INDAG®
ISO 9001:2015
ISO 14001:2015

Indag Rubber Limited
Regd. Office : Khemka House, 11, Community Centre, Saket, New Delhi - 110017, India
Phone : 26963172-73, 26961211, 26863310, 41664818, 41664043, Fax : 011- 26856350
E-mail : info@indagrubber.com, Website: www.indagrubber.com, CIN-L74899DL1978PLC009038

Works : Village Jhiriwala, Tehsil, Nalagarh, Distt. Solan, Himachal Pardesh - 174101, India
Phone : 09736000123

April 17, 2021

BSE Limited **(Company code-1321)**
Phiroze Jeejeebhoy Towers, **(Scrip code-509162)**
Dalal Street,
Mumbai-400001

<u>Sub: Newspaper clipping of notice published in newspaper intimating the date of the Board Meeting.</u>

Dear Sir,

Enclosed herewith please find newspaper clipping of notice published in the Business Standard **(both Hindi & English)** on April 17, 2021 for the intimation of the date of Board Meeting to be held on Tuesday, 27th April, 2021.

This is for your information and record please.

Yours faithfully,
For **Indag Rubber Limited**

Manali D. Bijlani

Company Secretary
Encl: as above

:: 2 ::

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We are conducting an auction of the pledged gold jewellery on **20-04-2021** at **10.00 A.M.** the respective talukas / centres from where such loan was availed. Address of such talukas / centres have been duly notified at our website **www.iifl.com**. All defaulting borrowers had been duly intimated about the auction through Auction Notice. Details of defaulting borrowers' pledged gold jewellery and other details have been displayed at the respective talukas / centres. Auction process has been displayed at respective branches. The defaulter borrowers have an option to repay the entire dues including all applicable charges and close their loan accounts even after publication of this notice but in any case till the date of auction as mentioned herein. However, the defaulter loans which are closed on or after this publication **17-04-2021,** will have to bear the proportionate publication charge.

Bidders are invited to inspect the gold jewellery on **19-04-2021** and to submit their bid. The gold is being auctioned on **"AS IS WHAT IS"** basis. Auction shall be conducted in accordance with process and terms and conditions laid down by the Company. If the Auction in respect of defaulter accounts is not completed on the Auction Day, the pledged gold ornaments will be auctioned off on subsequent day/s without further notice. Terms and conditions for auction may be modified by the Company at its sole discretion. Participation in the auction and acceptance of bids will be at the sole discretion of the company.

IIFL Finance Limited has the authority to remove any of the accounts from the auction list without prior information and it has the right to cancel / change the auction date without prior intimation.

Date: 17-04-2021

Authorised Officer
(IIFL Finance Ltd.)

For any other details please contact
IIFL FINANCE LTD., 1st Floor, Munshi Shopping Center, Ramgunj Bazar, Jaipur - 302 003 • Contact: 94148 12118

NATIONAL AGRICULTURAL COOPERATIVE MARKETING FEDERATION OF INDIA LTD.

NAFED

Address :- SCO No.179, Sector-5, Panchkula
Telephone No. 0172-2584424, 2584426
E-mail: **nafchd@nafed-india.com,** Web: **www.nafed-india.com**

NOTICE

Notice inviting Expression of Interest from interested Agencies for empanelment with Nafed for supply of imported planting material/ rootstock of High Density Plantation of temperate crops and other inputs like trellis, anti-hail nets and micro irrigation etc. and PEQ operations for J&K. The detailed EOI is available on http://www.nafed-india.com/. The bidders are requested to please be updated with the above website for any clarification and notices concern with EOI, as no further information will be published in respect of this EOI through any other media.

The last date of submission of bid is 27.04.2021.

Nafed reserves the right to reject any or all EOIs without assessing any reasons thereof.

Branch Manager
Chandigarh Branch

NATIONAL AGRICULTURAL COOPERATIVE MARKETING FEDERATION OF INDIA LTD.

