

Caution Notice

Attention to all Customers and the General Public

Dear Client,

It has come to our notice that some unknown individuals have been fraudulently using our Company name Angel One Ltd. to carry out scams and illicit activities through social media. YouTube channel belonging to certain unregistered entity are wrongfully and deceptively using the brand name, logo of Angel One Limited and providing advice/recommendations relating to the securities market. Sample URL of YouTube channel is as follows:

https://www.youtube.com/@Finvestor_Vivek/featured

Furthermore, certain Whatsapp / Telegram groups are wrongfully and deceptively using the brand name and logo of Angel One Limited along with name & image of senior officials to deceive the general public into believing it is associated with Angel One Limited.

It has also been observed that these fraudsters have been reaching out to individuals, claiming to be representatives of our company Angel One Ltd, and offering false services, products, or investment opportunities. They may even provide fraudulent websites, documents, contact details, or mobile apps (resembling the same as Angel One Ltd.) on Android / iOS to trick their victims into believing their authenticity or association with Angel One Limited. We would like to inform everyone that Angel One Limited has no involvement whatsoever in any such activities.

To protect yourself from falling victim to their scams, we advise the following precautions:

- Be cautious of fake accounts that impersonate genuine trading/investments or influencers.
- Double-check the website URLs, reviews, privacy policy, terms & conditions and social media handles and review from the open source.
- Verify & think twice before investing money in such platforms which are mostly coming through such online social media profiles/channels/influencers.
- Avoid sharing sensitive personal or financial information through social media.
- Avoid clicking on suspicious links or downloading unauthorized applications from facebook, instagram, whatsapp, telegram & other social media platforms.

- Beware of suspicious offers: Be wary of any offers or schemes that seem too good to be true. Always conduct thorough research and due diligence before engaging in any financial transactions or investments. Be cautious while transferring funds to a third-party account.
- Change your passwords regularly and use strong passwords that are difficult to predict. Do not share OTP / PIN / Password with anyone.
- Report any fraudulent activity through our official channels. Connect with our support team 18001020 or write to support@angelone.in
- Report online cybercrime related incidents on <https://www.cybercrime.gov.in> and National Helpline Number 1930 or nearest police station.

Please remember that Angel One Ltd. takes your security and trust seriously and we remain dedicated & committed to providing our customers with reliable and legitimate services.

Thank you for your cooperation and assistance in preventing any further suspicious activities.

Regards,
Team Angel One

***Disclaimer** - Investments in securities market are subject to market risk, read all the related documents carefully before investing.

Click Here to [unsubscribe](#)

IndiGo may take off on strong Q4 expectations

Stock of largest airline touches all-time high on healthy outlook

DEEPAK KORGONKAR & RAM PRASAD SAHU

Mumbai, 8 April

Shares of InterGlobe Aviation, which operates IndiGo, hit an all-time high of ₹5,199.50, gaining 4 per cent on the BSE during Tuesday’s intraday trade on a healthy outlook.

The stock ended the day with gains of 3.4 per cent to close at ₹5,157. During the past month, the stock of the country’s largest airline company has rallied 12 per cent on expectations of a strong passenger growth outlook in the January-March 2025 quarter (Q4FY25) and falling crude oil prices. By comparison, the BSE Sensex was up just 0.7 per cent during the same period.

Analysts led by Ansuman Deb of ICICLE Securities expect IndiGo to benefit from a better than expected combination of fares, crude oil and passenger load factor, to post a strong Q4FY25 net profit of ₹2,300 corer.

This should help boost profit before tax excluding fore to ₹8,600 corer for FY.

The brokerage has been structurally positive on IndiGo, driven by business moats of cost competitiveness, robust order book and strong balance sheet.

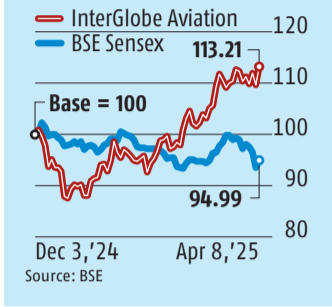
Profitability, too, has been strong, aided by a favourable supply-demand situation which should continue in FY.

Mkay Research — in its Q4 preview — believes that IndiGo will deliver steady results and there would be no fore hit to its financial in the quarter.

