केनरा बैंक Canara Bank 🕸

H.O. 112, J. C. ROAD, BENGALURU-560 002

NOTICE OF 21ST ANNUAL GENERAL MEETING THROUGH VC/OAVM

Pursuant to the extant guidelines of MCA and Gol. Notice is hereby given tha raissaint of the extain gainedness of risk-A and soft, solore is netterly given to Bank is conducting its 21" AGM through Video Conferencing / Other Audio-Visual Mode, bereinafter called as "e-AGM" on Wednesday, the 28" June 2023 at 10.30 AM IST, to transact the business that will be set forth in the Notice of the Meeting. The Head Office of the Bank shall be the deemed venue

CUT-OFF DATE / RECORD DATE:

CUT-OFF DATE / RECORD DATE;

The cut-off Date for reckoning Shareholders Rights for Dividend is Wednesday, the 14" June 2023, and cut-off date for e-voting and to participate in AGM through VC/OAVM is Wednesday, the 21" June 2023. Shareholders holding shares either in physical form or dematerialised form as on cut-off dates are eligible to east their vote electronically (Remote e-Voting) on the respective agenda items, which will be set forth in the Notice of the Meeting. The Electronic copies of the Notice of the AGM and Annual Report 2022-23 will be sent to all the shareholders whose e-mail addresses are registered with the Roak / Deposition Participants(s). Shareholders holding shares in the Bank / Depository Participants(s). Shareholders holding shares in dematerialized mode and whose email ids are not registered are requested to dematerialized mode and whose email ids are not registered are requested to register their email addresses and mobile numbers with their relevant depositories through their depository participants. Shareholders holding shares in physical mode are requested to demat their holdings / furnish their email addresses and mobile numbers with the Bank's Registrar and Share Transfer Agents at: KFin Technologies Limited

Unit - Canara Bank, Selenium Tower B, Plot 31-32, Gachibowli Financial District, Nanakramguda, Hyderabad - 500 032

Phone: 1-800-309-4001 (toll free)

Phone: 1800-309-401 (foll free)
E-mail ID - einward.ris@kfintech.com.
Further, Shareholders may temporarily get their email id registered by clicking the link https://ris.kfintech.com/clientservices/mobilereagi-ea.pst. The Notice of 21" AGM and Annual Report 2022-23 will also be made available on Bank's Website www.canarabank.com and on the website of Stock Exchanges. Shareholders will have an opportunity to cast their vote remotely on the business as set forth in the Notice of the AGM through electronic voting system. The manner of voting remotely for shareholders holding shares in dematerialized mode, physical mode and for shareholders who have not registered their email addre es will be provided in the Notice to the shareholders. The details will also be made available on the

une votice to the stanchingers. The declars will also be made available on the website of the Bank.

Shareholders are requested to visit www.canarabank.com to obtain such details. Shareholders may please note that in terms of aforementioned, the Bank will not be sending physical copies of AGM Notice and Annual Report to the Shareholders.

Managing Director & CEO

● TECH INTEGRATION ON THE CARDS

Domino's to add **ONDC** on its menu



VIVEAT SUSAN PINTO

G2@

JUBILANT FOODWORKS IS gearing up to launch Domino's Pizza on the government's Open Network for Digital Commerce (ONDC) platform, the fast-food chain said in an earnings call.

"We are organising ourselves to launch Domino's on ONDC. Wherever iaunch Dominio's on UNDC, wherever customers are, we want to serve them with Dominio's Pizza; "Sameer Batra, president and chief business officer at Jubilant FoodWorks, sald, adding that the company was working on tech integration ahead of the debut on ONDC. Batra, however, did not specify a time-line for the launch.

The restaurant industry has been The restaurant industry has been betting big on the ONDC platform, which has challenged the duopoly of food delivery partners such as Swiggy and Zomato in recent months, sector experts said. Currently, aggregators such as Swiggy and Zomato charge platform commissions from restaurants in the 20-30% range, while on ONDC it is around 8-9%, analysts said.

Restaurant majors such as McDon-

around 8-9%, analysts said.
Restaurant majors such as McDori-ald's, Biryani Blues, and Wow! Momo, among others, have already onboarded or are in the process of doing so on ONDC, industry sources said.
Large discounts have propelled ONDC's daily orders to 25,000 per week, which retail experts say is a short-term strategy.

short-term strategy

"On the face of it, lower prices make ONDC compelling. However, this does not seem to be based on the principle of inefficiency elimination, but on the fair amount of subsidy(up to \$125 per order) that ONDC offers, 'brokerage house Jefferies said in a recent report on ONDC. on ONDC

Once ONDC withdraws the incen-

Once ONDC witnaraws the incen-tive scheme, either the restaurants or the customers will have to pay for delivery, Jefferies said.