NAFED

Address :- SCO No.179, Sector-5, Panchkula
Telephone No. 0172-2584424, 2584426
E-mail: **nafchd@nafed-india.com,** Web: **www.nafed-india.com**

NOTICE

Notice inviting Expression of Interest from the eligible bidders for establishment of cold chain including CA capacity of 5500MT, pre-conditioning, reefer transport and processing infrastructure each at Drugmulla, Kupwara and Hariparigam, Pulwama, Kashmir on Built Operate Transfer (BOT) basis. The detailed EOI is available on http://www.nafed-india.com/. The bidders are requested to please be updated with the above website for any clarification and notices concern with EOI, as no further information will be published in respect of this EOI through any other media.

The last date of submission of bid is 30.4.2021

Nafed reserves the right to reject any or all EOIs without assigning any reasons thereof.

Branch Manager
Chandigarh Branch

SOUTH INDIAN Bank

Regional Office : 3rd Floor, Plot No 21 & 21/1, Near Karol Bagh Metro Station, Pusa Road, Karol Bagh, New Delhi – 110 005
Ph-011-45128661, Email: ro1008@sib.co.in
CIN: L65191KL1929PLC001017

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

[See proviso to rule 8 (6)]

Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/ charged to the South Indian Bank Ltd, Karol Bagh Branch (Secured Creditor), the **PHYSICAL POSSESSION** of which has been taken on **20/10/2018** by the Authorised Officer of The South Indian Bank Limited, will be sold on **"as is where is", "as is what is", and "whatever there is"** on **07/05/2021,** for recovery of an amount of **Rs. 1,61,98,761.13 (Rupees One Crore Sixty One Lakhs Ninety Eight Thousand and Seven Hundred and Sixty One and Paisa Thirteen Only)** as on **31/03/2021** due to The South Indian Bank Limited, Branch Karol Bagh Branch from **Mr. Y Shiva Nagaraju,** Proprietor **M/s. Nidhie Ads Consultancy Services,** with address at 252F, 1st Floor, Iskcon Mandir Road, Sant Nagar, East of Kailash, New Delhi-110048 also at 219, 2nd Floor, Vinobapuri, Lajpat Nagar-II, New Delhi-110024 and the guarantor, **Mrs. Y Sunita Nagaraju** residing at 219, 2nd Floor, Vinobapuri, Lajpat Nagar-II, New Delhi-110024. The reserve price will be **Rs. 76,95,000.00** (Rupees Seventy Six Lakhs Ninety Five Thousand Only), and the Earnest Money Deposit will be **Rs. 7,69,500.00** (Rupees Seven Lakhs Sixty Nine Thousand Five Hundred Only).

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that part and parcel of residential property situated in 2nd Floor (North side) of property bearing no. 219, Vinoba Puri, Lajpat Nagar II, New Delhi – 24 thereon admeasuring 897 Sq Ft with all constructions/improvements made thereon along with freehold proportionate share of ownership rights in the land underneath, in the name of Mr. Y. Shiva Nagaraju more particularly described under Sale Deed No. 1195 dated 31/01/2004 of SRO – V, Mehrauli, New Delhi bounded by – Plot No. 220 at North, Plot No. 218 at South, Service Road at East and Road at West. **The Authorised Officer has obtained search report regarding the property from July 2004 to August 2005, January 2009 to February 2012, February 2012 to May 2015 and 2017 to November 2018 and it contains no encumbrance.**

For detailed terms and conditions of the sale, please refer to the link provided in South Indian Bank Ltd, (Secured Creditor) website **i.e. www. southindianbank.com**

Date : 15/04/2021
Place : New Delhi

Authorised Officer,
(The South Indian Bank Ltd)

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Chola — Enter a better life

Corporate Office: No.2, Dare House, 1st Floor, NSC Bose Road, Chennai – 600 001
Branch Office: Office No 2, Second Floor, Bapu Bazaar, Udaipur-313001
Contact No GAURAV MISHRA - 9828379131, ROHIT CHOUDHARY – 9799999988

