

## Fix Facebook before launching Libra: Lawmakers to Zuckerberg

**Washington,** A battery of US lawmakers bluntly told Facebook CEO Mark Zuckerberg in a hearing here to address his existing failures first before launching the digital currency Libra.

In a six-hour grilling at a House Financial Services Committee hearing on Wednesday, both Democrat and Republican lawmakers expressed dissatisfaction with Facebook's cryptocurrency plans.

"As I have examined Facebook's various problems, I have come to the conclusion that it would be beneficial for all if Facebook concentrates on addressing its many existing deficiencies and failures before proceeding any further on the Libra project," said California

Representative Maxine Waters.

The hearing was focused on Libra, a cryptocurrency Facebook plans to launch in the first half of next year, reports CNET.

"Facebook's internal mottFinancial Services Committee hearing on Wednesday was for a long time 'move fast and break things' Mr. Zuckerberg, we do not want to break the international monetary system," said New York Democrat Nydia Velázquez.

Despite some top-notch firms pulling out, Facebook and 20 partner organisations have formally launched the digital currency Libra project.

Companies like Paypal, Visa, Mastercard and eBay

have pulled out of the Libra cryptocurrency project to apparently avoid the US regulators who are scrutinizing Facebook and its subsidiaries.

On his part, Zuckerberg said he is trying to use the position that he has to do things that are going to make the world better.

Facebook won't be involved in Libra's launch unless it gets US approval, he added.

"I believe this is something that needs to get built, but I understand we're not the ideal messenger right now. We've faced a lot of issues over the past few years, and I'm sure people wish it was anyone but Facebook putting this idea forward," the Facebook CEO said in his testimony.

Colorado Representative and Democrat Ed Perlmutter said that we have to regulate Libra.

In prepared remarks released ahead of the hearing, Zuckerberg said a digital payments system is going to be important in the future.

"If America doesn't lead on this, others will. Foreign companies or countries may act without the same regulatory oversight or commitment to transparency that we have.

"China is moving quickly to launch similar ideas in the coming months. Libra will be backed mostly by dollars and I believe it will extend America's financial leadership as well as our democratic values and oversight around the world," he said.

— IANS

## India up 14 ranks to 63rd in World Bank 'Doing Business' list

**New Delhi,** India jumped 14 ranks to 63rd position in the World Bank's 'Doing Business' list released on Thursday and was also among the top-10 progress-making countries according to the multilateral agency in terms of ease of doing business.

The World Bank report said: "Doing Business acknowledges the 10 economies that improved the most on the ease of doing business after implementing regulatory reforms. In Doing Business 2020, the 10 top improvers are Saudi Arabia, Jordan, Togo, Bahrain, Tajikistan, Pakistan, Kuwait, China, India, and Nigeria."

These economies implemented a total of 59 regulatory reforms in 2018-19 - accounting for one-fifth of all the reforms recorded worldwide. Their efforts focused primarily on the areas of starting a business, dealing with construction permits, and trading across borders, the report said.

"India, which has conducted a remarkable reform effort, joins the list for the third year in a row," the report said.

It noted that starting a business in India has been made easier by abolishing filing fees for the Simplified Proforma for Incorporating a Company Electronically (SPICE), electronic memorandum of association, and articles of association. This reform applies both to Delhi and Mumbai, it permits, reduced the time and cost of obtaining construction permits, and improved building quality control by strengthening professional certification requirements, it added.

## Business Brief III

### Petrol, diesel prices fall again after a day of no change

**New Delhi,** After a day of no change, the prices of petrol and diesel fell again on Thursday, an Indian Oil Corporation (IOC) data revealed. The oil marketing companies reported no change in the price of petrol and diesel on Wednesday. According to the IOC website, the price of petrol fell on Thursday in Delhi, Kolkata, Mumbai and Chennai to Rs 73.17 per litre, Rs 75.82, Rs 78.78, and Rs 75.99, respectively. The diesel prices also fell in the four major metropolitan cities. It fell to Rs 66.06 per litre in Delhi, Rs 68.42 in Kolkata, Rs 69.24 in Mumbai, and Rs 69.77 in Chennai.