If ONDC decides to absorb the bulk of delivery costs, they will have to charge higher commissions from restaurants, resulting in higher listing prices and impacting order volume, the brokerage added. brokerage added. ONDC also does not maintain large

ONDC also does not maintain large delivery fleets like its competitors. Instead, it relies on third-party delivery platforms like Shadowfax for deliveries, which eliminates the operational costs of managing and growing a fleet, it said.

Jubilant FoodWorks in this case has

Jubilant FoodWorks, in this case, has the upper hand because It manages its own pizza deliwiries – even for orders that are placed on food aggregator apps — with a promised timeline of 30 minutes, said experts.

The company has begun trial runs of its 20-minute pizza deliveries in Bengaluru, where Domino's has a network of 175 physical stores, with plams to gradually extend this quick service of 6-70 of the other top metro cities, including Mumbai and Delhi.

AIFs may face borrowing curbs for making investment

THE SECURITES AND Exchange Board of India has proposed barring Category! and Category! IAIB's from borrowing funds directly or nowing funds directly or ned for the purpose of making investments.

Category! and IIAIB's may borrow for the purpose of making investments.

Category! and IIAIB's may borrow for the purpose of making investments.

Category! and IIAIB's may borrow for the purpose of making investments.

recourse, and the amount bor recourse, and the amount bor-rowed should not exceed 10% of the investment proposed to be made in the investee com-pany. The cost of such borrow-ing will be charged only to investors who delayed or defaulted on drawdown pay-ment. Category I and Category II AIFs will maintain 30-day cooling-off period between

II AIFs will maintain 30-day cooling-off period between two periods of permissible lewerage.

"Funds borrowed by Category I and II AIFs for investing in unlisted securities may lead o asset-liability mismatch. Further, Category I and II AIFs which invest predominantly in unlisted securities carry high risk of illiquidity. In order in the first of illiquidity. In order in the first of illiquidity. In order in the first of illiquidity in order in the first of illiquidity in order in the first of illiquidity. In order in the first of illiquidity in order in the first or risk of illiquidity. In order to ensure that such AIFs do not indulge in prolonged leverage, it is felt that a cooling-off period may be maintained between two periods of bor-



■ AIFs may borrow for the purpose of meeting shortfall in drawdown only if it is done as a last

Cost of such borrowing will be charged only to investors who delayed or defaulted on drawdown payment

rowing/leverage," Sebi sald in its consultation paper on Thursday.

Large-value funds may be permitted to extend their tenure up to four years, subject to approval of two-thirds of the unitholders by value of their investment in the IVF.

LIVFs are permitted to extend their tenure beyond two years, subject to terms of

the contribution agreement, other fund documents and such conditions as may be specified by the regulator from

time to Jime.

"The flexibility of having no upper limit on extension of term of an IVF may result in a closeended fund acquiring the colour of a perpetual fund wherein investments of investors may get locked in for an uncertain period of time. This may also result in delayed disclosure or recognition of true asset quality, liquidity, fund value and fund performance of Alfs and their managers, Sebi said.

Sebi has proposed that Alfs be mandated to hold the investments only in demarterialise of their investments only in demarterialise of form. This requirement will not apply to securities for which demarterialise and enhancing transparency, it is necessary that Alfs sees stide in excessing that Alfs asset side (terms and the first of the control o time to time. "The flexibility of having no

PNB Housing Finance PAT rises 65%

THE CONSOLIDATED NET

line of ₹279 crore in Q4, up 4%

inteof ₹2/9 crore in Q4, up 4% on a sequential basis.

Net interest income rose 57% y-o-y to ₹593 crore. The growth in the net interest income was aided by a rise in retail loan assets.

10% y-o-yto ₹55,471 crore as on March 31, which is nearly 94% of the book. Corporate loans fell 48% y-o-yto ₹3,802 loans fell 48% y-o-y to ₹3,802 crore as on March 31. —FE BUREAU

SATTVA HOLDING AND TRADING PRIVATE LIMITED

om: ناموندهه بالمارة المارة ا EXTRACT OF CONSOLIDATED FINANCIAL RESULTS FOR HALF YEAR AND YEAR ENDED 31ST MARCH 2023