PUBLIC NOTICE FOR AUCTION CUM SALE

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of M/s Cholamandalam Investment & Finance Company Ltd under the **Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** for the recovery of amount due from borrower/s, offers are invited by the undersigned in sealed covers for purchase of immovable property, as described hereunder, which is in the symbolic possession, on **'AS IS WHERE IS BASIS', 'AS IS WHAT IS BASIS' and 'WHATEVER IS THERE IS BASIS',** Particulars of which are given below:-

Borrower(s)/Co-Borrower(s)/ Guarantor(s)	Demand Notice Date and Amount	Description of the immovable Property	Reserve Price	Earnest Money Deposit	Total Loan Outstanding	Place of Auction
Loan Account No. **X0HEUDI00002593338** **1. Navratan Kothari, 2. Shreyansh Kothari, 3. Kusum Kothari,** All Resident at: House No.26/27, Syphon Chouraha, Bedla Road, Fatahpura, Udaipur-313001. **4. M/S RAJRATAN,** 123-A, Maldas Street Udaipur, Udaipur-313001.	18/02/2020 & Rs. 2,76,73,092.76	Property Plot No.26 & 27, Situated at Revenue Village Devali, (Khasra No-2091 to 2097, 2100 to 2105), Udaipur (raj)., Admeasuring 4324.25 Sq.fts,	Rs. 3,05,00,000/-	Rs. 30,50,000/-	Rs. 3,04,61,129.74 as on 12/04/2021 together with further interest, penal interest, costs and charges thereon till the date of payment.	Office No.2, Second Floor, Bapu Bazaar, Udaipur-313001

IMPORTANT INFORMATION REGARDING AUCTION PROCESS

● Date of Auction- 21-05-2021 ● Last date for Submission of Bids: 20-05-2021 before 5.00 pm ● Date of Inspection of Property: 18-05-2021 and 19-05-2021 (In business Hours)

* A bidder may, on his own choice, avail the facility in the auction by making application in prescribed format which is available along with the offer/tender document on the given office address mentioned hereunder. Sale is strictly subject to terms and conditions incorporated in this advertisement and the prescribed Bid / Tender Document. This notice is also to be treated as a 30 days' notice under Rule 8(5)(c) and 8 (6) of the Security Interest Enforcement Rules, 2002, " (Rule 8 and 9)

TERMS AND CONDITIONS OF AUCTION- 1) The property is sold on **'As is where is basis' 'As Is What Is Basis' and 'Whatever Is There Is Basis'. 2)** The Bidder is obliged to exercise full due diligence in all respects, including to inspect each of the details of the property mentioned above on the scheduled date & time. **3)** Submission of bids to M/s Cholamandalam Investment and Finance Company Limited would be construed a deemed acceptance by the bidder that (i) he/she/it has exercised due diligence in all respects; (ii) Is satisfied with all details/measurements of property; (iii) Acknowledges full knowledge of terms and conditions that govern the auction and (iv) Waives all his/her/its rights to make any contrary claims against company at any future date. **4)** The sale is subject to confirmation by the Authorised officer if the borrower/guarantor pays the entire outstanding amount in full before sale, no sale will be conducted. **5)** The Bidder shall remit Earnest Money Deposit (EMD) by Banker's Cheque / DD drawn in favour of M/s Cholamandalam Investment and Finance Company Limited for the respective Loan A/c, along with the bid form in a Sealed Cover addressed to The Authorized Officer, M/s Cholamandalam Investment and Finance Company Limited up to 5.00 P.M on 20-05-2021. Please note that, in reference to successful bidder(s), EMD is adjustable against the sale consideration receivable by M/s Cholamandalam Investment and Finance Company Limited. Also, EMD is refundable to the unsuccessful bidder(s). **6)** The successful bidder shall deposit 25% of the bid amount immediately on the sale being knocked down in his/her/its favour and the balance within 15 days by Banker's Cheque / DD drawn in favour of M/s Cholamandalam Investment and Finance Company Limited for the respective Loan A/c Number. **7)** In case the successful bidder fails to deposit 25% of the bid amount immediately on sale being knocked down in his/her/its favour and/or the balance amount, within 15 days the deposit made by the bidder shall be forfeited without any prior intimation. **8)** The charges / fees payable for conveyance such as stamp duty, registration fee, maintenance charges electricity charges etc., shall be borne by the successful bidder. The Authorized Officer will not be held responsible for any charge, lien, property tax or any other dues to the Government or local body or any other authority in respect of the property under sale. **9)** The Authorized Officer has the absolute right to accept or reject the bid or adjourn / postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice or assigning any reason therefore. **10)** The Sale will only be in favour of successful bidder and not his/her nominee. **11)** This Notice is also to the Borrower(s) Guarantor(s) in particular and the public in general. The borrower has absolute right for the redemption of property till the confirmation of the sale Process.

