

**Fermenta Biotech Limited.**

CIN : L99999MH1951PLC008485

Regd. Office : A- 1501, Thane One, DIL Complex, Ghodbunder Road, Majiwade, Thane (W) - 400 610, Maharashtra, India.

Tel. : +91-22-6798 0888 • Email : [info@fermentabiotech.com](mailto:info@fermentabiotech.com), Website : [www.fermentabiotech.com](http://www.fermentabiotech.com)



Ref: F.No.:908

April 03, 2025

**Corporate Relations  
BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Fort,  
Mumbai – 400 001**

Sir,

**Sub: Newspaper Publication regarding dispatch of Postal Ballot Notice dated March 26, 2025**

**Ref: Code No. 506414**

Pursuant to Regulation 30 and 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith copy of the newspaper publication regarding dispatch of Postal Ballot Notice to the members of the Company as published in Business Standard (English version) and Sakal (Marathi version) on April 03, 2025, for your reference and record.

Thanking you,

Yours faithfully,  
For **Fermenta Biotech Limited**

**Varadvinayak Khambete  
Company Secretary & Head - Legal  
Membership No. A33861**

A-1501, Thane One, DIL Complex, Ghodbunder Road, Majiwade, Thane (W) 400610  
Encl: as above

*Factory : Village Takoli, P.O. Nagwain,  
Dist. Mandi - 175 121, Himachal Pradesh, India.  
Tel. : +91-1905-287246 / 48 / 49  
Fax : +91-1905-287250  
Email : [info@fermentabiotech.com](mailto:info@fermentabiotech.com)  
Website : [www.fermentabiotech.com](http://www.fermentabiotech.com)*

*Factory : Z - 109 B & C, SEZ II, Dahej,  
Taluka - Vagara, Dist: Bharuch - 392 130,  
Gujarat, India.  
Tel. : +91-2641-291440 / 444  
Email : [info@fermentabiotech.com](mailto:info@fermentabiotech.com)  
Website : [www.fermentabiotech.com](http://www.fermentabiotech.com)*



# RL earnings growth to rise in FY26: Goldman

Brokerage continues to see favourable risk-reward for the stock

SAI ARAVINDH  
Mumbai, 2 April

Mukesh Ambani-led Reliance Industries (RIL) is likely to post muted sequential fourth-quarter margins, according to Goldman Sachs, with earnings growth likely to resume in this financial year.

The global research firm highlighted that the market will focus mainly on the retail segment growth trends and the residual tariff hike-driven growth in Jio.

"We expect to hear from the company on guidance for retail growth into FY26 and updates to new energy capacity construction progress," it said in a note on March 28.

The conglomerate's net asset value has moderately improved but remains well below the historical average amid a flat operational margin in FY25 and an earnings downgrade cycle.

Goldman Sachs believes that earnings growth will resume in FY26, driven by a rebound in retail earnings before interest, taxes, depreciation and amortization (EBITDA) growth, acceleration in Jio's earnings growth to 24 per cent and improving refining margins.

The brokerage maintained a "buy" rating on the stock with a target price of ₹1,640 per share, an upside of 28 per cent since the note was published on March 28. Goldman Sachs continues to see favourable risk-reward for the stock.

Goldman Sachs expects energy margins to decline sequentially due to weaker oil-to-chemical earnings. They expect a sequential decline in refining in the fourth quarter driven by weaker Singapore refining product cracks and higher crude premiums, suppressing Asia refining margins.

The tightening of US sanctions on Russian oil in January led to a tighter supply of Middle Eastern crude, it noted.

However, the brokerage expects



## EVEN KEEL



Compiled by BS Research Bureau  
Source: Bloomberg

RIL to continue outperforming industry margins, driven by a significant cost curve advantage versus naphtha-based peers driven by low US ethane gas prices.

Goldman Sachs expects Jio Infocomm to report ₹30,500 crore in revenue for the fourth quarter of the financial year 2025, up 4 per cent quarter-on-quarter (Q-o-Q) and 18 per cent year-on-year (Y-o-Y).

