



Premier Explosives Limited



22nd August, 2022

To
The General Manager
Department of Corporate Relations
BSE Limited
Sir Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai -400 001

To
The Vice President,
Listing Department
**The National Stock Exchange of India
Limited**
Exchange Plaza
Bandra Kurla Complex, Bandra (East)
Mumbai 400 051

Scrip code: 526247

Scrip code: PREMEXPLN

Dear Sir/Madam,

Sub: Newspaper publication in respect of prior intimation of 42nd Annual General Meeting (AGM) of the Company.

Pursuant to the provisions of Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the copies of the newspaper publications published in "Business Standard" (English) and "Nava Telangana" (Telugu) on August 22, 2022 giving notice of 42nd Annual General Meeting of the Company scheduled to be held on Friday, September 16, 2022.

We request you to take the same on record.

Thanking you,

Yours faithfully,
For Premier Explosives Limited

K. Jhansi Laxmi
K. Jhansi Laxmi
Company Secretary



Encl: a/a

Discuss family finances with your children



TRUTH BE TOLD

HARSH ROONGTA

Circa 2005, the start-up I was heading was passing through turbulent times. Around that time, my son, Akshay, passed his International Baccalaureate (equivalent to HSC) exams and was in the process of choosing a professional course.

Like most of his schoolmates, he was keen to pursue his undergraduate studies overseas. The product design course he wanted to pursue was available in India, but the peer pressure to go overseas was high. The overseas course cost a bomb. Given the state of our (my spouse and mine) personal finances then, we couldn't afford it.

We realised this issue would have to be handled sensitively. My spouse and I decided to be open and transparent about the state of our finances with Akshay. We did the math and prepared well for the discussion. We told him bluntly we couldn't afford the overseas course.

Many questions followed. He wanted to know whether we would have to shift house or downgrade our lifestyle in any way. How had we afforded the fee for the rather expensive school he was in? and so on. Akshay took the difficulties in his stride and went on to complete his undergraduate studies in product design in India.

The preparation for transparency forced me to take stock of our finances formally, rather than carry it in my head. This clarity improved my investment decision-making abilities by several notches.

In later years, I created a proper financial plan with specific assets allocated for each goal (children's education and mar-

riage, and our retirement). I have created a spreadsheet titled "What to do if I die" and shared it with my spouse, children, and daughter-in-law. We earmarked a fixed time during our family holidays to discuss family finances, including succession plans.

This allowed our children to feel responsible and plan their career choices in line with our budget. It created an environment that allows them to ask sensitive questions about money, including our methods for prioritising our spending.

I have been sharing these learnings with our clients with mixed outcomes. Some have reported excellent results. Some have asked for tips on how to start this transparency journey. But some clients are worried that if the children know how rich the family is, it may breed complacency. Some feel it might increase the money demands by their children, especially teenagers. Some are worried the children may fight among themselves to get a larger share of the resources. Some are concerned that transparency may cast a burden of account-

We earmarked a time during holidays to discuss finances. This allowed our children to feel responsible and plan their career choices in line with our budget

ability on a plan that may have to be changed later. All these are valid concerns. Obviously, transparency is not a catch-all cure for bringing up your children well. Neither can transparency be an overnight phenomenon.

Transparency should ideally start right around the time when children first become aware about the differences in money status in various families. Questions ranging from "Why can't we give a PlayStation as a birthday return gift?" to "Why do they stay in such a small house?" need to be answered on an age-appropriate basis. Remember that children learn intuitively from your actions rather than your words.

Transparency with your children is a difficult thing to achieve, especially in our society where money-related discussions are considered "dirty" or taboo. But this is something worth considering since it can bring rich rewards in terms of improving relationships within the family and lead to better handling of money.

The writer heads Fee-Only Investment Advisors LLP, a Sebi-registered investment advisor; Twitter: @harshroongta

Build adequate reserves before taking entrepreneurial plunge

Also buy sufficient life and health insurance before you quit your job

SANJAY KUMAR SINGH

August 21 was World Entrepreneurs' Day. On this occasion, many people in salaried jobs must have mulled over their plans for starting their own ventures. Before taking the plunge, however, potential entrepreneurs must plan their finances carefully.