M/s Cholamandalam Investment and Finance Company Limited are not responsible for any liabilities whatsoever pending upon the property as mentioned above. The Property shall be auctioned on 'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis'. For further details, contact the Authorised Officer, at the above mentioned Office address.

Date: 16.04.2021 Place : UDAIPUR

Sd/- AUTHORISED OFFICER
M/s Cholamandalam Investment And Finance Company Limited

INDAG RUBBER LIMITED

CIN: L74899DL1978PLC009038
Regd. Office: Khemka House, 11 Community Centre, Saket, New Delhi – 110017
Email: info@indagrubber.com; **Website:** www.indagrubber.com; **Phone:** 011-26963172 - 73

NOTICE

In pursuance of the provisions of Regulation 29 and Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, notice is hereby given that the meeting of the Board of Directors of the Company is scheduled to be held on Tuesday, April 27, 2021 to consider, inter-alia, the Audited financial results for the quarter and year ended March 31, 2021 and to recommend the final dividend for the financial year 2020-21.

Further, in pursuance of SEBI (Prohibition of Insider Trading) Regulations, 2015, the trading window was closed on April 01, 2021 and would remain closed till April 29, 2021 (both days inclusive).

By order of the Board
For Indag Rubber Limited
Sd/-
Company Secretary

Date: April 16, 2021
Place: New Delhi

AAR COMMERCIAL COMPANY LIMITED

I – 7, JANGPURA EXTENSION, NEW DELHI - 110014
Website: www.aarccl.in; Tel: 011-41645392; Mobile: 8017563471
E-mail ID: investors.commercial@rediffmail.com CIN: L63090DL1982PLC354818

AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2021

₹ in Lacs except EPS

Sl. No.	Particulars	Quarter Ended 31.03.2021 Audited	31.03.2020 Audited	31.12.2020 Unaudited	Year Ended 31.03.2021 Audited	31.03.2020 Audited
1.	Total Income from Operations (Net)	-	-	0.48	1.49	2.68
2.	Net Profit/ (Loss) for the period (before Tax Exceptional and /or Extraordinary items)	(5.15)	(10.17)	(2.33)	(18.94)	(23.32)
3.	Net Profit/ (Loss) for the period before Tax (after Exceptional and /or Extraordinary items)	(5.15)	(10.17)	(2.33)	(18.94)	(23.32)
4.	Net Profit /(Loss) for the period after Tax (after Exceptional and /or Extraordinary items)	(5.15)	(10.17)	(2.33)	(18.94)	(23.32)
5.	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(5.15)	(10.17)	(2.33)	6514.40	(4109.68)
6.	Paid up Equity Share Capital	1001.40	1001.40	1001.40	1001.40	1001.40
7.	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) –					
	1. Basic:	(0.05)	(0.10)	(0.02)	(0.19)	(0.23)
	2. Diluted:	(0.05)	(0.10)	(0.02)	(0.19)	(0.23)

NOTES:

1. The above financial results were reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 16th April, 2021.
2. The above is an extract of the detailed format of Audited Financial Results for the Quarter and Year ended 31st March, 2021 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
3. The figures of the quarter ended 31st March 2021 and 31st March 2020 are the balancing figures between the audited figures in respect of the full financial year and the published year to date figures upto the third quarter of the respective financial years.
4. The figures for the previous period have been regrouped/ reclassified wherever considered necessary.

