

Date: September 20, 2021

1. **The Manager- Listing**
National Stock Exchange of India Limited
(Scrip Code: NAUKRI)

2. **The Manager- Listing**
BSE Limited
(Scrip Code: 532777)

Subject: Intimation of Publication of Notice for loss of Share Certificates

Dear Sir/Madam,

Pursuant to Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the copy of the newspaper publication for loss of share certificates by the shareholder of the Company published in the following editions:

- Business Standard (National Daily newspaper) on September 20, 2021
- Business Standard (Daily newspaper of the State) on September 20, 2021

Thanking you,

For **Info Edge (India) Limited**,




(Murlee Manohar Jain)
SVP-Secretarial
& Company Secretary

Chipping away at EPFO's benefits



TRUTH BE TOLD
HARSH ROONGTA

The interest payable by the Employees' Provident Fund Organisation (EPFO) on provident fund (PF) contributions by the employee of more than ₹2.5 lakh per year is now taxable. The income-tax department went ahead and notified rules requiring the EPFO to separate the accounting for all contributions made in an employee's PF account till March 31 and thereafter to separately account for employees' contribution below ₹2.5 lakh.

There has been complete silence from the EPFO on how it is going to deal with this issue and whether it has systems to deliver what the department requires.

An example will help illustrate the concerns.

Suppose an employee has a basic pay of ₹72 lakh per year and she has chosen to have the PF to be calculated on the full basic. The employee will contribute ₹8.64 lakh (12 per cent of basic) and the employer an equal sum.

From 2021-22, interest payable on ₹6.14 lakh (₹8.64 lakh minus ₹2.5 lakh) is taxable and needs to be shown separately by the EPFO. It's still not clear who will pay the tax and when. Will the EPFO be required to deduct tax at source or will the employee have to calculate the tax and pay it separately? There is always suspense on the interest rate that is payable for the year.

Very few employees are aware that they can opt out of the EPF system if their basic is more than ₹15,000 per month. This option is available only in your first job. If you enter the EPFO in

your first job, you cannot leave it (if you work for an employer with PF facilities). The EPFO has come up with a *chakravayuh* that even Dronacharya cannot match.

Another important issue is the ability to restrict your contribution to ₹1,800 per month (which is 12 per cent of ₹15,000 cited above). In the good old days when the EPF interest was tax-free, most employees chose to contribute 12 per cent of their full basic without restricting it to ₹1,800 per month. It is not entirely clear if having chosen to contribute on the full basic whether she can later restrict the contribution to ₹1,800 per month or less.

Ideally, the employee should have the flexibility to contribute any amount she wishes, now that there is a cap on tax-free interest. She must also be free to vary her contribution, subject to a statutory minimum of ₹1,800 per month.

In the same example, the employer needs to contribute ₹8.64 lakh per annum to match the employee's contribution. Of this, ₹1.14 lakh will be taxable as perks in the employee's hands since Budget 2020 made the employer contribution of more than ₹7.5 lakh taxable.

The government has been steadily chipping away at the benefits enjoyed by the EPFO. But the government seems entirely helpless at getting the EPFO to turn into a modern fund management institution like the National Pension System (NPS). The EPFO has steadfastly stonewalled any attempts at allowing mobility between the EPFO and NPS.

It's like the Communist regime in East Europe building the Berlin Wall to keep their citizens prisoners. The late Arun Jaitley had remarked in his Budget 2015 speech: "Both EPF and Employees' State Insurance have hostages, rather than clients."

Truth be told, if the government only enforces mobility between the EPFO and NPS, the subscribers will settle the argument by voting with their feet.

If the Centre only enforces mobility between the EPFO and NPS, the subscribers will settle the argument by voting with their feet

The writer heads Fee-Only Investment Advisors LLP, a Sebi-registered investment advisor

Save yourself from financial frauds

If you are vigilant, you can avoid being cheated by fraudsters

BINDISHA SARANG

India recorded 50,035 cases of cybercrime in 2020, an 11.8 per cent surge in such offences over the previous year, according to the National Crime Records Bureau (NCRB) data. The Reserve Bank of India (RBI), last week, once again cautioned bank customers of fraud, including those in know-your-customer (KYC) cases. In fact, certain frauds have become more prevalent than others, and being aware of them is the first step towards protecting yourself. Mayur Joshi, chief executive officer (CEO), Indiaforensic.com, a company engaged in the prevention, detection and investigation of frauds, says, "It is necessary to learn and read about these scams."

