in respect of the business to be transacted at the AGM. For this purpose, the Company has entered into an agreement with Central Depository Services (India) Limited (CDSL) for facilitating voting through electronic means.

Members whose name appear on the register of Members/ Register of Beneficial Owners maintained by the Depositories as on the Cut-off Date for e-voting i.e. Saturday, 19th September, 2020 at 9:00 AM shall be entitled to avail the facility of remote e-voting / e-voting at the AGM. Any person, who acquires shares of the Company and becomes a member after the dispatch of the Notice but before the cut-off date for voting i.e. Tuesday, 15th September, 2020, may obtain the Login ID and password by sending an email to csdstd@integratedindia.in or investor@dragarwal.com or helpdesk.evoting@cdslindia.com by mentioning their Folio No./ DP ID and Client ID No.

The remote e-voting commences on Saturday, 19th September, 2020 at 9.00 A.M and ends on Tuesday, 22nd September, 2020 at 5:00 P.M.

Members will not be able to cast their vote through remote e-voting beyond the said date and time and the remote e-voting module shall be disabled by CDSL thereafter.

Additionally, the facility for e-voting shall also be made available at the time of AGM for Members attending the meeting who have not already cast their vote by remote e-voting shall be able to exercise their right through e-voting during the AGM. Detailed procedure for remote e-voting and e-voting at the AGM are provided in the Notice.

Ms. V Vasumathy, Practising Company Secretary, Chennai has been appointed as Scrutinizer for conducting the voting process (electronically or otherwise) in a fair and transparent manner.

The results declared along with the Scrutinizer's Report shall be placed on the Company's website www.dragarwal.com and website of CDSL www.evotingindia.com and simultaneously communicated to BSE Limited, Mumbai, where the Company's shares are listed, not later than forty eight hours after the conclusion of AGM.

Notice is also given pursuant to Section 91 of the Companies Act, 2013 and Rule 10 of the Companies (Management and Administration) Rules, 2014, that the Register of Members and Share Transfer Books will remain closed from Wednesday 16th September, 2020 to Wednesday 23rd September, 2020 (both days inclusive) on account of Annual General Meeting.

Any query/grievance in relation to voting by electronic means can be addressed to Company Secretary & Compliance Officer, Dr. Agarwal's Eye Hospital Limited, 3rd Floor, Buhari Towers, No.4, Moores Road, Off Grems Road, Chennai-600006. Tel: 91-44-39916600, Email: investor@dragarwal.com, or Integrated Registry Management Services Private Limited, 2nd Floor, "Kences Towers" No.1, Ramakrishna Street North Usman Road, T. Nagar, Chennai- 600 017 Phone: 044 28140801, 28140803 Fax: 044- 28143378, 28142479 Email: csdstd@integratedindia.in, or call CDSL No. 022-23058542/43 or email to helpdesk.evoting@cdslindia.com

By order of the Board
For Dr. Agarwal's Eye Hospital Limited
Jully H Jivani
Company Secretary

Place : Chennai
Date : 28.08.2020

LANCER CONTAINER LINES LIMITED
Mayuresh Chambers Premises Co-Operative Society Ltd.,
Unit No H02-2, H02-3 & H02-4, Plot No.60, Sector-11,
CBD Beasur, Navi Mumbai - 400 614.
Tel. +91 22 2756694/4142; E-Mail id: secretary@lancermarine.in;
Web: www.lancermarine.in; CIN No. L74990MH2011PLC214448

NOTICE

Notice is hereby given that pursuant to applicable regulations of SEBI (Listing obligation and Disclosure Requirements) Regulation, 2015, a meeting of the Board of Directors of the company is scheduled to be held on Friday, September 04, 2020, at Navi Mumbai inter alia, to consider and approve the Un-Audited Financial Results of the Company, for the quarter ended June 30, 2020 and any other business matter, with permission of chair. This notice is also available on the website of the company www.lancermarine.in and on the website of the stock exchange www.bseindia.com.