For AAR COMMERCIAL CO LTD
Anupam Khetan
Director
DIN: 07003797

Place: Gorakhpur
Date : 16.04.2021

ICICI Bank

Branch Office: NBCC Place Pragati Vihar, New Delhi-110003
Regd. Office: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara – 390 007
Corporate Office: ICICI Bank Towers, Bandra- Kurla Complex, Bandra (E), Mumbai – 400 051

PUBLIC NOTICE - TENDER CUM AUCTION FOR SALE OF SECURED ASSET

Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") read with proviso to rule 8(6) and rule 9(1) of Security Interest (Enforcement) Rules, 2002

Whereas, the undersigned being the Authorized Officer of ICICI Bank Limited **("ICICI Bank")** under the Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act 2002, **("SARFAESI Act")** and in exercise of the powers, conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002 **("Rules"),** issued a statutory demand notice on June 20, 2019 under section 13(2) of the said Act, upon the Borrower i.e. M/s Fedders Electric and Engineering Limited, M/s Himalayan Mineral Waters Private Limited **("Corporate Guarantor" and "Security Provider/ / Mortgagor")**, Mr. Bharat Raj Punj **("Legal heir I of personal guarantor, Mr. B.R. Punj")**, Mrs. Bhavna Sareen **("Legal heir II of personal guarantor, Mr. B.R. Punj"),** Mrs. Renu Punj **("Legal heir III of personal guarantor, Mr. B.R. Punj")** and Mrs. Brinda Jajoo **("Legal heir IV of personal guarantor, Mr. B.R. Punj"),** hereinafter all are collectively referred as "**Noticee(s)"**, to repay the amount Rs 44.59 crores (Rupees Forty Four Crore and Fifty Nine Lacs only) outstanding as on May 31, 2019 along with further interest, default/penal interest, cost and other charges thereon till the date of payment in accordance with their respective obligations stipulated in the underlying transaction documents, within 60 days from the date of receipt of the said demand notice. The Noticee(s) failed and neglected to comply with the said demand.

And whereas, in exercise of powers conferred under section 13(4) of the SARFAESI Act read with the Rules, the Authorised Officer has taken possession (symbolic) of below mentioned property **("Secured Asset")** on February 07, 2020.

The Secured **Asset** has been mortgaged to secure the External Commercial Borrowing Facility sanctioned and disbursed by ICICI Bank to the Borrower against which outstanding dues have not been repaid till date and the same are aggregating to USD 8,32,577.38 (equivalent to ₹ 6.12 crores i.e. Rupees Six Crores and Twelve Lacs Only) as on February 28, 2021 together with further interest, default/penal interest and other charges thereon at the contractual rates upon the footing of compound interest until payment/ realization.

Public at large is hereby informed that ICICI Bank, is inviting offers for the sale of Secured Asset under the provisions of SARFAESI Act and the Rules thereunder on **"As is where is basis", "As is what is basis", "Whatever there is basis" and "Without any recourse basis".** Offers are hereby invited from interested persons/participants, to be submitted online through our e-auction service in accordance with the terms and conditions mentioned herein below:

SCHEDULE

Description of the immovable property / Secured Asset	Reserve Price (In ₹)	Earnest Money Deposit ("EMD") (In ₹)	Bid Increment Value (In ₹)	Date of Property Inspection and time	Last date of submission of EMD	Date and time of e-Auction
Land admeasuring 32,375 sq mtrs forming part of Survey No. 837, Village Magnad, Tahsil Jambusar, Dist. Bharuch, Gujarat.	1,26,00,000.00	12,60,000.00	1,00,000.00	May 05, 2021 (11:00 AM to 4:00 PM)	May 11, 2021 up to 4:00 PM	May 13 2021 (11:00 AM to 01:00 PM)

TERMS & CONDITIONS :