Sr. No.	Particulars	Half Year Ended 31.03.2023 Audited	Half Year Ended 31.03.2022 Audited	Year Ended 31.03.2023 Audited	Year Ended 31.03.2022 Audited
1	Total Income from Operations	2,501.62	2,313.17	11,084.01	10,519.70
2	Net Profit / (Loss) for the period (before Exceptional items)	(233.66)	(1,080.20)	5,813.77	2,681.85
3	Net Profit / (Loss) for the period before tax	(233.66)	(1,080.20)	5,813.77	2,681.85
4	Net Profit / (Loss) for the period after tax	(145.74)	(1,533.41)	3,608.71	582.31
5	Total Comprehensive Income for the period	(2,81,958,12)	(80,488,42)	(1,50,835.06)	2,74,814,57
6	Paid up Equity Share Capital	205.00	205.00	205.00	205.00
7 8	Reserves (excluding Revaluation Reserve) Securities Premium Account		67.00000	13,48,574.50	14,99,409.59
9	Net worth			13.48.779.50	14.99.614.59
10	Paid up Debt Capital/Outstanding Debt			69.084.20	73,513,75
11	Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil
12	Debt Equity Ratio	0.05	0.05	0.05	0.05
13	Earnings Per Share (of Rs. 10 /- each) (not annualised) -				
00	Basic (INR)	(7.11)	(74.80)	176.03	28.41
	Diluted (INR)	(7.11)	(6.95)	176.03	2.64
14	Capital Redemption Reserve	Nil	Nil	Nil	Nil
15	Debenture Redemption Reserve	Nil	Nil	Nil	Nil
16	Debt Service Coverage Ratio	Not applicable	Not applicable	Not applicable	Not applicable
17	Interest Service Coverage Ratio	Not applicable	Not applicable	Not applicable	Not applicable
18	Current ratio	Not applicable	Not applicable	Not applicable	Not applicable
19	Long term debt to working capital	Not applicable	Not applicable	Not applicable	Not applicable
20	Bad debts to Account receivable ratio	Not applicable	Not applicable	Not applicable	Not applicable
21	Current liability ratio	Not applicable	Not applicable	Not applicable	Not applicable
22	Total debts to total assets	0.05	0.04	0.05	0.04
23	Debtors turnover	Not applicable	Not applicable	Not applicable	Not applicable
	Inventory turnover	Not applicable	Not applicable	Not applicable	Not applicable
	Operating margin	Not applicable	Not applicable	Not applicable	Not applicable
	Net profit margin (%)	-6%	-66%	33%	6%
27	Sector specific equivalent ratios		12.00	1000000	
	Capital Ratio (%)	53%	60%	53%	60%
	Leverage Ratio	0.21	0.22	0.21	0.22

					(Rs. In Lakhs
Sr. No.	Particulars	Quarter ended 31.03.2023 Audited	Quarter ended 31.03.2022 Audited	Year Ended 31.03.2023 Audited	Year Ended 31.03.2022 Audited
1	Total Income from Operations	34.95	175.50	11,084.01	10,519.70
2	Net Profit / (Loss) for the period (before Exceptional items)	(1,388.07)	(1,262.01)	5,814.83	2,682.93
3	Net Profit / (Loss) for the period before tax	(1,388.07)	(1,262.01)	5,814.83	2,682.93
4	Net Profit / (Loss) for the period after tax	(855.97)	(1,311.49)	3,609.77	583.38
5	Total Comprehensive Income for the period	(1,59,157.55)	(1,45,328.04)	(1,50,834.00)	2,74,815.64
6	Paid up Equity Share Capital	205.00	205.00	205.00	205.00
7	Reserves (excluding Revaluation Reserve)			13,48,582.38	14,99,416.38
8	Securities Premium Account				
9	Net worth			13,48,787.38	14,99,621.38
10	Paid up Debt Capital/Outstanding Debt		2000	69,077.20	73,507.75
11	Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Ni
12	Debt Equity Ratio	0.05	0.05	0.05	0.05
13	Earnings Per Share (of Rs. 10 /- each) (not annualised) -		00000000		
	Basic (INR)	(41.75)	(63.97)	176.09	28.46
	Diluted (INR)	(41.75)	(5.95)	176.09	2.65
	Capital Redemption Reserve	Nil	Nil	Nil	Ni
	Debenture Redemption Reserve	Nil	Nil	Nil	Ni
	Debt Service Coverage Ratio	Not applicable	Not applicable	Not applicable	Not applicable
17	Interest Service Coverage Ratio	Not applicable	Not applicable	Not applicable	Not applicable
18	Current ratio	Not applicable	Not applicable	Not applicable	Not applicable
	Long term debt to working capital	Not applicable	Not applicable	Not applicable	Not applicable
	Bad debts to Account receivable ratio	Not applicable	Not applicable	Not applicable	Not applicable
21	Current liability ratio	Not applicable	Not applicable	Not applicable	Not applicable
22	Total debts to total assets	0.05	0.04	0.05	0.04
23	Debtors turnover	Not applicable	Not applicable	Not applicable	Not applicable
24	Inventory turnover	Not applicable	Not applicable	Not applicable	Not applicable
25	Operating margin	Not applicable	Not applicable	Not applicable	Not applicable
26	Net profit margin (%)	-2449%	-747%	33%	6%
27	Sector specific equivalent ratios		1000000		
	Capital Ratio (%)	53%	60%	53%	60%
	Leverage Ratio	0.21	0.22	0.21	0.22