Wireless revenue is estimated to grow 15 per cent year-on-year and 3 per cent quarter-on-quarter.

"Jio's subscriber base rose by 3.3 million in the third quarter of the financial year 2025, and we anticipate faster growth across wireless and fixed segments, driven by lower churn after tariff hikes and strong

Fixed Wireless Access demand," the brokerage said.

Analysts at the brokerage firm forecast 9 million new subscribers in the fourth quarter. Average Revenue Per User (ARPU) is expected to rise to ₹209 in March 2025 from ₹203 in December 2024. Jio's revenue growth in the fourth quarter should be about 200 basis points faster than Bharti Airtel.

According to Goldman Sachs, Reliance Retail's sales growth (excluding connectivity) for the fourth quarter of the financial year 2025 is expected to be 6.5 per cent Y-o-Y, continuing its sequential improvement from negative 8.5 per cent in the second quarter to 5.7 per cent in the third quarter.

The improving trend for Reliance Retail is driven by two key factors: the restructuring of the grocery business, including business-to-business rationalisation and the closure of low-profitability stores, and a stronger focus in the fashion segment on trendier designs and enhanced value, highlighted by the launch of new fast-fashion formats such as Yousa.

RIL stock rose as much as 0.24 per share during the day to ₹1,255.5 close 0.12 per cent lower at ₹1,250.4 apiece, compared to a 0.72 per cent advance in Nifty 50.



## FINANCIAL AND TAX PLANNING

### Reassess choice of tax regime, spread your investments across yr

HIMALI PATEL

The start of a new financial year is a good time to reassess your financial and tax planning strategies. Once there is a plan in place, one can follow it systematically over the year.

"Tax planning, for instance, if not started in April, leads to hasty, poor-quality investments at the end of the financial year," says Abhishek Kumar, Securities and Exchange Board of India (Sebi)-registered investment adviser and founder, SahajMoney.com.

#### Complete financial tasks early

Investments in Public Provident Fund (PPF) and Sukanya Samridhi Yojana (SSY) should be made by the April 5. "You will then be able to earn interest on these products for the entire year," says Arvind Rao, founder, Arvind Rao & Associates.

Review your family emergency fund and replenish it if needed. Revisit financial goals

to see if there is any change in timeline or the corpus required. For large expenses like house purchase, renovation, or travel, set a savings target and a plan for contributing towards them.

Following the recent repo rate cut by the Reserve Bank of India (RBI), many banks have reduced home loan rates.

"Check whether your home loan rate has declined. If not, contact the bank and get it to do

so," says Rao. If a better rate is available elsewhere, consider switching.

Review your Employees' Provident Fund (EPF) contributions. "Interest on contributions above ₹2.5 lakh per year becomes taxable, so check if you should contribute to Voluntary Provident Fund (VPF)," says Kumar.

#### Choose tax regime, notify employer

The Union Budget of 2025 made the new tax regime more appealing, necessitating a fresh assessment this year. "Factor in all the tax deductions and exemptions you can avail of under the old regime. Then do an objective comparison of the two tax regimes and see whether the new one is more favourable from this year," says Suresh Surana, a Mumbai-based chartered accountant.

Rao adds that those going for the new regime may stop the tax-saving investments they did earlier. Employees should inform their employer of their choice of regime and declare

relevant investments. "This will help avoid excessive tax deduction," says Surana.

#### Plan tax-saving investments

If the old tax regime remains more favourable, consider Section 80C options like PPF, Equity Linked Savings Schemes (ELSS), National Savings Certificate (NSC), etc. "Allocate systematically to these products if your EPF contribution falls short of the ₹1.5 lakh limit," says Kumar.

Spreading these investments through the year helps avoid a cash crunch in the fourth quarter and enables rupee-cost averaging in case of ELSS. "If you plan to buy a house on loan or travel, then factor in the tax-saving opportunities on home loan principal repayment (Section 80C), interest repayment (Section 24), and leave travel exemption under Section 10(5)," says Surana.