In the international market, the crude oil registered a fall in its price after a rise in the previous two sessions while the Brent oil continued to trade above \$60 per barrel.

### Freecharge forays into Digital Gold offering

**Gurugram,** Perfectly timed for the upcoming festive season, Freecharge, one of the leading digital platforms for financial services, today announced the launch of Digital Gold offering for its customers. This offering will enable customers to easily buy gold online, eliminating the hassles related to transparency, security and storage of gold. The service is launched in collaboration with SafeGold. Purchasing gold has always been a much-favoured mode of investment for majority of Indians and digital gold because of its small ticket sizes and on the go investment method has hit the right chords amongst the digital natives. Adding yet another category of investment, the digital gold offering @Freecharge will allow customers to not only purchase gold instantly online, but also enable them to determine the value they want to invest, as economically as Rs 1.

Mr. Siddharth Mehta, CEO Freecharge said, "Increasingly the focus at Freecharge is to be able to offer a wider s ite of digital financial services to its customers and become a valued partner in their financial investment journey. Digital Gold is an addition to our existing range of products and our intent is to continue to extend similar be-spoke digital products with frictionless user experiences and build Freecharge into a complete financial services platform."

### Filatex invested Rs. 275 crore expansion to add capacities at Dahej

**Ahmedabad,** Filatex India, has successfully commissioned its new plant at Dahej which would take company's current capacity from 3.28 lakh MT per annum to 3.90 lakh MT by investing Rs. 275 crore. The company is expecting additional revenues of Rs. 600 crore from enhanced capacity. This would amount to 1050 Tons per day production capacity. With this company emerges as fourth largest player in the sector.

"We are gearing up to meet ever increasing demand for Polyester yarn. The demand is mainly driven by increasing demand for athleisure, sports & yoga wear across the world. Company currently exports to 40 countries and experiencing good demand from countries like Brazil, Bangladesh and Egypt," said Madhu Sudhan Bhageria, Chairman & Managing Director, Filatex India. He further added that, "On the other hand the cultivation of cotton across the world is reducing, which is also increasing the demand for manmade fiber polyester yarn"

### Tesla logs profitable quarter, Musk bullish on energy

**San Francisco,** Elon Musk-run Tesla has surprised Wall Street by registering a profitable third quarter with a total revenue of \$6.3 billion riding on sales of its Model S, Model X and Model 3 electric cars.

In the third quarter, automotive revenues were \$5.35 billion. Tesla said it expected to deliver between 360,000 and 400,000 vehicles this year, representing 45-65 per cent growth.

"Compared to Q3 of 2018, the percentage of leased vehicles has tripled and alone has impacted revenue by the majority of the YoY decrease. Model 3 mix has increased while we have taken actions leading to the reduction of the ASP of our products," Tesla said in a statement on Thursday. "We are positioned to accelerate our growth further through Gigafactory Shanghai, Model Y and also through increasing build rates on our existing production lines," the company added. According to Musk, the company has started with trial production at Giga Shanghai and built four vehicles from body, to paint to general assembly. "We're planning to build model-wise in Shanghai as well of course, and build a Gigafactory in Europe and we hope to announce the location to that Gigafactory. In fact, we will announce the location to that Gigafactory before the end of this year," Musk told analysts in an earnings call.

## Complaints disclosure not required before probe: Infosys

**Bengaluru,** Infosys on Thursday said before conclusion of the investigation of the generalised allegations in the complaints, a disclosure under Regulation 30 of Listing Obligation and Disclosure Requirement Regulations was not required.

"The disclosure made on October 22, 2019 was to respond to multiple media inquiries and reports. The company undertakes to continue making timely disclosures as required under Regulation 30 of LODR Regulations," said Infosys in a statement to the BSE.

On Wednesday, BSE demanded the global software major why it did not disclose whistleblower information to the bourse, following the clearly defined whistleblower disclosure norms.

BSE demanded the clarification after the company's chairman Nandan Nilekani admitted in a statement to the exchange on October 22 that whistleblower complaints were indeed received.