Myriad challenges

The key challenge a potential entrepreneur faces is building a large-enough reserve that will sustain both his business and his family until his venture starts generating adequate cash flows.

Take the instance of 37-year-old Shahab Alam (name changed on request), who works in Mumbai. Recently, he acquired the CFP (Certified Financial Planner) certification and now wants to start his own financial planning firm.

Echoing the dilemma many would-be entrepreneurs face, he says: "To a person who comes from a middle-class background, the regular cash flow from a salaried job provides peace of mind. One doesn't know how long it will take before the financial planning firm starts generating enough cash flow to meet my regular expenses. Until then I will have to rely on my savings."

Alam adds that having a conversation on this issue with his spouse is not easy. "If things go wrong, we could face a severe cash crunch," he says.

Build a corpus

According to financial planners, a would-be entrepreneur must build a corpus that is adequate to meet his fixed and discretionary expenses for two-three years. "Provision adequately

"Be prepared for a curtailed lifestyle"

Munish Randev, who has worked for four start-ups before launching one of his own, offers some advice to those planning to embark on this journey

On advantages of an early start

When you are younger, you have fewer responsibilities. You may be single. Even if you're married, your spouse may be working. You wouldn't have the expenses related to kids or a home loan.

If you shift later, you would have a family, which would have got



Q&A

MUNISH RANDEV

Founder & CEO, Cervin Family Office & Advisors

accustomed to a certain lifestyle. The only positive of starting late is that you may have accumulated some wealth, which could make the transition easier.

On planned versus accidental shift

If it is a planned shift, save and invest systematically and avoid taking on a large liability. But if you are forced into it at short notice—either by a job loss, or because an opportunity has arisen—the only thing that is under your control is to keep expenses under check.

On impact on lifestyle

Your salary as a start-up founder must be lower than

what you drew in your last job. Expensive holidays and the purchase of a house may have to be deferred. Your family and you must be prepared to live in more straitened circumstances. Maintaining equanimity and taking care of your mental health becomes important.

both for the initial investment and working capital needs. You must also have sufficient money to meet your household expenses," says Vishal Dhawan, chief financial planner, Plan Ahead Wealth Advisers.

While calculating your household expenses, factor in those expenses that arise quarterly, half yearly, and annually as well. "Include things like children's school or college fees, insurance premiums, etc," says Arvind A Rao, certified financial planner and founder, Arvind Rao & Associates.

If you leap into entrepreneurship without adequate reserves, you could put yourself under enormous pressure. Even if your idea is good and has a high probability of success, it could fail because you are unable to sustain it for

an adequate period of time.

Reduce investment risk

When a person is employed, he has a stable salary and more or less stable expenses, so he can invest regularly. These regular investments for personal goals will have to be put on hold when he decides to launch a start-up.

Experts suggest altering the risk profile of one's investment portfolio before starting the entrepreneurship journey. "You will take a lot of risk in starting a business. Consider reducing the risk in your investment portfolio. In case the business doesn't take off, you will have to fall back on it. Hence, taking high risk in both business and investment portfolio is not advisable," says Dhawan.

Your investment portfolio must also be in sufficiently liquid instruments so that you can

withdraw money from it whenever required.

Once your business starts generating cash surpluses, remember to replenish your portfolio. "Put in more than you took out to make up for lost time," says Rao.

Buy personal covers

When you are in a job, you can depend on the health insurance cover provided by your employer. Now, you must buy an adequate cover of your own before you quit your job.

Similarly, you must purchase adequate life insurance. "Once you quit, your income will plummet, which will make it harder for you to buy a large cover," says Dhawan. Rao suggests buying a personal accident cover as well.

As for loans, either pay them off before you begin your

entrepreneurial journey, or set aside enough to pay the EMIs for at least three years.

Minimise expenses

Expenses must be kept at the bare minimum in a start-up. "Even when you manage to raise money, make sure you budget salaries for founders and co-founders that are reasonable and not extravagant," says Bhagwan Chowdhry, professor of Finance, Indian School of Business (ISB).