Account for Section 80D deduction — up to ₹50,000 for senior citizens and ₹25,000 for others — on health insurance premiums. Rao suggests creating an investment calendar for the year to make the process orderly and setting reminders for advance tax payments, income-tax return filing, etc.

#### Submit Form 15G/15H if eligible

If your annual income is below the taxable threshold and you hold fixed or recurring deposits, submit Form 15G or 15H to your bank to avoid tax deduction at source (TDS) on interest income. Rao suggests factoring in the increased TDS thresholds on bank fixed deposits for senior citizens, and rental payments.

## DOs AND DON'Ts OF TAX PLANNING

- Diversify investments instead of being overexposed to one asset class
- Include both low-risk (PPF) and growth-oriented products (ELSS)
- Factor in inflation; excessive allocation to fixed deposits could result in negative real returns
- Investing in the National Pension System (NPS) can help you save for retirement and avail additional tax deduction of ₹50,000 under Section 80CCD(1B)
- Do not overlook capital losses from previous years in stocks, mutual funds or property; factoring them in can reduce tax liability
- Maintain proper record of financial transactions so that you have proof in case of a tax audit

## Buying property? Know how registration differs from mutation

Understanding the difference between registration and mutation is important for anyone planning to buy a property. These two processes, while interconnected, serve different purposes.

"The legal procedure for registering a sale or transfer of property with the government

and guaranteeing its validity is known as property registration. It entails entering the transaction's specifics in official government documents, including those kept by the sub-registrar's office," says Prachi Dubey, advocate, Delhi High Court. Mutation, on the other hand,

is the transfer or change of title entry in revenue records of the local municipal corporation. It is essential for paying property tax, securing utility connections, and avoiding disputes with local authorities, said Komal Kaushal, associate, MVAC

Advocates & Consultants. "Why does understanding these processes matter? Proper registration ensures that buyers have legal ownership of their property. Without this, they may face challenges in asserting or protecting their rights."

COMPILED BY ARVIND KISHORE

**THE TRAVANCORE-COCHIN CHEMICALS LIMITED**  
(A Government of Kerala Undertaking)  
P.O. No. 4004, Udyogamandal P.O., Kochi-683 501, Kerala, India  
Phone: 0484-2546289, 2546515.  
CIN: U24299KL1951560001237, GSTIN: 32AAAC20078121  
Email: purchase@tcccl.co.in, Website: www.tccclera.co.in

**E-TENDER**  
Invites E-Tender for the following through: <https://etenders.kerala.gov.in>.  
All relevant details, Tender Document and Corrigendum if any, can be downloaded from the above website only.

SL No.	Tender ID	Description	Last date of Submitting Offer
1	2025_TCCCL_757392_1	DESIGN, FABRICATION AND SUPPLY OF EMPTY CHLORINE TONNERS	21.04.2025

Sd/- Asst. General Manager (Materials)

**U.P. STATE SUGAR CORPORATION LTD.**  
VIPIN KHAND, GOMTI NAGAR, LUCKNOW-226010  
Ph: 0522-2307826/28  
Email: upstatecorpcorpltd@gmail.com, www.upsugarcorp.in

**e-TENDER NOTICE**  
Ref No.: 55/SSC/EP/2024-25/1484 Dated: 29.03.2025

Online e-Bids are invited from experience Export House/Merchandise, Govt./Cooperative Institutions and such institutions having valid Import/Export rights from 29.03.2025, 06.55 pm to arrange purchase and export of 42570 Qts of sugar allocated for export from our unit Mohiuddinpur, District Meerut UP on "as is where is" basis as per stipulated norms. The last date of e-bid submission is 08.04.2025 up to 6.55 pm and opening on 09.04.2025 at 12.00 Noon.

Tender documents can be downloaded from e-tender portal <http://e-tender.upnic.in> or Corporation website [www.upsugarcorp.in](http://www.upsugarcorp.in). Tender fees of Rs.2000/- +18% GST Rs.2360/- and earnest money in the form of RTGS @ Rs. 100/- per quintal of bid quantity i.e. Rs.4257000.00 in favour of U.P. State Sugar Corporation Limited payable at Lucknow. Tenders without earnest money will not be accepted.