In the statement, Nilekani said, "One Board member received two anonymous complaints on September 30, 2019 one dated September 20, 2019 titled 'Disturbing unethical practices' and the second undated with the title, 'Whistleblower Complaint'.

According to the company's whistleblower regulations, Nilekani said Infosys placed both the complaints before an audit committee on October 10.

Law firm Shardul Amarchand Mangaldas is conducting the investigation into the anonymous

whistleblower complaints, Infosys said.

"While dealing with these complaints, the company evaluates the requirements of various regulations including disclosures under Regulation 30 of SEBI (LODR) Regulations, 2015, as amended ('LODR Regulations')," Infosys said.

A few anonymous employees of global software vendor Infosys have accused its Chief Executive Officer (CEO) Salil Parekh and Chief Financial Officer (CFO) Nilanjana Roy of unethical practices for many quarters.

"Parekh and Roy have been resorting to unethical practices for many quarters, as evident from their e-mails and voice recordings of their conversations," said the complain-

ants, who called themselves 'ethical employees' in a 2-page letter to the city-based IT behemoth's board of directors on September 20, a copy of which has been accessed by IANS.

The software engineers charged that Parekh and Roy directed them to cook the account books to show more profits in the treasury by taking risks and making changes to policies.

The whistleblower asked the auditors to properly check deal proposals, margins, undisclosed upfront commitments extended and revenue recognition.

At 12:08 pm, Infosys shares were trading were trading 1.38 per cent lower at 641.75 rupees. Eom/371 words

— IANS

## US regulator probing whistleblower's charges: Infosys

**Bengaluru,** Global software major Infosys on Thursday said American capital markets regulator Securities and Exchange Commission has initiated a probe into the alleged unethical business practices of Chief Executive Salil Parekh and Chief Financial Officer Nilanjana Roy.

"The Company has been in touch with the Securities and Exchange Commission regarding the anonymous whistleblower complaints and has learnt that the SEC has initiated an investigation into this matter," said Infosys in the statement.

Infosys pledged to cooperate with SEC's investigation. SEC's mission is to protect investors, maintain fair, orderly and efficient markets and enable capital formation.

Infosys shares are traded on American stock exchanges as American Depository Receipts. A few anonymous employees Infosys have accused Parekh and Roy of unethical practices for many quarters, along with concerns on Parekh's travels to the US and Mumbai.

"Parekh and Roy have been resorting to unethical practices for many quarters, as evident from their e-mails and voice recordings of their conversations," said the complainants, who called themselves 'ethical employees' in a 2-page letter to the city-based IT behemoth's board of directors on September 20, a copy of which has been accessed by IANS. According to the whistleblowers, Parekh directed the employees to cook account books to show favourable numbers and coerced staffers not to reveal crucial data to board members.

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**CHANGE OF NAME**  
I have changed my name from **NEHABEN MOHITKUMAR BORAR** to **NEHA MOHITKUMAR BORAR**  
Add.: G-301, Satatya Avenue, New Ranip, Ahmedabad 2330

**WESTERN RAILWAY**  
**E-TENDER NOTICE**  
**PROVIDING OF 02 NOS. OF FOUR WHEELER VEHICLE (NON AC)**

For and on behalf of The President of India, DSC-RPF-BVP's office, Bhanuganagar Para, invites E-tender as per the details given below:

(1) Name of Work : E-Tender Notice No.: BVC-42/2019/Part-II (HV)  
"Providing of 02 nos. of four wheeler vehicle (Non AC) for use of RPF Post Veraval and Portbandar up to 3000 Kms per month each vehicle for a period of 02 years."  
(2) Approx. cost of work to be executed : ₹ 49,900/- (4) Tender Document Cost : ₹ 2000/- (5) Date and submission of bid and opening of bid: Submission : 22.11.2019 up to 15:00 hrs. and Opening of bid: 22.11.2019 after 15:30 hrs.  
(6) Website particulars and address of the office: [www.ireps.gov.in](http://www.ireps.gov.in) DSC-RPF-BVP's Office, Near DRAM-BVP office, Gadhichechi Vaddia, Bhanuganagar Para-364003 (No. E-tender No. BPG-42/2019/Part-II (HV) Date: 22.10.2019)