See if a supplemental source of income can be created. "If your spouse or another family member can support you while you immerse yourself in the start-up, that can be very helpful," adds Chowdhry.

Avoid over-optimism

While an entrepreneur must, by nature, be optimistic, he should err on the side of caution when it comes to projecting his income and expenses from his start-up. "Avoid overestimating the income and underestimating the expenses from your venture," says Rao.

Don't burn your bridges at the time of quitting your company. Despite your best efforts, your start-up could fail and you could be forced to apply for a job within your industry. Therefore, part from your employer on a good note. Also, keep your network within your industry alive.

Finally, give your venture a fixed time period to succeed—whatever you think is objectively necessary. Once that time period is over and the venture has not turned cash flow positive, either change course or close it down. Continuing to burn cash while pursuing a strategy that is not working could land you in a deeper mess. According to Chowdhry, taking personal loans to fund day-to-day expenses is a strict no-no.

Sale of Salvage

Online Auction participation is requested for sale of 620 MT GP Coil damaged due to rain water through, "E-Business Dot Com Pvt Ltd (Steelez)" as is where is' condition.

The Tender documents, for details of salvage, dates & location for inspection, submission etc, can be purchased till 25th Aug 2022 by payment of Rs 500/- in cash form:

1. Insurer: IFFCO TOKIO General Insurance company Limited, Saket Building, 5th Floor, 44 Park Street, Kolkata-700016, Email: shanmim.akhtar@iffcotokio.co.in
2. Insured: Jindal India Limited, NH No 6, Mouza- Jangalpur, P.O.- Argot, G.P.O.- Andul, Howrah- 711302, West Bengal, India, Phone: 033-26691800/02/03, Email: dhamveersingh@jindalindia.com
3. Surveyor: S. Bhadra, Bhadra Insurance surveyors & Loss Assessors (P) Ltd, 58/79A, Prince Anwar Shah Road, Kolkata – 700045, sbhadra50@hotmail.com, skbhadra53@hotmail.com

Open house for material inspection will be conducted on 28th & 27th of Aug 2022 on the address of the insured.

Contact Details
Mr Dhamveer Kumar Singh: +91 9804192037
Email id: dhamveersingh@jindalindia.com
Bidding will be conducted at E-Business Dot Com Pvt Ltd (Steelez) portal on 30th of Aug 2022 from 1:00 p.m. onwards.

Premier Explosives Ltd

Regd. Office: 'Premier House', #11 Ishaq Colony, Near AOC Centre, Secunderabad, Telangana - 500015. Phone: +91-40-66146801 to 05
Fax: +91-40-27843431 Email: investors@pelgel.com
Website: www.pelgel.com CIN: L24110TG1980PLC002633

NOTICE

1. The 42nd Annual General Meeting (AGM) of the Members of Premier Explosives Limited (the Company) will be held on Friday, 16th September, 2022 at 11.30 A.M (IST) through Video Conferencing / Other Audio Visual Means (VC/OAVM) in Compliance with all applicable provisions of the Companies Act, 2013 (the Act) and the Rules made thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI Listing Regulations) read with all the applicable circulars on the matter issued by the Ministry of Corporate Affairs (MCA) and Securities and Exchange Board of India (SEBI) from time to time to transact the business set out in the notice calling the AGM. Members attending the AGM through VC/OAVM shall be reckoned for the purpose of quorum under Section 103 of the Act.
2. In compliance with the aforesaid circulars, the Notice of the AGM and the Financial Statements for the financial year 2021-22 along with the Reports of the Board of Directors and Auditors and other documents required to be attached thereto (collectively referred as 'Annual Report') will be sent only by email to all the Members of the Company whose email addresses are registered with the Company/Registrar & Share Transfer Agent (RTA) or Depository Participants (DP). The aforesaid documents will also be available on the website of the Company at www.pelgel.com, the Stock Exchanges where the shares of the Company are listed, i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com and Kfint Technologies Limited (Kfintech), the RTA of the Company, at <https://evoting.kfintech.com>.
3. The Company is pleased to provide its members with the facility to exercise their right to vote on the agenda items as stated in the notice of the AGM by electronic means and the business may be transacted through the e-voting services provided by Kfintech. Additionally, the Company is providing the facility of voting through e-voting system during the AGM (e-voting). Detailed procedure for remote e-voting / e-voting at the AGM has been provided in the Notice of AGM which will be sent by email shortly.
4. Manner of registering / updating e-mail address as well as bank details for receiving the Annual Report and dividends when declare through Bank transfer:
 - A. Shares held in physical mode: Please send an email to the Company at investors@pelgel.com or RTA at einward.ris@kfintech.com mentioning the Registered Folio Number, E-mail Address, self-attested copy of PAN card and Aadhar Card and contact number, bank account particulars – (1) Bank Name and Address (2) Bank Account Number (3) IFSC Code (4) MICR Number (5) cancelled cheque leaf.
 - B. Shares held in Demat mode: Please contact your DP and register your e-mail address and bank account details in your demat account as per the process advised by your DP.
5. Members are requested to carefully read all the Notes set out in the Notice of the AGM and instructions for joining the AGM, manner of casting vote through remote e-voting / e-voting during the AGM. Please write to the Company/RTA for any assistance in this matter.