For Lancer Container Lines Limited
Sd/-
Abdul Khalik Chataiwala
Chairman & Managing Director
Date: August 28, 2020 DIN: -01942246

MERCANTILE VENTURES LIMITED
CIN: L65191TN1995PLC037309
Regd. Office: 88, Mount Road, Guindy, Chennai - 600 032 Tel: 044-40432209
Email: admin@mercantileventures.co.in website: www.mercantileventures.co.in

NOTICE OF ANNUAL GENERAL MEETING AND RELATED MATTERS

Notices hereby given that the Nineteenth Annual General Meeting (AGM) of the Company will be held on **Wednesday, the 23rd September, 2020 at 2:00 PM (IST)** through Video Conferencing (VC)/Other Audio Visual Means (OAVM) to transact the Ordinary and Special Businesses as set out in the Notice of the said meeting.

As informed vide public notice published on 17th August 2020 the Annual Report for the year 2019-20 together with the Notice of the AGM will be sent on or before 28th August 2020 only by electronic means to those shareholders who have registered their e-mail ids with the Company or as the case may be, the Depository Participants. These are also made available in the Websites of the Company and the Stock Exchange viz., www.mercantileventures.co.in and www.bseindia.com.

FACILITY TO PARTICIPATE IN THE AGM THROUGH VC/OAVM AND SPEAK THEREAT

Shareholders will be provided with a facility to attend the AGM through VC/OAVM through the CDSL e-Voting system. Detailed guidance for joining the meeting is available in the Notice of the Meeting. The window for joining the meeting would be available from 1:45 PM on the AGM day.

In terms of the relevant Circulars of the Ministry of Corporate Affairs there is no provision for appointment of proxies for the meeting.

Members desirous of speaking at the meeting may register themselves as a speaker by sending their request latest by 20th September 2020 mentioning their name, demat account number/folio number, email id, mobile number at cs@mercantileventures.co.in and investor@camoonindia.com. The above facility for participant registration will be open from 9:00 AM on 15th September 2020 to 5:00 PM on 20th September 2020. It may please be noted that there will be no option for spot registration and so only those shareholders who have registered through the above process will be able to speak at the meeting.

Members who do not wish to speak during the AGM but need clarifications on the items to be transacted at the meeting may send their queries by e-mail cs@mercantileventures.co.in on or before 20th September 2020, mentioning their names, demat account number/folio number, E-mail id and mobile number. These queries will be replied to by the Company suitably by email.

BOOK CLOSURE

Pursuant to Section 91 of the Companies Act 2013, notice is hereby given that the Register of Members and Share Transfer Books of the Company will remain closed from 15.09.2020 to 23.09.2020 (both the days inclusive).

FACILITY FOR REMOTE E-VOTING

Pursuant to Section 108 of the Companies Act, 2013, the relevant Rules and Regulation 44 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 the Company has entered into an agreement with Central Depository Services (India) Limited (CDSL) to facilitate the Members to exercise their right to vote at the meeting through remote e-voting. The detailed process for participating in AGM through VC/OAVM and in the remote e-voting is available in the notice of the meeting. Members of the Company holding shares in either physical or dematerialized form as on 14th September 2020 being the Cut-Off Date and whose names are entered as Members in the Register of Members or in the Register of Beneficial Owners by the Depositories on that date alone shall be entitled to exercise the voting rights electronically.

Persons who have acquired shares and become Members of the Company after the dispatch of the notice and hold shares as on the Cut-off date may contact the RTA to obtain the login details if they desire to participate through VC/OAVM and to avail remote e-voting facility.

The remote e-voting period commences on Sunday, 20th September 2020 at 9:00 AM and will end on Tuesday, the 22nd September 2020 at 5:00 PM during which period the Members can cast their vote electronically. The remote E-voting module shall be disabled by CDSL and will not be available thereafter. Members who did not avail remote E-voting facility will be provided an opportunity to vote electronically at the meeting. Members who have exercised remote e-voting are entitled to attend the meeting but shall not be permitted to vote. The results of the E-voting will be declared as stipulated under the relevant Rules and will also be posted on the Company's Website and the website of CDSL.

CONTACT DETAILS FOR FURTHER INFORMATION

In case you have any queries or issues regarding e-voting, you may refer the Frequently Asked Questions ("FAQs") and e-voting manual available at www.evotingindia.com, under help section or write an email to helpdesk.evoting@cdslindia.com or call 1800-225533.