Here are some such frauds, their methods and what you can do to avoid them.



Follow the basics

- Use robust passwords, which is a non-word with multi-factor authentication and make it long
- Practice safe clicking — be careful while clicking on attachments, links, and emails
- Double check URLs of websites
- When using a personal laptop for office work, create a separate user account
- Keep your systems and software updated
- Change your home WiFi default settings and passwords to reduce the potential impact on their working during an attack via connected devices
- Watch what you share on social media
- If someone calls asking for sensitive information, say "No". Call the number on the reverse of your card or mentioned on the checkbook

■ KYC Fraud: Due to the pandemic, many people stopped visiting bank branches, providing fraudsters an opportunity to use KYC as a reason to engage with customers by pretending to be bankers. Ritesh Bhatia, cybercrime investigator, cybersecurity and data privacy consultant, says, "The modus operandi is simple. You get an unsolicited SMS saying your card or account will be blocked, or rewards points will be disabled — the kind of message that creates panic in the customer. And that customer naturally reacts to the SMS, without considering the legitimacy of the message." Once you call the number mentioned in the SMS, they entice you for personal details under the pretext of KYC verification. For instance, you will be asked for account or login details, card information, PIN and OTP. Bhatia says, "They may also ask you to install a remote access app, which will give them complete access to your mobile." The fraudster quickly

cleans the account empty, while the victim keeps getting SMS of the amount debited from the account.

■ What to do: Remember the KYC update will never happen via a third-party app. Bhatia says, "You should get in touch with the bank or card issuer — not on the number in the SMS, but the one on the reverse of your card — or call your bank customer care." Don't even go by web-searches, as fraudsters are also spreading fake customer care numbers of banks or UPI platforms online.

Yash Tyagi, chief technology officer (CTO), CASHe, says, "Be very careful to whom you give out your information or documents for KYC purposes as well, even if you are doing so on a website. There are many fraud sites that collect such data. Fraudsters can make copies of KYC data and use it to apply for loans." So, it's not just SMSes,

calls or email you should be wary of, but websites as well.

■ SIM-swap fraud: Swap simply means exchanging one thing for another. Let's say you have a 3G SIM card and want to upgrade to 4G. You request a swap 3G SIM for a 4G SIM from the service provider. This is an authentic SIM swap. Here, you are putting the request to your service provider who deactivates your old SIM and gives you a new one, which activates within a few hours. Our mobile phones are loaded with information, right from contact lists, photos, emails, and SMS to financial details such as ATM withdrawal alerts and one-time passwords sent by banks for net banking transactions. Joshi says, "The SIM-swap fraud is a nightmare that many mobile holders faced during the pandemic. Many users were locked in when they started receiving messages that their SIM card has been blocked or the request for changing the SIM had been received."

Fraudsters use SIM swap techniques to steal your financial details by blocking your SIM card and exchanging it with a fake one. Joshi says, "The swappers approach the service provider (posing as a genuine card holder, with fake papers), requesting to swap the SIM. After verification, the service provider deactivates the old SIM. The fraudsters get a new active mobile SIM card." This means once the SIM is swapped they get access to your OTPs, financial accounts and card related alerts, which they used to commit the fraud.

Before contacting a service provider, the fraudster will usually engage in some form of social engineering to try and gain information about their intended victim that can be used to answer security ques-

■ What to do: Don't give away your details to anyone. If you see no service on your SIM, contact the service provider at the earliest. If your SIM has been deactivated at midnight, you can't do much about it, really.

■ UPI-related frauds: Unified payments interface (UPI) has a feature in which you or the merchant can send the user a request to collect money. This feature is being used by fraudsters on second-shopping websites. Manoj Chopra, head, innovation & product development, InfracoreTech, says, "When you try to sell an item on such a site, fraudsters feign interest in buying and send you a collect money request instead of sending money. Remember, you don't need to authorise a transaction if the money is being transferred to your account, but the fraudster makes you believe you do and you end up sharing the PIN, and your hard-earned money gets re-routed."

■ What can you do: Remember when you are receiving money in your bank account you don't have to give a PIN or OTP. Likewise, when you are receiving money in UPI you don't need to enter any PIN. Treat your PIN exactly like you treat your ATM PIN. Don't disclose it to anyone.