The brokerage expects load factor to improve by 70 basis points (bps) year-on-year (Y-o-Y) to 87 per cent, and the capacity/revenue ratio on available seat kilometre (ASK) supply basis to rise 20 per cent over the year-ago quarter.

The rupee closed slightly stronger versus the dollar, implying no fore losses and slight gains

AHEAD OF BENCHMARK



for IndiGo, said Sabre Khazar and Ara Patel of the brokerage.

In QTY, earnings before interest, taxes, depreciation and amortisation (Debit) was flat due to higher fore loss on account of rupee depreciation, higher lease expenses and costs due to grounding of aircraft and airport fees.

Q revenues, however, came in better than expected at 14 per cent Y-o-Y, led by a 13 per cent rise in passenger volumes.

The company touched new milestones — operated a peak of 2,200 daily flights and served a record 31.1 million passengers during the quarter. The management expects this robust demand growth to continue in the coming quarters.

Expansion of cargo operations, too, is expected to support ancillary revenue.

The management guided to a healthy demand outlook with

Indigo beating sector estimates with Q4 available seat per kilometre (ASK) growth of 20 per cent Y-o-Y (on a low base, though).

In addition to the domestic market, international expansion and pressurisation, are additional tailwinds.

Kodak Research, in a report last month, pointed out that international long-haul is a large, unaddressed market for Indigo and can yield meaningful gains over time.

Analysts led by Acidity Mongolia of the brokerage believe that the airline has several aces up its sleeve — experience gained through code shares, impending aircraft additions beyond regular narrow-bodied and strength of a domestic network to pool volumes.

The brokerage has increased its valuation multiple to 22 times (from 21 times), factoring in a 10 per cent upside to FY earnings (versus 5 per cent earlier) coming from long-haul international travel.

IndiGo is one of the most efficient low-cost carriers with a market share of 62 per cent in the Indian aviation sector. It is among the fastest growing low-cost carriers in the world. It had a fleet of 437 aircraft and provided scheduled services to 89 domestic and 34 international destinations as of December 31, 2024.



YOUR MONEY

HEALTH INSURANCE DISCLOSURES

Honest, comprehensive declarations key to successful claims

HIMALI PATEL

In a recent ruling, the Supreme Court overturned the National Consumer Disputes Resolution Commission’s order and upheld Life Insurance Corporation (LIC) of India’s decision to deny a claim due to non-disclosure of alcohol consumption. The insured had purchased Jeevan Arogya, a hospitalisation cash benefit policy. The court held that long-term alcohol use was a material fact, and failure to disclose it justified claim rejection after the policyholder’s death.

Insurance, say experts, is based on the principle of utmost good faith. “This verdict reinforces the importance of transparency and full disclosure in the proposal form to ensure successful claim settlement,” says Shilpa Arora, co-founder and chief operating officer (COO), Insurance Samadhan.

Disclose lifestyle habits

Customers must disclose habits

like smoking and alcohol consumption, regardless of frequency. “Whether it is occasional or regular, buyers must disclose alcohol consumption and smoking honestly. This information can influence premiums and claim settlement,” says Arora. Quantification is important. “Be specific: say that I drink, for instance, 30 ml (one peg) in a week, a month, or a quarter,” says Kapil Mehta, co-founder, SecureNow.

“Decisions on proposals are based on various factors, including the level of consumption,” says Shashi Kant Dahuja, executive director and chief underwriting officer, Shriram General Insurance.

Such disclosures become even more crucial in the case of critical illness policies. “Policies may get cancelled in case of non-disclosure and misrepresentation,” says Udayan Joshi, chief operating officer, SBI General Insurance.

Reveal medical history

Information on past ailments,

hospitalisations, and surgeries must be shared. The guidelines define pre-existing diseases as those that were detected, or for which treatment was taken in the past three years, before taking the policy. “But to ensure smooth claim settlement, all pre-existing conditions, major illnesses and surgeries in the past should be disclosed to the best of the insured’s knowledge,” says Dahuja.

Conditions like blood pressure must be disclosed even if they are under control due to medication. “If you are on medication for blood pressure, it may not show up in medical tests. However, the insurer will get to know about the condition at the time of claim (from your medical reports), increasing the risk of rejection,” says Mehta.