120  
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**WESTERN RAILWAY - BHAVNAGAR DIVISION**  
**VARIOUS ENGINEERING WORKS**  
No. W/18/NIT/E-Tender/2019-20/WA/20 Date 22.10.2019 Sub - E-Tender No. 71/2019-20 to 72/2019-20. Tender Details are as under: Sr. No. 01 E-Tender No.: 71/2019-20 Name of Work : Construction of Misc. Civil work with related Electrical work i.e. expanding of existing Platform & F.O.B. watering arrangement, road, RCC sump, R/C overhead Tank, etc. at Portbandar and Adilpara (Against the sanctioned works (1) Portbandar Yard remodeling at (2) Adilpara-a new crossing station between Portbandar-Ranavav Block Section.) Tender Value (₹) : 13,35,12,872.80 EMD (₹) : 8,17,600.00 Sr. No. 02 E-Tender No.: 72/2019-20 Name of Work : DEN (W) Jurisdiction. Providing standard height gauge at various locations of Subway (19 Locations). Tender Value (₹): 58,62,064.73 EMD (₹): 1,17,300.00 For all above Tenders: Date of Bidding Closing: 20.11.2019. The NIT has been uploaded on Rly Website [www.ireps.gov.in](http://www.ireps.gov.in) on 22.10.2019.

119  
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**WESTERN RAILWAY**  
**REPAIRS WORKS**  
Sr. No. 01 Tender Notice No. & Date: BCT-19-20-264 dt. 22.10.2019. Work and location: Repairs to MCGM ROBs and MDMG FOBs including old staircases on condition basis etc between Churchgate-Khar section as per IIT report. Approx. cost of work: ₹ 12,93,72,383.82. EMD: ₹ 7,96,900/- Sr. No. 02 Tender Notice No. & Date: BCT-19-20-265 dt. 22.10.2019. Work and location: Repairs to MCGM ROBs and MDMG FOBs including old staircases on condition basis etc between Santacruz-Dahisar section as per IIT report. Approx. cost of work: ₹ 12,63,38,577.44. EMD: ₹ 7,81,700/- Date & Time of submission of both Tenders: On 26.11.2019 till 15:00 hrs. Date & Time of Opening of both Tenders: On 26.11.2019 at 15:30 hrs. Regarding detailed nature of work, containing cost of tender document (non refundable), EMD, eligibility criteria, similar nature of work, detailed tender condition, please visit [www.ireps.gov.in](http://www.ireps.gov.in). Manual offers will not be considered.

123  
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**ART HOUSING FINANCE (INDIA) LIMITED**  
(Formerly known as ART Affordable Housing Finance (India) Limited)  
Regd. Office : 107, First Floor, Best Sky Tower, Netaji Subhash Place, Pitampura, New Delhi 110034.  
Branch Office : 107/A, 1st Floor, 21st Century Business Centre, Ring Road, Surat, Gujarat 395002

**PUBLIC NOTICE FOR AUCTION CUM SALE**

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorised Officer of ART Housing Finance (India) Limited 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 physical possession, on "ART Housing Finance (India) Limited" particulars of which are given below:-

Borrower(s) / Guarantor(s)	Demand Notice Date and Amount	Description of the Immovable property	Reserve Price	Earnest Money Deposit (EMD)
(Loan Account No. LXRSUR05517-170001288) Miraben Desai (Borrower) Dinesh Desai and Premjibhai Desai (Co Borrowers)	01/Aug/2019 and Rs.11,90,953 /- (Rupees Eleven Lakhs Ninety Thousand Nine Hundred Fifty Three Only) as on 31st July, 2019	Property bearing Plot No.1, Dharm Row House, Near Laxmi Residency, S.R No. 96,97,94,92, Block No. 54/A/1, Syadala, Olpad, Surat, Gujarat-394540 East: Plot No. 2, West: Road North: Sec Road, South: Sec Wall	Rs.13,35,000/- (Rupees Thirteen Lakhs Thirty Five Thousand Only)	Rs 1,33,500/- (Rupees One Lakh Thirty Three Thousand Five Hundred Only)