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The above is an extract of the detailed format of financial results filed with the Slock Exchanges under Regulation 52 of the SEE
(Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the financial results are available on this
vestelse of the Stock-bandeple) viz. www.benefica.com and also not be company's weblied www.sathandidings.or
For the other line items referred in Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations
For the control in the stock-bandeple (viz. www.beschind.com/stock-bandeple) (SEE, Listing Obligations and Disclosure Requirements) Regulations
For the other line items referred in Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations
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ecounting principles generally accepted in India.

Sulfs prepared and presented pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations are currents) Regulations, 2015, have been reviewed, approved and taken on record by the Company's Board immeetings held on 18th May 2023.

Place : Mumbai Date : 18th May 2023

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Percy Jal Dajee CEO & Principal Officer

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SWARNA TOLLWAY PVT. LTD.

CIN-0452031G2001P1C0	3010
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SI.No.	Particulars	Quarter Ending 31 Merch, 2023 (UnAudited)	Corresponding Quarter Ended Previous year 21 March, 2022 (UnAudited)	Year Endedon 28 March, 2023 (Audited)
1	Total Income from Operations	8,301.69	7,104.21	32,642.03
2	Net Profit for the period (before Tax, Exceptional and or Extraordinary Items)	5,529.71	4,017.53	20,876.39
3	Net Profit for the period before Tax (after Exceptional and or Extraordinary items)	5,529.71	2,807.53	20,876.39
4	Net Profit for the period after Tax (after Exceptional and or Extraordinary items)	5,547.74	2,796.89	20,904.68
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	5,468.83	2,790.97	20,825.77
6	Paid up Equity Share Capital	27,000.00	27,000.00	27,000.00
7	Reserves (excluding Revaluation Reserve)	37,829.84	20,001.07	37,829.84
8	Net worth	64,829.84	47,001.07	64,829.84
9	Paid up Debt Capital (including interest accrued thereon)	7,050.00	8,442.00	7,050.00
10	Debt Equity Radio	0.11	0.18	0.11
11	Earnings Per Share (of face value Rs. 10 each)	8	2	VI-500
	1.Basic Rs. (*not annualised)	2.05	1.04	7.74
	2.Diluted (Rs.) (*not annualised)	2.05	1.04	7.74
12	Debenture Redemption Reserve	705.00	844.20	705.00
13	Debt Service Coverage Ratio	12.99	8.70	12.10
14	Interest Service Coverage Ratio	42,16	20.74	37.10

For and On behalf of the Bo Director



QUESS CORP LIMITED

CIN: L74140KA2007PLC043yuy

Registered & Corporate Office: 3/3/2, Bellandur Gate,
Seriapur Main Road, Bengaluru 560 103, Karnataka, India

Website: www.opesscopp.com | Immail: investorequesscopp.com | Teal: +91 80 4105 6001 | Fexx: +91 80 4105 6406 | EXTRACT OF AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2023

JINH in millions except per share dat					
	Quarter ended	Year ended	Quarter Ended		
Particulars	31.03.2023 (unaudited)	31.03.2023 (audited)	31.03.2022 (unaudited)		
Total income from operations (net)	44,402.05	1,71,583.87	37,920.47		
Net profit for the period (before Tax, Exceptional and/or Extraordinary items)	482.89	2,308.61	1,050.34		
Net profit for the period before tax (after Exceptional and/or Extraordinary items)	482.89	2,843.64	1,036.39		
Net profit for the period after tax (after Exceptional and/or Extraordinary items)	299.88	2,229.09	766.29		
Total Comprehensive Income for the period [comprising profit for the period (after tax) and Other Comprehensive Income (after tax)]	197.37	2,783.63	862.59		
Paid-up Equity Share Capital (Face value of INR 10 per share)	1,482.29	1,482.29	1,479.91		
Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet Date of the previous year*		24,205.22			
Earnings Per Share (in INR) (Face value of INR 10 per share) (for continuing and discontinued operations)	(not annualised)	(annualised)	(not annualised)		
Basic	2.24	15.16	4.98		
Diluted	2.22	15.04	4.94		

The above is an extract of the detailed Quarterly Financial Results filed with the Stock Exchanges under Regul of the SEBI Listing Deligations and Disclosure Requirements) Regulations, 2015. The full Quarterly Financial Ri available on the Stock Exchange websites www.beeindia.com and www.nseindia.com and also on the Ci website www.quesscrap.com.