If you have any queries or issues regarding attending AGM & E-Voting from the e-Voting System, you may refer the Frequently Asked Questions ("FAQs") and e-voting manual available at www.evotingindia.com, under help section or write an email to helpdesk.evoting@cdslindia.com or contact Mr. Nibin Kunder (022-23058738) or Mr. Mehboob Lakhani (022-23058543) or Mr. Rakesh Dalvi (022-23058542).

All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, Manager, (CDSL) Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futrex, Mafat Mill Compounds, N M Josh Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call on 022-23058542/43.

For Mercantile Ventures Limited
E N Rangaswami
DIN: 06463753
Whole-Time Director
Place : Chennai
Date : 28.August, 2020

JK LAKSHMI CEMENT LTD.
Regd. Office : Jaykaypuram, District Sirohi - 307 019, (Rajasthan)
Corporate Office : Nehru House, 4, Bahadur Shah Zafar Marg, New Delhi-110 002
Tel.No. 011-33001142/33001112, Fax No. 91-011-23722251/23722021
Email: jkic.customercare@jkmail.com, Website: www.jklakshmicement.com
CIN: L74999RJ1938PLC019511

INVITES FIXED DEPOSITS

SCHEME 'A' - (Non-Cumulative)			SCHEME 'B' - (Cumulative)				
Period	Rate of Interest per annum (%) payable quarterly	Period	Rate of Interest Per Annum (%) Compounded Quarterly	Minimum Deposit (Rs.)	Amount Payable on Maturity (Rs.)	Effective Yield P. A. (%)	
1 Year	8.00	1 Year	8.00	25,000	27,061	8.24	
2 Years	8.25	2 Years	8.25	25,000	29,435	8.87	
3 Years	8.35	3 Years	8.35	25,000	32,034	9.38	
0.50% additional interest to senior citizen (above 60 yrs.),Employees, Shareholders, Cement Dealers of JK Lakshmi Cement Ltd. and person investing Rs. 5 lacs and above- max 0.50%							

0.50% additional interest to senior citizen (above 60 yrs.), Employees, Shareholders, Cement Dealers of JK Lakshmi Cement Ltd. and person investing Rs. 5 lacs and above- max 0.50%

FORM DPT-1

CIRCULAR OR CIRCULAR IN THE FORM OF ADVERTISEMENT INVITING DEPOSITS

[Pursuant to Section 73 (2) (a) and Section 76 and Rule 4(1) and 4(2) of the Companies (Acceptance of Deposits) Rules, 2014]

1. GENERAL INFORMATION
- (a) Name, Address, Website and other contact details of the Company :
Name: JK Lakshmi Cement Ltd.
Regd. Off.: Jaykaypuram, District Sirohi - 307 019 (Rajasthan).
Corporate Off.: Nehru House, 4, Bahadur Shah Zafar Marg, New Delhi-110 002.
Tel. No. 011-33001142/33001112. Fax No. 91-011-23722251/23722021.
Website & Email: www.jklakshmicement.com, kamal@jkmail.com, jkic.customercare@jkmail.com
- (b) Date of incorporation of the Company : 8th August 1993
- (c) Business carried on by the Company and its subsidiaries (direct & indirect) with the details of branches or units, if any: By the Company: The Company is engaged in manufacturing / Production and sale of Cement & Cementitious Products.
- By its Subsidiaries:
- i. Udaipur Cement Works Limited, Shripati Nagar, P.O. CFA - 313021, Udaipur, Rajasthan (Cement Manufacturer)
- ii. Hansdeep Industries & Trading Company Limited, Patriot House, 4th Floor, 3, Bahadur Shah Zafar Marg, New Delhi-110002 (Trading of Cementitious Materials)
- iii. Ram Kanta Properties Private Limited, 4th Floor, Nehru House, 4, Bahadur Shah Zafar Marg, New Delhi-110 002 (Acquiring, Developing, Constructing, Maintaining the Land & Buildings, Flats, Apartments etc.)
- Units and other offices:
- i. Cement Plant - Jaykaypuram, District Sirohi - 307019 (Rajasthan)
- ii. Cement Plant - Malpuri, Khundi, Ahiwara, District Durg - 491001 (Chhattisgarh)
- iii. Cement Grinding Unit - Motbhoyan Kalol, District Gandhinagar-362010 (Gujarat)
- iv. Cement Grinding Unit - Village Bajipur, P.O. Jhamni, District Jhajar - 124507 (Haryana)
- v. Cement Grinding Unit - Village Dastan, Taluka Paisana, District Surat-394310 (Gujarat)
- vi. Cement Grinding Unit - Village Ganthakhal, Radgasyampur, P.O. Khutuni, Tal. Athagarh Distt Cuttak-754229 (Odisha)