(1) The online auction will be conducted through **M/s e-Procurement Technologies Limited (Auction tiger)** on the website of auction agency i.e. **https://icicibank.auctiontiger.net**. and shall be subject to terms & condition contained in the Tender cum Auction Document which is available on **https://icicibank.auctiontiger.net.**
(2) For any clarifications with regard to inspection, terms and conditions of the auction or submission of tenders, kindly contact **Mr. Subhashish Gupta,** Authorized Officer of **ICICI Bank Limited +91-95609-07462** or write at **subhashish.gupta@icicibank.com**.
(3) The Noticee(s) in particular and the public in general are hereby cautioned and restrained not to deal with the Secured Asset in any manner in terms of section 13(13) of the SARFAESI Act and any dealing with the Secured Asset will be subject to the charge of ICICI Bank over the Secured Assets for the outstanding amounts together with interest, compound interest, liquidated damages other charges thereon at the contractual rates until payment/realization owed by the Noticee(s) to ICICI Bank.
(4) The Security Provider and Noticee (s) are given last chance to repay the outstanding dues of USD 8,32,577.38 (equivalent to ₹ 6.12 crores i.e. Rupees Six Crores and Twelve Lacs Only) pertaining to External Commercial Borrowing Facility dues/outstanding as on February 28, 2021 along with further interest and other charges thereon at the contractual interest rates. The said dues are required to be paid by the Security Provider/Noticee(s) **on or before May 12, 2021** to redeem the Secured Asset, failing which, the Secured Asset will be sold as per schedule mentioned above.
(4) The Authorized Officer reserves the right to reject any or all the bids or cancel the auction without furnishing any further notice or reasons thereof.
(5) In case there is any discrepancy between the publication of sale notice in English & vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

Statutory 15 days Sale notice under Rule 8(6) of the Rules

The Noticee(s) once again is hereby notified to pay the sum of the total outstanding dues of USD 8,32,577.38 (equivalent to ₹ 6.12 crores i.e. Rupees Six Crores and Twelve Lacs Only) pertaining to External Commercial Borrowing Facility dues/outstanding with up to date interest and ancillary expenses before the date of e-auction, failing which the secured asset will be auctioned/sold and balance dues, if any will be recovered with interest and cost. If auction fails due to any reasons whatsoever, ICICI Bank would be at liberty to sell the above Secured Asset through private treaty or any other means without any further notice to the Noticee(s) and the Mortgagor as per the provisions mandated under SARFAESI Act and the Rules thereunder.

Date: April 17, 2021 Place: New Delhi

Authorised Officer, For ICICI Bank Limited.

कार्यपालक अभियंता का कार्यालय
ग्रामीण विकास विशेष प्रमंडल, हजारीबाग

शुद्धि पत्र

इस कार्यालय के द्वारा आमंत्रित ई–अल्पकालीन निविदा सूचना संख्या–RDD/SD/HZB/01/2020-21 पी0आर0 संख्या 244875 (Rural Development) 20-21*D में प्रकाशित निविदा की तिथियों में अपरिहार्य कारणवश निम्नप्रकार से संशोधन किया जाता है:–

क्र0		
2	वेबसाईट में निविदा प्रकाशन की तिथि	28.04.2021
3	ई–निविदा प्राप्ति की तिथि एवं समय	दिनांक 28.04.2021 से दिनांक 05.05.2021 अपराह्न 5:00 बजे तक
4	ग्रामीण विकास विशेष प्रमंडल, हजारीबाग / मुख्य अभियंता कार्यालय, ग्रामीण विकास विशेष प्रक्षेत्र, एफ0 एफ0 पी0 भवन, धुर्वा, राँची में निविदा शुल्क, अग्रधन की राशि एवं Affidavit जमा करने की तिथि एवं समय	06.05.2021 अपराह्न 05:00 बजे तक
6	निविदा खोलने की तिथि एवं समय	07.05.2021 अपराह्न 2:00 बजे