The undersigned reserves the right to cancel one or all the tenders without assigning any reason.

**MANAGING DIRECTOR**

**Dhanlaxmi Bank**  
Ground Floor, Mirage Arcade, Nehru Road, Dombivli East, Thane - 421201.  
Notice to hirers for Breaking Open the Locker Date: 03/04/2025  
This is to inform that the following lockers are not operated for more than 7 (seven) years.

Branch	Locker Number	Details of the Hirer (Name & Address)	Amount
Dombivli	E48	Santosh Kumar Jaiswal (Room No. A/1, Sauraj Society, Cross Road, Santosh Mata Mandir, Santosh Nagar, Dombivli West, Thane - 421202)	0,960.00

Various notices sent to the hirers in this regard have been returned undelivered and it has become necessary to break open these lockers. If the said locker hirer is not willing to the bank and rendering the rental arrears within 30 days from the date of this notice, bank will be proceeding with breaking open the lockers without any further intimation, at the cost and risk of the locker hirer. In case of break open, inventory of the contents shall be prepared and the contents, if any, shall be kept in safe custody under lien to the Bank towards rental arrears, costs of break opening the locker, replacing the lost key, changing the lock, etc., and proceeding further as per law.  
Date: 03.04.2025, Place: Mumbai Dhanlaxmi Bank Ltd. (Authorized Officer)

**District Deputy Registrar, Co-operative Societies, Mumbai (I) City**  
Malhotra House, 6th Floor, Opp. G.P.O. Fort, Mumbai-400 001  
FOR DEEMED CONVEYANCE OF  
Application No. 63/2024

**Chairman/Secretary, Wadala Gurukrupa Co-op. Hsg. Soc. Ltd., CTS 843 plot, Sewree Wadala TPS 57, Plot No. 205 A-2 & 3, F/N 3892, Street No. 1133, Mumbai-400 031.**

**Versus**

**1. Indra B. Advani**  
Plot No. 205A, Sewree Wadala TPS 57, F/N 3892, Street No. 1133, Mumbai-400 031

**2. Lokmal A. Sajani**  
Plot No. 205A, Sewree Wadala TPS 57, F/N 3892, Street No. 1133, Mumbai-400 031

**3. Municipal Corporation of Bombay through Wadala Office, E/8, Vidyalankar College Rd., Dosti Acres, Antop Hill, Mumbai-400 037**

**4. Advani Developers**  
Plot No. 205A, Sewree Wadala TPS 57, F/N 3892, Street No. 1133, Mumbai-400 031

**Opponents**

All the concerned persons take notice that Wadala Gurukrupa Co-op. Hsg. Soc. Ltd., CTS 843 plot, Sewree Wadala TPS 57, Plot No. 205 A-2 & 3, F/N 3892, Street No. 1133, Mumbai-400 031 has applied to this office on dated 14.01.2025 for declaration of Unilateral Deemed Conveyance (The Maharashtra Ownership Flats Regulation of the Promotion of Construction, Sale, management and Transfer Act, 1963) of the properties mentioned below.

Hearing of the said application were kept on 11.02.2025, 18.03.2025, and 25.03.2025. For said hearing Opponent No. 4 were Present. Other Opponent were absent. Therefore on Principles of natural justice hearing of above mentioned case is fixed on dt.21.04.2025 at 3.00 pm. To hear Opponent parties as a last chance. Failure to remain present by non applicant will result in ex-parte hearing of the application.

**District Deputy Registrar, Co-operative Societies, Mumbai (I) City**  
Malhotra House, 6th Floor, Opp. G.P.O. Fort, Mumbai-400 001  
FOR DEEMED CONVEYANCE OF  
Application No. 63/2024

**Chairman/Secretary, Tirthankar Co-op. Hsg. Soc. Ltd., Dr. Bhajkar Street, Girgaon, Mumbai-400 004.**

**Versus**

**1) Shri. Dinesh V. Shah**  
**2) Shri. Shailesh V. Shah**  
**3) Jalkumar N. Kapadia**  
**4) Ruteesh N. Kapadia**  
**5) Nilesh N. Kapadia**  
Address for 1 to 5, C.S. No. 1080, Jain Bhuvan, Dr. Bhajkar Street, Girgaon, Mumbai-400 004.