When purchasing a family floater, granular disclosures must be made for each

DOS AND DON'TS FOR PURCHASERS

- Agents sometimes suggest hiding information for easier approval or lower premium
- Doing so can lead to claim rejection
- Once the proposal form is filled, verify the information given therein
- Prepurchase verification calls are recorded and can impact claim outcomes, so answer each question truthfully
- Other insurance policies, whether approved or denied, must be declared, as also previous claims

member. “Details of previous surgeries, disability with its percentage, family history of critical illnesses, and occupational history of each member should be correctly disclosed to prevent denial of claims,” says Joshi.

Proposal forms are designed to extract detailed information about each member. Each member must be treated as a separate entity during disclosure.

List medications precisely

Disclosing all medications, including those for long-term conditions such as thyroid disorders or dyslipidaemia, is mandatory. “Non-disclosure of these can straightaway lead to claim rejections,” says Dahuja.

Mehta adds that while declaring, one should give the name of the medicine, the dosage, and the frequency.

In many cases, insurers get to know of additional medical conditions (which even the customer may not be aware of) through medications. “When a person declares the names of medications, he may, for instance, mention a drug for benign prostatic hypertrophy (BPH). Without this declaration, the BPH would have been an undisclosed pre-existing disease,” says Dahuja.

Moratorium period offers relief

Under current Insurance Regulatory and Development Authority of India (Irdai) regulations, health insurance claims cannot be contested once the policy has been in force for 60 months.

“Such policies can still be rejected for outright fraud, but the burden of proof falls on the insurer,” says Mehta.

Should you invest in gold amid uncertain financial times?

Trump’s tariff announcements have triggered global disruptions, prompting investors to take a cautious approach. Central banks around the world have also been increasing their gold reserves amid inflation and economic uncertainty. Should you follow suit and increase investments in gold? Here’s what you should consider before investing:

■ Gold is considered a safe-haven asset class, which attracts robust demand during periods of economic instability.

■ A balanced portfolio is key, with an 80:20 allocation in equity to

debt/gold. Gold exposure should be limited to 5–10 per cent of the total portfolio.

■ Gold has been less consistent than equity, with 5-year returns varying widely and

dipping as low as 1.73 per cent, underscoring its volatility.

■ Given the unpredictability of gold prices, it is considered less reliable than Nifty for investment.

■ Factors that may drive gold prices higher in the near term: Trade war uncertainty, recession risks in the US, geopolitical tensions, and central bank gold purchases.

COMPILED BY AYUSH MISHRA

ASSAM POWER DISTRIBUTION COMPANY LIMITED
(A Govt. of Assam Public Limited Company)
REQUEST FOR PROPOSAL
NIT No:CGM (PP&D)/APDCL/DBIR/N-Lakhimpur/2024-25/04
Dated: 08/04/2025

The Chief General Manager (PP&D), APDCL, invites qualified and experienced Contractors/Service Providers Firms through this Request for Proposal (RFP) to participate in the bidding and selection process for **"Aerial inspection of sub-transmission and distribution network along with its infrastructure assets using Drone based technology and collection, reporting of network data and anomalies, if any using high-resolution imaging and thermal scanning technology"** under the jurisdiction of N-Lakhimpur Electrical Circle, APDCL under APDCL Own FUND/SOPD Scheme.

Details may be seen in the websites (i) www.apdcl.org (ii) www.assamtenders.gov.in w.e.f. **14:00 Hrs. of 10-04-2025.**

Sd/- Chief General Manager (PP&D), APDCL
6th floor, Bijulee Bhawan, Paltanbazar, Guwahati-1

Please pay your bill on time and help us to serve you better

ANGEL ONE LIMITED

Regd. Off: 601, 6th Floor, Akruti Star, Central Road, MIDC, Andheri East, Mumbai - 400093 **SEBI Registration No (Stock Broker):** INZ000161534

PUBLIC NOTICE

This is to inform that, YouTube channels belonging to certain unregistered entities are wrongfully and deceptively using the brand name, logo of Angel One Limited and providing advice/recommendations relating to the securities market. Sample URL of such YouTube channel is as follows: Finvestor Vivek (https://www.youtube.com/@Finvestor_Vivek/featured)

Further, certain whatsapp / telegram groups are wrongfully and deceptively using the brand name, logo of Angel One Limited along with name & image of senior officials to deceive the general public in believing it to be associated with Angel One Limited.