The Company has Following Regional Offices:

i. 304, Dev Arc Mall, Near Fun Republic, Iskon Circle, S.G. Highway, Satellite, Ahmedabad - 382015

ii. 717A, G.T. Road, Opp. Guru Sharan Hospital, Near Ganesh Bus Stop, Bhatinda - 151001

iii. 113, Rakesh Marg, Near R.K. Banquet Hall, G.T. Road, Ghaziabad - 201001

iv. 305, Apex Mall, Ind Floor Lal Kothi Scheme, Tonk Road, Jaipur - 302015

v. Kasturi Building, Jamshedji Tata Road, Mumbai-400020

vi. 5th Floor, ACE Global, G.E. Road, Opp. Minocha Petrol Pump, Telebandha, Raipur - 492001

vii. HIC 25, BDA Colony, Jaydev Vihar, Bhubaneswar-751013

viii. SAS Business Centre, Level 5, Landmark Wardha Road, Ramdaspethi, Nagpur-440010

ix. 10th Floor, 83/21, Office No. 1004, Topsia House, Continental Building, Kolkata - 700046

The Company has Following RMC Plants:

i. Plot No 563/2/2, Ashwagiri Indl. Estate, Opp.M.N.Desai Petrol Pump, Changodar, Ahmedabad - 382213

ii. Plot No 754, Dumat-Savli Road, Village Dumat, Vadodra - 391740

iii. SAS Business Centre, Level 5, Landmark Wardha Road, Ramdaspethi, Nagpur-440010

iv. E-123, Malviya Industrial Area, Malviya Nagar, Jaipur - 302017

v. Block No. 240P, Near Essar Petrol Pump, Jolva, Kadodara-Bardoli Road, Surat - 394305

vi. Plot No. G-786, 789 & 832 Industrial Area, Phase-IV, Baranoda, Jodhpur - 342001

vii. E-196-197, RICCO Industrial Area, Khushkhera, Distt. Alwar - 301019

viii. Plot No A-519 Road No. 7, Indraprastha Industrial Area, Jhalwar Road, Kota - 324005

ix. B-50, Phase-VI, Opp. Verka Milk Plant, Mohali - 160055

x. Plot No. 41-43, Phase-III, GIDC Estate, NH No. 8, Naroda, Ahmedabad - 382030

xi. E-126 A, Road No.5 Near Ford Showroom, Madari Industrial Area, Udaipur -313001

xii. Plot No A-16/3, Ichchhapura, GIDC, Village Bhatpore, Surat - 394510

(d) Brief Particulars of the Management of the Company:
The Company is managed by Chairman and Managing Director, Vice Chairman & Managing Director, the Whole-time Directors under the superintendence, control and direction of the Board of Directors

(e) Name, Address, DIN and Occupations of the Directors:

Name	DIN No.	Address	Occupation
Shri Bharat Hari Singhania (Chairman & Managing Director)	00041156	19, The Greens, Rajokari, New Delhi-110038	Industrialist
Smt. Vinika Singhania (Vice-Chairman & Managing Director)	00042983	101, Friends Colony (East), New Delhi-110065	Industrialist
Dr. Raghupati Singhania (Non-Executive Director)	00036129	40, Friends Colony (East), New Delhi-110 065	Industrialist
S. S. Chouksey (Whole time Director)	00040282	C-18, Sector-44, Noida-201301, Gautam Budh Nagar, U.P.	Service
Shri S. K. Wali (Whole time Director)	00044890	F/2758, Ansaal Palam Vihar, Gurgaon- 122017	Service
Shri B. V. Bhargava (Independent Director)	00001823	B-1201, Gulmohar Apartments, Cessar Road, (Near Filmalaya Studio) Amboli, Andheri (West), Mumbai - 400 058	Company Director
Dr. K. N. Memani (Independent Director)	00020696	177-C, Western Avenue, Lane W-7, Sainik Farm, New Delhi-110 062	Self employed
Shri N. G. Khaitan (Independent Director)	00020588	3, Queen's Park, Kolkata-700019	Attorney at Law
Shri Ravi Jhunjhunwala (Independent Director)	00060972	63, Friends Colony (East), New Delhi-110 065	Industrialist
Ms. Bhaswati Mukherjee (Independent Director)	07173244	C-135, Sarvodaya Enclave, New Delhi-110 017	Ambassador