निविदा की शेष शर्तें यथावत रहेंगी।

कार्यपालक अभियंता
ग्रामीण विकास विशेष प्रमंडल
हजारीबाग

PR 245685 (Rural Development)21-22*D

रिटायरमेंट बाद ईपीएफ ब्याज पर कर, आंशिक निकासी की मंजूरी नहीं

बिंदिशा सारंग

कर्मचारी भविष्य निधि संगठन (ईपीएफओ) ने घोषणा की है कि वर्ष 2020-21 में भी ईपीएफ पर ब्याज की दर 8.5 फीसदी ही रहेगी। उससे पिछले वित्त वर्ष में भी इस पर 8.5 फीसदी की दर से ही ब्याज दिया गया था। इस तरह सरकार के समर्थन वाली जो भी स्थिर आय योजनाएं अभी चल रही हैं, उनमें सबसे अधिक ब्याज कर्मचारी भविष्य निधि पर ही मिल रहा है। ईपीएफ पर ज्यादा प्रतिफल तो मिलता ही है, उससे रकम निकासी के नियम भी खासे सरल हैं। ग्राहक जब सेवानिवृत्त होता है तो उसे ईपीएफ में जमा पूरी रकम निकालने की इजाजत होती है। अगर उसे दो महीने से अधिक बेरोजगारी झेलनी पड़ती है तो भी वह ईपीएफ में मौजूद समूची रकम निकाल सकता है। भविष्य निधि में मौजूद रकम का कुछ हिस्सा निकालने यानी आंशिक निकासी की भी इजाजत है मगर उसके लिए कुछ शर्तें रखी गई हैं।

आंशिक निकासी की शर्तें

मकान बनाने, अचानक इलाज के लिए जरूरत पड़ने और उसी तरह की अन्य जरूरतों के लिए ईपीएफ से कुछ रकम निकालने यानी आंशिक निकासी की इजाजत है। टीमलीज सर्विसेज के बिजनेस हेड (अनुपालन एवं पेरोल आउटसोर्सिंग) प्रशांत सिंह बताते हैं, 'ईपीएफ से करीब 95 फीसदी अग्रिम निकासी मकान खरीदने या मकान खरीदने के लिए होती है। इसमें प्लॉट खरीदने के लिए रकम निकालना भी शामिल है।' नियम के मुताबिक मकान या प्लॉट की कीमत देखी जाती है और ग्राहक के मासिक मूल वेतन तथा महंगाई भत्ते का 36 गुना निकाला जाता है। दोनों में से जो भी रकम कम होती है, वह ईपीएफ खाते से निकाली जा सकती है।

कर्मचारी इलाज के लिए भी ईपीएफ से रकम निकाल सकते हैं। इसमें कर्मचारी के मासिक मूल वेतन का छह गुना निकाला जाता है और उसका कुल योगदान तथा ब्याज देखा जाता है। दोनों में से जो भी रकम कम होती है, उसे निकाला जा सकता है। संतान के विवाह के लिए कर्मचारी अपने कुल अंशदान का 50 फीसदी तक रकम निकाल सकता है मगर जरूरी है कि उसे नौकरी करते हुए कम से कम 7 साल हो गए हों।

इसके अलावा संतान की 10वीं के बाद की शिक्षा के लिए भी कर्मचारी अपने कुल अंशदान की 50 फीसदी तक रकम निकाल सकता है। घर की मरम्मत करानी है तो मासिक वेतन और महंगाई भत्ते का 12 गुना देखा जाता है, कर्मचारी का अंशदान और ब्याज देखा जाता है या मरम्मत का कुल खर्च देखा जाता है। तीनों में जो सबसे कम हो उतनी ही रकम निकालने की इजाजत होती है।

बहुत से लोग सेवानिवृत्ति से ठीक पहले भी आंशिक निकासी करते हैं। उम्र 54 साल हो गई हो तो कुल जमा राशि का 90 फीसदी तक निकाल सकते हैं। स्वतंत्र सलाहकार (सेवानिवृत्ति एवं कर्मचारी लाभ) अनिल लोबो बताते हैं, 'पीएफ की कुल रकम की आंशिक निकासी रिटायरमेंट के एक साल पहले तक करने की अनुमति होती है। मगर उसके लिए उम्र की शर्त पूरी होनी चाहिए। ऐसा इसलिए किया गया है ताकि कर्मचारी रिटायरमेंट के बाद की अपनी जिंदगी की योजना बना सके।'