Investors and General Public are hereby informed that Angel One Limited does not have any association and/or relation, directly or indirectly with such private you tube channels or private whatsapp / telegram groups in any capacity.

Angel One Limited will not be liable in any manner of financial loss and /or consequence of dealing with such individuals/entities. Please note that any person dealing with them will be dealing at his/her own risk and responsibility.

For ANGEL ONE LTD
Sd/-
Authorized Signatory

Date : 09.04.2025

TATA POWER
(Contracts Department)
JOJOBERA Generation Plant, RAHARGORAH, JAMSHEDPUR-831016, Jharkhand

NOTICE INVITING EXPRESSION OF INTEREST

The Tata Power Company Limited invites expression of interest from eligible vendors for the package Name

S.No.	Tender Description	Ref No
1	ANNUAL SERVICE CONTRACT FOR ENVIRONMENT MONITORING JOBS FOR JOJOBERA POWER PLANT & IEL	CC26UAJOJO-01
2	RATE CONTRACT OF SULPHURIC ACID FOR JOJOBERA & IEL	CC26SMJOJO-01
3	O&M of Canteen Services at Tata Power Jojobera & PH#06, Jamshedpur	CC26PSJOJO-01

For details of pre-qualification requirements, bid security, purchasing of tender document etc., please visit Tender section of our website (**URL: <https://www.tatapower.com/tender/tenderlist.aspx>**). Eligible vendors willing to participate may submit their expression of interest along with the tender fee for issue of bid document latest by **30th April'25**.

navi investment advisors

Navi Investment Advisors Private Limited
Registered Office: 09th Floor, Vaishnavi Tech Square, Iballur Village, Begur Hobli, Bengaluru, Karnataka 560102
CIN: U65999KA2019PTC126689

NOTICE

We, Navi Investment Advisors Private Limited, have been granted a certificate of registration no. INA200014159, to operate as an Investment Advisor by the Securities and Exchange Board of India (SEBI). We have initiated the process of surrendering this certificate. We hereby confirm that we have not commenced business of investment advisor since the receipt of the certificate of registration, and do not have, and have never had, any investor/customers onboarded with us. In case any person has any concerns, please raise grievance at <https://scores.sebi.gov.in> within 30 days of the date of the notice."

For Navi Investment Advisor Private Limited
Place: Bangalore
Date: April 08, 2025

Sd/-
Authorized Signatory

FORM A
Public Announcement
(Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)
FOR THE ATTENTION OF THE CREDITORS OF
M/S.SAI MAATARINI TOLLWAYS LIMITED

RELEVANT PARTICULARS

1. Name of Corporate Debtor	M/S.SAI MAATARINI TOLLWAYS LIMITED
2. Date of incorporation of Corporate Debtor	08/09/2011
3. Authority under which Corporate Debtor is incorporated/registered	ROC - Hyderabad
4. Corporate Identity Number of Corporate Debtor	U45400TG2011PLC076396
5. Address of Registered Office and Principal Office (if any) of the Corporate Debtor	6-3-1090, TSR TOWERS, RAJBHAVAN ROAD, RAJBHAVAN ROAD, SOMAJIGUDA, HYDERABAD, Telangana, India - 500082
6. Insolvency Commencement Date in respect of the Corporate Debtor	04-04-2025 (Certified copy of order received on 07-04-2025)
7. Estimated date of closure of Insolvency Resolution Process	01-10-2025
8. Name and registration number of the insolvency professional acting as interim resolution professional	Kalvakolanu Murali Krishna Prasad, REGN. NO. IBB/PA-001/IP-P00967/ 2017-2018/11588(AFA Valid up to 31-12-2025)
9. Address and e-mail of the interim resolution professional, as registered with the Board	8-27, Plot No. 106, Mythripuram Colony, Karmanghat, Vyshalinagar (PO), Hyderabad -500079. Email: kmk123ip@gmail.com
10. Address and e-mail to be used for correspondence with the interim resolution professional	8-27, Plot No. 106, Mythripuram Colony, Karmanghat, Vyshalinagar (PO), Hyderabad -500079. Email: smtl.cirp@gmail.com
11. Last date for submission of claims	23-04-2025
12. Classes of creditors, if any, under clause (b) of sub section (6A) of section 21, ascertained by the Interim Resolution Professional	Not Applicable
13. Name of Insolvency Professionals identified to act as Authorized Representative of Creditors in a class (Three names for each class)	Not Applicable
14. (a) Relevant Forms and (b) Details of Authorized Representatives are available at:	Web link / Physical Address: https://ibbi.gov.in/en/home/downloads .