These financial results have been prepared in accordance with Indian Accounting Standards ('IND AS') pres Section 133 of the Companies Act 2013, read with the relevant rules thereunder and in terms of Regulati SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015.

The Audited financial Statements of the Company have been approved by the Board of Directors at their meeting held or May 17, 2023. The Statutory auditors have expressed their unmodified opinion.

h.com.onc.on	Quarter ended	Year ended	Quarter Ende	
Particulars	31.03.2023 (unaudited)	31.03.2023 (audited) 1,21,963.45 1,337.58 1,301.66 For and on beh S Guruprasa Executive Direct	31.03.2022 (unaudited)	
Total income from operations	31,645.96	1,21,963.45	27,225.71	
Net profit for the period before tax	118.68	1,337.58	667.68	
Net profit for the period after tax	35.21	1,301.66	528.89	
			id/-	
Place : Bengaluru Date : 17 May 2023		Guruprasad Srinivasan Executive Director & Group DIN: 07596207		

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Fake ChatGPT apps: Fraudsters raking in huge sums of money

SAMEER RANJAN BAKSHI Bengaluru, May 18

WITH OPENAI'S CHATGPT has been making waves in the technology industry for quite some time, hackers and scammers have launched a plethora of apps that are similar to OpenAi's Chat-GPT in an effort to capitalise on the enthusiasm surrounding it

According to a report released by cybersecurity firm Sophos on Thursday, these apps are also accessible for download from the Google Play Store and the App Store. Some apps mas-querading as authentic ChatGPT-based chatbots overcharge customers and earn thousands of dollars every

Further, the study revealed that the Further, the study revealed that the fleeceware apps, all of which claimed to be based on Chat GPT's algorithm. In certain situations, scammers used the name Chat GPT as "Chat is the control of their software on GPT" to boost the ranking of their software on Google Play and App stores.

"These types of scam"

"These types of scam "These types of scam apps of ten bombard users with ads until they sign up for a subscription. They're banking on the fact that users won't pay attention to the cost or simply forget that they have this subscription." they have this subscrip-tion. They're specifically designed so that they designed so that they
may not get much use
after the free trial ends,
so users delete the app
without realising
they're still on the hook
for a monthly or weekly
payment," said Sean
Gallagher, principal
threat researcher,
Sonbos

Both Apple and Google have store poli-cies in place to combat software fraud, and



these policies have developed in reacthese policies have developed in Feat-tion to previous generations of fleece-ware. "When we first wrote about fleeceware backin 2020, some of these apps were charging more than \$200 permonth. Newapp store policies were intended to curb this - for example,

per month. New appstore policies were intended to curb this - for example, developers have to be upfront about their subscription fees, and have to allow users to cancel free trials before incurring any charges," researchers said in the report.

Since then we have seen fleeceware evolve to circumvent those policies. In addition to repeated prompts to subscribe users, ranging from \$9.99 to \$69.99 on the apps, they also use tactics such as tightly limiting app usage and functionality without a subscription, the report added.

"These apps not only generate cash for the underhanded developers, but they also enrich the platform owners through their cuts of app store sales—in the case of Apple, that's 30% in the first year and 15% from the second the case of the platform despite their near-zero functionality and abuse of stores' reviews systems to artificially boost reviews systems to artificially boost functionality and abuse of stores reviews systems to artificially boost their credibility", the study said.

FROM THE FRONT PAGE

Infosvs cuts O4

variable pay to 60% variable pay to 60% HE SAID that clients are not releasing budgets for ITspends, spreading the projects over a longer period of time. For instance, in some cases, six month tenure projects are getting spreadower 12 months. In FY23, Infoxy posted a 15.4% growth in revenue in constant currency terms, which was below the lower end of fits guided range of 16-16.5%. However, the companywas able

to meet its operating margin

to meet its operating margin target, which at 2196 was at the lower end of the guided range of 21-22%. The company has given a revenue guidance of 4-796 in constant currency terms for FY24, which underlines the challenges being faced by it in the current fiscal. Operating margin is expected to be in the the current fiscal. Operating margin is expected to be in the range of 20-22%. During Q4, both, its consolidated net profit at ₹6,128 crore and consolidated revenue at ₹37,441 crore, were below estimates.