**Opponents**

All the concerned persons take notice that Jain Bhuvan Co-op. Hsg. Soc. Ltd., Dr. Bhajkar Street, Girgaon, Mumbai-400 004 has applied to this office on dated 28.11.2024 for declaration of Unilateral Deemed Conveyance (The Maharashtra Ownership Flats Regulation of the Promotion of Construction, Sale, Management and Transfer Act, 1963) of the properties mentioned below.

Hearing of the said application were kept on 13.01.2025, 28.01.2025, 24.02.2025 and 24.03.2025. For said hearing Opponent No. 1 to 5 were absent. Therefore on Principles of natural justice hearing of above mentioned case is fixed on dt.21.04.2025 at 3.00 pm. To hear Opponent parties as a last chance. Failure to remain present by non applicant will result in ex-parte hearing of the application.

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**Versus**

**1) Shri. Dinesh V. Shah**  
**2) Shri. Shailesh V. Shah**  
**3) Jalkumar N. Kapadia**  
**4) Ruteesh N. Kapadia**  
**5) Nilesh N. Kapadia**  
Address for 1 to 5, C.S. No. 1080, Jain Bhuvan, Dr. Bhajkar Street, Girgaon, Mumbai-400 004.

**Opponents**

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**Opponents**

All the concerned persons take notice that Jain Bhuvan Co-op. Hsg. Soc. Ltd., Dr. Bhajkar Street, Girgaon, Mumbai-400 004 has applied to this office on dated 28.11.2024 for declaration of Unilateral Deemed Conveyance (The Maharashtra Ownership Flats Regulation of the Promotion of Construction, Sale, Management and Transfer Act, 1963) of the properties mentioned below.

Hearing of the said application were kept on 13.01.2025, 28.01.2025, 24.02.2025 and 24.03.2025. For said hearing Opponent No. 1 to 5 were absent. Therefore on Principles of natural justice hearing of above mentioned case is fixed on dt.21.04.2025 at 3.00 pm. To hear Opponent parties as a last chance. Failure to remain present by non applicant will result in ex-parte hearing of the application.

**District Deputy Registrar, Co-operative Societies, Mumbai (I) City**  
Malhotra House, 6th Floor, Opp. G.P.O. Fort, Mumbai-400 001  
FOR DEEMED CONVEYANCE OF  
Application No. 63/2024

**Chairman/Secretary, Tirthankar Co-op. Hsg. Soc. Ltd., Dr. Bhajkar Street, Girgaon, Mumbai-400 004.**

**Versus**

**1) Shri. Dinesh V. Shah**  
**2) Shri. Shailesh V. Shah**  
**3) Jalkumar N. Kapadia**  
**4) Ruteesh N. Kapadia**  
**5) Nilesh N. Kapadia**  
Address for 1 to 5, C.S. No. 1080, Jain Bhuvan, Dr. Bhajkar Street, Girgaon, Mumbai-400 004.

**Opponents**

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**PUBLIC NOTICE TO WHOMSOEVER IT MAY CONCERN**  
This is to inform the General Public that following share certificate of Raymond Limited having its Registered Office at Ratnagiri, Maharashtra in the name of the Brij Rani & Kamal Kishore Singh registered in the following Shareholders have been lost by them.

Sl. No.	Certificate No. (s)	Distinctive No.	No. of Shares
011233	5012853	50275990-50275310	21

The Public are hereby cautioned against purchasing or dealing in any way with the above mentioned certificates.

Any person who has any claim in respect of the said share certificate should lodge such claim with the Company or its Registrar and Transfer Agents MUGF Intime India Pvt. Ltd., 1st Floor, 247 Park, C-10