Business Standard DELHI EDITION

Printed and Published by Nandan Singh Rawat on behalf of Business Standard Private Limited and printed at the Indian Express (P) Ltd. A-8, Sector-7, Noida, Gautam Budh Nagar-201301 and published at Nehru House, 4 Bahadur Shah Zafar Marg, New Delhi 110002

Editor : Shyamal Majumdar

RNI NO. 57376/1994

Readers should write their feedback at feedback@bsmail.in
Ph. 011-23720202, Fax: +91-11-23720201

For Subscription and Circulation enquiries please contact:
Ms. Mansi Singh
Head-Customer Relations
Business Standard Private Limited,
H/4 & 1/3, Building H, Paragon Centre, Opp. Birla Centrium, PB Marg, Worli, Mumbai - 400013
E-mail: subs_bs@bsmail.in
*or sms, REACHBS TO 57575

DISCLAIMER News reports and feature articles in Business Standard seek to present an unbiased picture of developments in the markets, the corporate world and the government. Actual developments can turn out to be different owing to circumstances beyond Business Standard's control and knowledge. Business Standard does not take any responsibility for investment or business decisions taken by readers on the basis of reports and articles published in the newspaper. Readers are expected to form their own judgement. Business Standard does not associate itself with or stand by the contents of any of the advertisements accepted in good faith and published by it. Any claim related to the advertisements should be directed to the advertisers concerned. Unless explicitly stated otherwise, all rights reserved by M/s Business Standard Pvt. Ltd. Any printing, publication, reproduction, transmission or dissemination of the contents, in any form or by any means, is prohibited without the prior written consent of M/s Business Standard Pvt. Ltd. Any such prohibited and unauthorised act by any person/legal entity shall invite civil and criminal liabilities.

No Air Surcharge

infoedge
INFO EDGE (INDIA) LIMITED

CIN: L74899DL1995PLC068021 | Regd. Office: GF-12A, 94, Meghdoot Building, Nehru Place, New Delhi-19
Corp. Office: B-8, Sector-132, Noida-201304 (Uttar Pradesh) | Tel: 0120-3082000; Fax: 0120-3082095
Web: <http://www.infoedge.in/>; email: investors@naukri.com

NOTICE OF LOSS OF SHARE CERTIFICATES

The following share certificate(s) of the Company have been reported as lost/misplaced/stolen and the registered holder(s) of the said share certificate(s) have requested the Company for issuance of duplicate share certificate(s).

Notice is hereby given that the Company will proceed to issue duplicate share certificate(s) to the below mentioned person(s) unless valid objection is received by the Company within 15 days from the date of publication of this notice. The public is hereby warned against purchasing or dealing in anyway with the above Share Certificates. No claims will be entertained by the Company with respect to original share certificate(s) subsequent to the issue of duplicates thereof.

Name of the shareholder	Folio No.	Type of share	Certificate No.	Distinctive No.	No. of Shares
Susmitha Sam Thomas	283	Equity	800	54614922	54615321
	363	Equity	878	54615410	54615745

Any person who has/have a claim in respect of the said certificate(s) should lodge his/her/their claim with all supporting documents with the Company at its registered/corporate address. If no valid and legitimate claim is received within 15 days from appearance of this notice, the Company will proceed to issue duplicate share certificate(s) to the person listed above.

After issuance of duplicate share certificate(s), the original share certificate(s) shall stand cancelled and any person dealing with the original share certificate(s) shall be doing so at his/her risk as to costs and consequences and the Company will not be responsible for it in any way.

By Order of the Board of Directors
For Info Edge (India) Ltd.

Date: September 18, 2021
Place: New Delhi

(MM Jain)
SVP-Secretarial & Company Secretary

BANKS BOARD BUREAU
An Autonomous Body of Government of India

इंडिया एक्जिम बैंक
India Exim Bank

invites application for the position of
DEPUTY MANAGING DIRECTOR OF EXIM BANK OF INDIA

The Institution: Established in 1982, EXIM Bank provides financial assistance to exporters and importers and functions as the principal financial institution for coordinating the working of institutions engaged in financing export and import of goods and services with a view to promoting the country's international trade. The assignment shall be for a period of three years and may be extended by upto two years based on performance provided that no person shall hold the office of DMD, Exim Bank after attaining the age of 60 years. For All India Service officers/Central Services Group 'A' officers, extant guidelines on deputation tenure shall apply.