Notice is hereby given that the National Company Law Tribunal, Hyderabad Bench has ordered the commencement of a Corporate Insolvency Resolution Process of **M/S.SAI MAATARINI TOLLWAYS LIMITED** on 04-04-2025. The creditors of **M/S.SAI MAATARINI TOLLWAYS LIMITED** are hereby called upon to submit their claims with proof on or before 23-04-2025 to the interim resolution professional at the address mentioned against entry No. 10.

The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with proof in person, by post or by electronic means. Submission of false or misleading proofs of claim shall attract penalties.

Sd/-
Kalvakolanu Murali Krishna Prasad,
Interim Resolution Professional,
For M/s. Sai Maatarini Tollways Limited
Hyderabad

SHRIRAM
Mutual Fund
NURTURING TRUST. SHARING DREAMS

SHRIRAM MUTUAL FUND
Shriram House, No. 4 Burkitt Road, T. Nagar, Chennai - 600 017
Shriram Asset Management Company Limited (Investment Manager)
Registered Office: 217, 2nd Floor, Swastik Chambers, Near Junction of S.T. & C.S.T. Road, Chembur, Mumbai - 400 071. CIN: L65991MH1994PLC079874; Website: www.shriramamc.in

NOTICE-CUM-ADDENDUM No. 01/2025-26

HOSTING OF HALF YEARLY PORTFOLIO STATEMENT FOR THE SCHEMES OF SHRIRAM MUTUAL FUND FOR THE HALF YEAR ENDED MARCH 31, 2025

Notice is hereby given to all investor(s) / unit holder(s) of Shriram Mutual Fund ("the Fund") that in accordance with Regulation 59 (A) of Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 and pursuant to Chapter 5 of SEBI Master Circular SEBI/HO/IMD/IMD-PoD-1/P/ CIR/2024/90 dated June 27, 2024, the half yearly portfolio for the period ended March 31, 2025 has been hosted on the website of Shriram Asset Management Company Limited i.e. www.shriramamc.in and on AMFI website i.e. www.amfiindia.com.

Investors can request for physical / soft copy of the half yearly portfolio for the half year ended March 31, 2025 through any of the following means:

(i) Email to customercare@shriramamc.co.in from registered email ID

(ii) Contact us at 18604191200

(iii) Written request (letter) to Administrative Head Office address of AMC: 511-512, Meadows, Sahar Plaza, J. B. Nagar, Andheri (East), Mumbai - 400 059.

For Shriram Asset Management Company Limited
(Investment Manager of Shriram Mutual Fund)
Sd/-
Authorised Signatory

For more information, please contact **Shriram Asset Management Company Limited**, 511-512, Meadows, Sahar Plaza, J. B. Nagar, Andheri (East), Mumbai - 400 059. Tel: 022 6947 3400, Email: info@shriramamc.in, Website: www.shriramamc.in

Mutual fund investments are subject to market risks, read all scheme related documents carefully.