- Last date of submission of sealed offers in the prescribed tender forms along with EMD is 25/Nov/2019 at the branch office address i.e. 107/A, 1st Floor, 21st Century Business Centre, Ring Road, Surat, Gujarat 395002. Tenders that are not filled up or tenders received beyond last date will be considered as invalid tender and shall accordingly be rejected. No interest shall be paid on the EMD.
- Date of opening of the offers for Property is 26/Nov/2019 at the above mentioned branch office address at 11.00 AM. the tender will be opened in the presence of the Authorised Officer.
- Date of inspection of the immovable property is 1/Nov/2019 and 11/Nov/2019 between 11.00 AM to 06.00 PM.
- Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization.
- The notice is hereby given to the Borrower and Guarantor, to remain present personally at the time of sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of Terms and Conditions of Sale.
- The Borrower(s)/Guarantor(s) are hereby given 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 to pay the sum mentioned as above before the date of Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrower pays the amount due to ART Housing Finance (India) Ltd., in full before the date of sale, auction is liable to be stopped.
- The detail terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender forms are available at the above branch office.
- The immovable property will be sold to the highest bidder. However, the undersigned reserves the absolute discretion to allow inter se bidding, if deemed necessary.
- Company is not responsible for any liabilities upon the property which is not in the knowledge of the company. For further details, contact the Branch Manager, at the above mentioned Branch office address.

Sd/-  
Authorised Officer  
Place: Gurgaon  
Date: 25/Oct/2019  
ART Housing Finance (India) Limited

**SYMPHONY LIMITED**  
CIN - L32201GJ1988PLC010331  
Regd. Off. : Symphony House, 3rd Floor, FP12-TP50, Bodakdev, Off S.G. Highway, Ahmedabad - 380 054, Gujarat Tel.: +91-79-66211111, Website: [www.symphonylimited.com](http://www.symphonylimited.com)  
E-mail ID - investors@symphonylimited.com

**NOTICE FOR LOSS OF SHARE CERTIFICATE(S)**

Notice is hereby given that following share certificate(s) of Rs.10/- each of the Company has been reported lost / stolen / misplaced and the member(s) / their Claimant(s)/legal heir(s) / has lodged claims to get their duplicate share certificate(s) of Rs.2/- each / from Company /IEFP Authority:

Name of Member(s)	Folio No.	Old Share Certificate No.	Old Distinction Nos. From To	No. of Shares
Pranay Raj	017041	28682	6835101 6835200	100
Bhupendra Kumar Jain	014635	26149	6581801 6581900	100
Jyotsna Y Jadeja	018685	30332	7000101 7000200	100
Vijay Kumar Neelam	017023	28664	6833301 6833400	100

Further following share certificate of Rs. 2/- each of the Company has been reported lost / stolen / misplaced and the member(s) / legal heir(s) have requested the Company for issuance of duplicate share certificate in lieu of said original share certificate(s) / process claim of IEFP:

Name of Member(s)	Folio No.	Share Certificate No.	Distinction Nos. From To	No. of Shares
Manjula Shah	010193	1241	34022926 34023425	500
Jt. Madhukant Shah	017049	1990	34401426 34401925	500
Sanjay Nath Ravi	017049	114932	69878001 69878500	500
Ashok Kumar Gupta	010771	1287	34045926 34046425	500
Jt. Anjali Gupta	010771	113893	69268851 69269350	500
Jyotsna Y Jadeja	018685	2121	34467426 34467925	500
Vijay Kumar Neelam	017023	1982	34397426 34397925	500
Mukesh Jhunjhunwala	017098	2009	34410926 34411425	500
		114919	69871501 69872000	500
Pranay Raj	017041	1987	34399926 34400425	500
		114935	69879501 69880000	500

Any person who has claim in respect of the aforesaid share certificate(s) should lodge his/her claim to the Company at its registered office within 10 days from date of publication of this notice, failing to which the Company will proceed to issue duplicate share certificate(s) / will return their undelivered share certificate(s) of Rs.2/- each also note that claim will be processed only if the documents are found in order and Company is satisfied with the same.