Eligibilities:
(A) Candidate, not be more than 55 years of age as on September 8, 2021 with a Post-graduate University degree preferably in specified subjects/ courses Or a Graduate degree with specified professional qualifications; and having worked for at least 18 years, as on September 8, 2021, in Scheduled Commercial Banks (SCBs)/ Financial Institution (FIs) / Other Public Sector Organisations in financial sector, including 2 years operational experience preferably in International Finance/ Export Credit Appraisal; and out of the 18 years' experience, at least 2 years of experience should be at the highest level below the Board Level.
(B) All India Service Officers/ Central Services Group 'A' Officers serving at the level of Director/ Director Equivalent or above to/ in Govt. of India with a minimum 15 years of experience of which 2 years' experience as Director/ Deputy Secretary to the Govt. of India is mandatory in the field of Finance/ Industrial Development or International Trade or Export Credit; OR State Govt. Officers serving at an equivalent level with a minimum of 15 years of experience of which 2 years' mandatory experience in the field of Finance/ Industrial Development or International Trade or Export Credit shall be eligible to apply 'On Deputation' basis. The cut-off date for above eligibilities shall be September 08, 2021.

For details of the other eligibility terms and conditions, please see the advertisement on <https://www.banksboardbureau.org.in/> under the "Vacancies" tab.

How to apply: Interested candidates can apply online through the link available on <https://www.banksboardbureau.org.in/> under the "vacancies" tab or directly at <https://www.research.net/indiaexim2021>

Last date of application: 5:00 pm on 20-October-2021
Note: Further details including corrigendum, if any, shall be published only on the Bureau's website.

CHADHA PAPERS LIMITED
REGD. OFFICE : CHADHA ESTATE, NAINITAL ROAD, BILASPUR, RAMPUR- 244921, UTTAR PRADESH
CIN: L21012UP1999PL1878
Ph: 0120-4120849, 4216287, 4106181 Fax: 0120-4106161
Email: chadhapapersltd@gmail.com
Website: www.chadhapapers.com

NOTICE OF 31st AGM, BOOK CLOSURE AND E-VOTING

NOTICE is hereby given that the 31st Annual General Meeting of the "Chadha Papers Limited" will be held at the registered office of the Company at Chadha Estate, Nainital Road, Bilaspur, Rampur- 244921, Uttar Pradesh on Thursday, 30th September, 2021 at 02:30 p.m.

In terms of Section 101 and 136 of the Companies Act, 2013 read with Rule 18 of the Companies (Management and Administration) Rules, 2014 (the Act and Rules) the notice setting out the business to be transacted at the AGM along with the explanatory statement pursuant to Section 102(1) of the Companies Act, 2013, and Annual Report of the Company for the financial year 2020-21 have been sent to the shareholders, whose email id is registered with the company/RTA/Depository Participants and whose email id is not registered are requested to update their email address with the company/RTA, in case of shares held in physical mode by sending the request at chadhapapersltd@gmail.com or RTA at admin@skylinera.com and Depository participants in case of shares held in demat mode.

The company has provided its shareholders remote e-voting facility in compliance with the section 108 of the Companies Act, 2013 read with rule 20 of the Companies (Management and Administration) Amendment Rules, 2015 and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The Company has engaged CDSL as the authorized agency to provide e-voting facility. The details as required pursuant to the Act and rules are as under:

- The cut-off date to determine eligibility to cast votes by electronic voting is 23rd September, 2021. The e-voting shall be open for three (3) days, commencing at 09:00 A.M. on Monday 27th September, 2021 and ending at 5:00 P.M. on Wednesday on 29th September, 2021. The e-voting module shall be disabled by CDSL for voting thereafter. Remote e-voting shall not be allowed beyond the said date and time.
- The members who have not cast their votes by remote e-voting can exercise their voting rights at the AGM. The Company will make arrangements of ballot papers in this regards at the AGM venue.
- A member may participate in the meeting even after exercising his right to vote through remote e-voting, but shall not be allowed to vote again at the meeting.
- A person, whose name is recorded in the register of members as on cut-off date shall be entitled to avail the facility of remote e-voting as well as voting at the meeting through ballot papers, person who acquires shares and becomes shareholder of the Company after issue of the notice and holding shares as of the cut-off date can do remote e-voting by obtaining the login-id and password by sending an e-mail to helpdesk.evoting@cdslindia.com by mentioning their Folio No. However, if such shareholder is already registered with CDSL for remote e-voting then existing user-id and password can be used for casting your vote.
- The Company has appointed Mr. Manoj Mandal, Company Secretary in Practice, as the Scrutinizer to scrutinize the e-voting process in a fair and transparent manner.