कोविड अग्रिम

कोविड-19 के संक्रमण ने पूरे देश के लोगों को परेशान कर दिया है और ईपीएफओ भी इस महामारी का हाल देख रहा है। इसलिए, उसने महामारी की वजह से पैदा वित्तीय तंगी दूर करने के इरादे से ग्राहकों को मार्च, 2020 में एकमुश्त अग्रिम लेने की मंजूरी दी थी, जिसे लौटाने की जरूरत भी नहीं थी। सिंह कहते हैं, 'कुल जमा राशि के 75 फीसदी या कर्मचारी के तीन महीने के मूल वेतन में से जो भी कम हो, उसे बतौर अग्रिम निकाला जा सकता था।' लोबो बताते हैं, 'हालांकि इससे बहुत मदद मिली, लेकिन कुछ कर्मचारियों ने इस सहूलियत का बेजा फायदा उठाया। उन्होंने कई बार इस सुविधा का लाभ उठाया, जिससे उनके खाते में कम पैसा बचा है।'

रिटायर होने के बाद

आप चाहें तो सेवानिवृत्ति के बाद भी ईपीएफ खाते में धनराशि छोड़ सकते हैं। कर एवं निवेश विशेषज्ञ बलवंत जैन की सलाह है, 'ईपीएफ पर प्रतिफल की दर काफी ऊंची है और उसका फायदा उठाने के लिए ग्राहकों को इस विकल्प का इस्तेमाल करना चाहिए।' मगर यहां एक बात ध्यान रखनी होगी। मुंबई की प्रमाणित वित्तीय योजनाकार किरण तैलंग बताती हैं, 'अगर कोई कर्मचारी रिटायरमेंट के बाद भी अपनी रकम ईपीएफ खाते में रखता है तो उसे केवल 36 महीने तक ही ब्याज मिलेगा। उसके बाद आप अपनी रकम कितने भी साल खाते में छोड़ सकते हैं, उसमें ब्याज के तौर पर एक पाई भी नहीं जुड़ेगी।'

जैन एक और मार्के की बात बताते हैं। वह कहते हैं कि ईपीएफ पर मिलने वाली ब्याज की आय में कर का तरीका भी बदल जाता है। जैन समझाते हैं, 'जब तक आप कर्मचारी होते हैं तब तक ईपीएफ पर मिलने वाले ब्याज से हुई आमदनी पर कर नहीं काटा जाता। मगर जैसे ही आप सेवानिवृत्त हो जाते हैं, आपकी पीपीएफ रकम पर मिलने वाला ब्याज कर के दायरे में आ जाता है।' उसके बाद आपको अपने आयकर रिटर्न में यह रकम आमदनी के मद में दिखानी पड़ेगी। मगर सेवानिवृत्ति के बाद आपको ईपीएफ खाते से आंशिक निकासी की मंजूरी नहीं है। आखिर में ईपीएफ से रकम निकालने के प्रावधानों का सोच-समझकर इस्तेमाल करें ताकि आपके पास सेवानिवृत्ति के बाद भी पर्याप्त पैसा बचा रहे।

लोकप्रिय निश्चित आय योजनाओं में प्रतिफल और कर

कर्मचारी भविष्य निधि
- ब्याज दरः 8.5 फीसदी
- अवधिः सेवानिवृत्ति तक (ब्याज प्राप्ति के साथ तीन साल तक बढ़ा सकते हैं)
- करः 1 अप्रैल से 2.5 लाख रुपये से अधिक योगदान के ब्याज पर कर

सुकन्या समृद्धि खाता
- ब्याज दरः 7.6 फीसदी
- अवधिः खाता खोलने की तारीख से 21 साल या 18 साल के बाद शादी पर
- करः धारा 80सी के तहत आयकर लाभ। अंतिम धनराशि कर मुक्त

वरिष्ठ नागरिक बचत योजना
- ब्याज दरः 7.4 फीसदी
- अवधिः 5 साल
- करः धारा 80सी का लाभ, ब्याज पर कर

प्रधानमंत्री वय वंदना योजना
- ब्याज दरः 7.4 फीसदी
- अवधिः 10 साल
- करः धारा 80सी का लाभ नहीं, ब्याज पर कर