(f) Management's perception of risk factors: The cement business is cyclical in nature and highly volatile. cement demand is dependent on various external factors including state of economy, government policies and schemes on development of infrastructure and housing, fiscal measures, monsoon and rural development, rise in the logistic and fuel costs and fluctuations in the prices of key raw materials such as petcoke, coal, flyash etc. may have substantial bearing on the margins and profitability

(g) Details of default, including the amount involved, duration of default and present status, in repayment of -

(i) statutory dues: None, The Company is generally regular in depositing statutory dues with the appropriate authorities other than those which are sub-judice.

(ii) debentures and interest thereon: None

(iii) loan from any bank or financial institution and interest thereon: None

2. PARTICULARS OF THE DEPOSIT SCHEME :

- (A) Date of passing of Board Resolution: 20.05.2020
- (B) Date of passing of resolution in the general meeting authorizing the invitation of such deposits: AGM held on 04th September, 2014
- (C) Type of deposits, i.e., whether secured or unsecured: Unsecured
- (D) Amount which the Company can raise by way of deposits as per the Act and the rules made thereunder and the aggregate of deposits actually held on the last day of the immediately preceding financial year and on the date of issue of the Circular or advertisement and amount of deposit proposed to be raised and amount of deposit repayable within next twelve months:
- The amount which the company can raise by way of deposits as per the Companies Act, 2013 and the Rules thereunder

SCHEME 'A' (Non-Cumulative)		SCHEME 'B' (Cumulative)	
Period	Rate of Interest Per Annum (%) Payable Quarterly	Period	Rate of Interest Per Annum (%) Compounded Quarterly
1 Year	8.00	1 Year	8.00
2 Years	8.25	2 Years	8.25
3 Years	8.35	3 Years	8.35

0.50% additional interest to senior citizen (above 60 yrs.), Employees, Shareholders, Cement Dealers of JK Lakshmi Cement Ltd. and person investing Rs. 5 lacs and above- max 0.50%

(F) Proposed time schedule mentioning the date of opening of the Scheme and the time period for which the circular or advertisement is valid:

(G) Reasons or objects of raising the deposits: To Support business operations

Disclaimers to be distinctly understood that filing of circular or circular in the form of advertisement with the registrar shall not in any way be deemed or construed that the same has been cleared or approved by the Registrar or Central Government. Does not take any responsibility either for the financial soundness of any deposit scheme for which the deposit is being accepted or invited or for the correctness of the statements made for opinions expressed in the circular or circular in the form of advertisement. The depositors should exercise due diligence before investing in the deposits schemes.

Place : New Delhi
Date : 28th August, 2020

By Order of the Board
for JK Lakshmi Cement Ltd.
B. K. Daga
Sr. VP & Company Secretary

Membership Number: 087294
UDIN : 20087294AAAF3240

Certificate of the Statutory Auditor issued pursuant to the Companies (Acceptance of Deposits) Amendment Rules, 2018, which came into force on 15th August 2018

This is to certify that JK Lakshmi Cement Ltd. has not committed default in the repayment of the public deposits or in the payment of interest on such deposits accepted either before or after the commencement of the Companies Act, 2013.

for S. S. Kothari Mehta & Company
Chartered Accountants
Firm's Registration Number : 000756N
Sunit Wahi
Partner

Figure 1. The effect of the number of trials on the number of correct responses. The number of correct responses was plotted against the number of trials for each condition. The number of correct responses increased with the number of trials for all conditions. The number of correct responses was highest for the condition with the highest number of trials (10 trials) and lowest for the condition with the lowest number of trials (2 trials).