For detailed instructions pertaining to e-voting, members may please refer to the section "Notes" in Notice of the Annual General Meeting. In case of queries or issues pertaining to e-voting procedure, shareholders may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the downloads section of www.evotingindia.com or write an email to helpdesk.evoting@cdslindia.com or contact to Mr. Shaan Mohammad, Company Secretary, email id: chadhapapersltd@gmail.com Phone No.- 9953595049 Address Chadha Estate, Nainital Road, Bilaspur, Rampur- 244921, (U.P.).

The notice of AGM is available on the company's Website [chadhapapers.com](http://www.chadhapapers.com) and CDSL website <https://www.evotingindia.com>

Further in terms of Regulation 42 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 and section 91 of the Companies Act 2013 and applicable rules thereunder, the Register of Members and the Share Transfer Books of the Company will remain closed from Friday, 23rd September, 2021 to Thursday, 30th September, 2021 (both days inclusive) for the purpose of 31st AGM to be held on Thursday, 30th September, 2021.

By the order of the Board
For Chadha Papers Limited

58-
Amanbir Singh Sethi
(Whole Time Director)
DIN:-01015203

Place: Bilaspur (U.P.) Address: CTC061 The Crest Park Drive, D1 F5 Gujranwala Harvana-172011

RITES LIMITED
(A Govt. of India Enterprise)

NOTICE INVITING E-TENDERS

G.M (Projects)/RITES Ltd, Kolkata for and on behalf of NFR, invites online percentage rate bids on double packet system for the following works:

NIT No. 14/OT/RITES/RPO-KOLURE Works-NFR-BPB/OHE/2021 DATED 17.09.2021

Name of Work- Design, Supply, Erection, Testing & Commissioning of 25 KV, OHE works, Switching Posts (SP/SSP) Works, SCADA (Supervisory Remote Control and Data Acquisition) Works, Bridge Mast Foundation Works/Holding Arrangements of Masts on Bridges & Traction Substations works and other allied works on existing track of Single Line Section of Lumding-Badarpur Section of LT Lumding Division of under Northeast Frontier Railway (NFR), Assam, India

Estimated Cost: ₹147.54 Cr **Earnest Money:** NA **Period of completion:** 18 (Eighteen) months. **Last time & date of submission of bid:** upto 11:00 hrs. on 09.10.2021. The bid forms and other details can be obtained from the website <https://etenders.gov.in/epprocure/app>. Amendment/Corrigendum, if any, shall be hosted online only.

CONTAINER CORPORATION OF INDIA LTD.
(A Navarata Govt. of India Undertaking)
41 Shikhspear Sarani, DUCKBACK HOUSE, 5th Floor, Kolkata - 700017 Ph- 033-2263 7101 - 05

Tender Notice (E-tender cum Reverse Auction mode only)

Online open e-tender cum Reverse Auction in two bid system are invited for engagement of CHA at LCS-Patrapole through online from the website www.tenders.gov.in/CONC.

Tender No.: CONKOL/AREA-IV/CHALCS-PETRAPOLE/2021/01

Name of Work: Appointment of CHA for Customs formalities at LCS Patrapole for Border crossing of EXIM container rakes for Bangladesh (E-tender cum Reverse auction in two bid mode)

Estimated Cost: Rs. 41,65,164/- per annum. (approx.)

Period of Contract: 1+1 years

Cost of Document: Rs. 1180/- inclusive of all taxes and duties through e-payment.

Tender Processing Fee: Rs. 1720/- inclusive of all taxes and duties (Non-refundable) through e-payment.

Date of Sale (Online): From 20-9-2021, 15:00 hrs. to 05-10-2021 (upto 1600 hrs.)

Date & Time of submission of tender: On or before 06-10-2021 upto 15:00 Hrs.

Date & Time of opening of tender: 07-10-2021 at 15:30 Hrs.

Note: Corrigendum/Addendum/Amendments/clarifications, etc. if any, shall be hosted on CONCOR website only (www.concorindia.com). CONCOR reserves the right to reject any or all the tenders without assigning any reason thereof. For complete details log on to www.tenders.gov.in

Sd/-
AREA HEAD-AREA IV

GROW YOUR BUSINESS WITH BUSINESS STANDARD - THE SMART CHOICE TO REACH THOSE WHO MATTER!

Write to sales@bsmail.in now, for a customised solution to your business requirements

Business Standard
Insight Out