For, SYMPHONY LIMITED  
Sd/  
Mayur Barvadiya  
Company Secretary

Date : October 23, 2019  
Place : Ahmedabad

natural cooling **Symphony**

**WESTERN RAILWAY-AHMEDABAD DIVISION**  
**PUBLIC NOTICE**

It is informed that the Non-commercial Trains will start operating on newly laid Sabarmati - Kalol doubling section from 25.10.2019. General Public are requested to keep away from railway track. Crossing of railway track or movement near railway track can be fatal.

62  
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**GUJARAT WATER SUPPLY AND SEWERAGE BOARD**  
TENDER NOTICE NO. SK/RC/02 of 2019-20  
Annual Rate Contract

Gujarat Water Supply & Sewerage Board invites **E-Tender** for Manufacture, Supply and Delivery of ISI Marked Deepwell Hand Pump with Normal & Telescopic Stand Assembly and Extra Deep Deepwell Hand Pump with Telescopic Stand Assembly from Indian Manufacturers having BIS Licence Only (IS:15500 -Part-II) with latest amendment) Under Rate Contract. (only Indian Manufacturer)  
(Tender ID : 381593)  
Pre-Bid meeting on Dtd. 04.11.2019 at 12.00 Hrs. at GWSSB  
Last Date of On-line Submission of Tender : 13.11.2019  
Bid Opening Date : 14.11.2019 at 12.00 Hrs.  
Contact Office : Executive Engineer, Public Health Mechanical Store Division, "A" Block, Patnagar Yojana Bhavan, 2nd Floor, Near GH-4, Sector-16, Gandhinagar-382 016, Gujarat State. Tel./Fax. No. (079) 23222844, 9978406530.  
The detailed tender notice and tender documents are available on web sites: [www.gwssb.org](http://www.gwssb.org) and [www.nprocure.com](http://www.nprocure.com)  
For village Level Drinking water complaint Please Contact our Toll Free No.: 1916  
INF/1380/19-20

**GUJARAT LEASE FINANCING LTD**  
Regd. Office: 6<sup>th</sup> Floor, Hasubhai Chambers, Opp: Town Hall, Ellisbridge, Ahmedabad-380 006.  
Ph: 079-26575722, E-mail: [gflfho\\_ahm@yahoo.co.in](mailto:gflfho_ahm@yahoo.co.in) CIN: L65990GJ1983PLC006345

**Un-audited Financial Results for the Quarter and half year ended on 30<sup>th</sup> September, 2019.**

(₹ in Lacs except per share data)

Sl. No.	Particulars	Quarter ended 30.09.2019	Quarter ended 30.06.2019	Quarter ended 30.09.2018	Year ended 31.03.2019
		(Un-audited)	(Un-audited)	(Un-audited)	(Audited)
1	Total Income	13.72	0.60	16.60	24.44
2	Net Profit/(Loss)for the period (before Tax and Extraordinary items)	1.46	(15.55)	4.84	(34.93)
3	Net Profit/(Loss) for the period (after Tax and Extraordinary items)	1.93	(15.95)	4.84	(38.40)
4	Total Comprehensive Income for the period (after tax)	3.41	24.53	50.78	114.93
5	Equity Share Capital	2712.58	2712.58	2712.58	2712.58
6	Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of the previous year)	-	-	-	(3338.09)
7	Earning Per Share (of ₹ 10/- each) Basic and Diluted	0.01	(0.06)	0.02	(0.14)

**Notes:**

- The above is an extract of the detailed financial results for the quarter ended 30<sup>th</sup> September 2019 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015. The full format of the same, along with the notes are available on the Stock Exchanges website at [www.bseindia.com](http://www.bseindia.com), [www.nseindia.com](http://www.nseindia.com) and also on Company's web site : [www.gujaratleasefinancing.co.in](http://www.gujaratleasefinancing.co.in).
- The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 24<sup>th</sup> October, 2019.

For Gujarat Lease Financing Limited  
Harnish Patel  
Director-In-Charge  
DIN: 00114198

Place : Ahmedabad  
Date : 24<sup>th</sup> October, 2019