DELHI JAL BOARD GOVT. OF NCT OF DELHI
NIT No. 12/EE(D)-111/2024-25

S. No.	Name of work	Amount put to tender (In Rs.)	Earnest Money (In Rs.)	Date of release of tender in e-procurement solution	Last date/ time of receipt of tender through e-procurement solution
1	Boring of 03 no. new tubewells on Nathupura road Rajokri, 01 no. new tubewell in Lekhrum wali gali Rajokri and 01 no. new tubewell in Shiv mandir Rajokri in Mehrauli constituency (AC-45) under EE(M)-45. (Re-invited)	34,14,213/-	68,300/-	2025_DJB_2702_46_1 28.03.2025	15.04.2025 upto 3:00 PM
2	Re-boring of 5 nos. of tube wells in lieu of tube-wells at (1) Ambekar Bhawan Fatehpur no. 2, Fatehpur (CHT-145), (2) 2nd Avenue, Chandan Hula (CHT-468) and (3) Nr. Jeet Ram House, Jhenda Colony, Asola (CHT-166), (4) Harijan Basti, Firmi Road, Dera (CHT-182) and (5) Brahmipal, Dera (CHT-188) in Bhati Ward in AC-46 (Chhattarpur), (Re-invited)	35,08,406/-	70,200/-	2025_DJB_2702_46_2 28.03.2025	15.04.2025 upto 3:00 PM
3	Re-boring of 4 nos. of tube wells at near (1) Near Kami marble Asola main road (CHT-154) (ii) Near Ambekar Bhawan No.1 Fatehpur (CHT-144) (iii) C-178 Sanjay Colony Bhati Mines (CHT-p-15) (iv) Near Sunar Wali Gali Ghitorni Village (CHT-521) (v) Near Road No.3 Ghitorni Village (CHT-486) (vi) Near Akhada Ghitorni Village (CHT-366) of Chhattarpur Constituency (AC-46). (Re-invited)	42,10,087/-	84,300/-	2025_DJB_2702_46_3 28.03.2025	15.04.2025 upto 3:00 PM
4	Boring of 4 nos. of tube wells at/near Kajal General Store G-Block Aya Nagar, Attar Society C-3 Aya Nagar, Raj Public School Phase-1, Aya Nagar and Mahipal Farm Shiv Vihar Colony G-Block Aya Nagar in Chhattarpur Constituency (AC-46). (Re-invited)	28,06,725/-	56,200/-	2025_DJB_2702_46_4 28.03.2025	13.04.2025 upto 3:00 PM
5	Re-boring of 5 nos. of tube wells in lieu of tubewells at/near Gali no-5 Konark Avenue H Block Aya Nagar (CHT-263), at C-1 near modern public school Aya Nagar (CHT-455), at D-block Gali no-8 Aya Nagar (CHT-388) at Gali no-01 F-Block Aya Nagar (CHT-396) and at Mishn chowk Aya Nagar (CHT-548) in Chhattarpur Constituency (AC-46). (Re-invited)	35,08,406/-	70,200/-	2025_DJB_2702_46_5 28.03.2025	15.04.2025 upto 3:00 PM

PRESS NOTICE TENDER NIT NO.57 (2024-25)

Sl. No.	Name of Work	Estimated Contract Value (ECV)/ Amount put to tender	Earnest Money (EMD)	Tender Fees	Date of Release of tender in E-Procurement Solution & Tender ID No.	Last Date /Time of receipt of tender E-Procurement Solution
1	Replacement of old/damaged/silted sewer lines in street no- 1 and 2 and adjoining area in Lalita Park, AC-58 under EE(D-012).	31,24,795.00	63,000.00	500.00	29.03.2025 2025_DJB_270351_1	21.04.2025 At 03:00 PM

Short PRESS NIT No 01 (2025-26)

Sl. No.	Name of item	Amount put to tender (In Rs.)	E/Money	Last Date /Time of receipt of tender (In Rs.)
1	Engaging of additional 26 Nos. S G Beldars for daily basis maintenance of sewer line in Uttam Nagar constituency AC 32 under EE(D)83 Tender ID: 2025_DJB_270538_1		Rs. 73100/-	16.04.2025 At 03:00 PM

PRESS NIT No- 08 (2024-25)

Sl. No.	Name of Work	Estimate Cost Item Rate	Earnest Money (Rs.)	Date of Release of tender in E-Procurement Solution	Last Date /Time of receipt of tender E-Procurement Solution
08	Deployment of Operational Staff of 20MGD BPS Okhla and Old pump house no.1 & 2 at Okhla Water Works under EE(E&M)III for next six month.	84000/-	84000/-	Tender Id: 2025_DJB_270415_1 Publish Date 31-Mar-2025 04:09 PM onward	15-April-2025 up to 03:00 PM

NIT along with all the terms & conditions is available on DJB Website <https://govtprocurement.delhi.gov.in>.

Executive Engineer(E&M)-III
ISSUED BY P.R.O. (WATER) Advt.No. J.S.V. 04 (2024-2025)