By Order of the Board
For Premier Explosives Limited
T.V. Chowdary
Managing Director

Secunderabad
20/08/2022

Carrier

Carrier Airconditioning & Refrigeration Ltd.

CIN: U74999HR1992FLC036104

Registered Office: Narsingpur, Kherki Daula Post, Gurgaon 122001, Haryana
Phone: +91-124-4025500 Fax: +91-124-2372230
Website: www.carrierindia.com Email: secretarial@carrier.com

INFORMATION REGARDING 30th ANNUAL GENERAL MEETING

Dear Members,

1. The Thirtieth Annual General Meeting ("AGM") of Members of the Carrier Airconditioning & Refrigeration Ltd. ("Company") will be held on **Wednesday the 21st day of September, 2022 at 2:30 P.M.** IST (Indian Standard Time) through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") in compliance with all applicable provisions of the Companies Act, 2013 ("the Act") and the Rules made thereunder read with General Circular Nos. 14/2020, 17/2020, 20/2020, 02/2021 and 02/2022 dated 8th April 2020, 13th April 2020, 5th May 2020, 13th January 2021 and 5th May 2022 respectively and issued by Ministry of Corporate Affairs ("MCA") to transact the business set out in the Notice calling the AGM. Members attending the AGM through VC/OAVM will be counted for the purpose of ascertaining the quorum under Section 103 of the Act.
2. In accordance with the said circulars of MCA, the Notice of AGM and the Annual Report for the Financial Year 2021-22 comprising Financial Statements, Board's Report, Auditor's Reports and other documents required to be attached therewith will be sent only by email to all those Members whose email addresses are registered with the Company or the Depository Participant(s). The aforesaid documents will also be available on the website of the Company at www.carrier.com/building-solutions/en/in/investor/ and also on the website of Central Depository Services (India) Limited (CDSL) at www.evotingindia.com.
3. **Manner of registering/updating email addresses:**
Members holding shares in physical mode who have not registered / updated their email addresses with the Company and/or Registrar & Share Transfer Agent of Company can register/update their email addresses and obtain Notice of 30th AGM, Annual Report and login details for joining the 30th AGM through VC/OAVM facility by sending scanned copy of the following documents by email to the Company at secretarial@carrier.com and/or to Registrar & Share Transfer Agent of Company at admin@mcsregistrars.com.
 - (i) a signed request letter mentioning their name, folio no. and address;
 - (ii) self-attested copy of the PAN Card and
 - (iii) self-attested copy of any document (e.g. Aadhar Card, Driving License, Election Identity Card, Passport) in support of the address of the Member.Members holding shares in dematerialized mode who have not registered / updated their email addresses with the Depository Participant(s) are requested to register/update their email addresses with their Depository Participant(s). You are encouraged to check the process at www.carrier.com/building-solutions/en/in/investors/ and convert physical shares into dematerialized shares.
4. **Manner of casting vote(s) through e-voting:**
The Company is providing remote e-voting facility ("remote e-voting") to all its members to cast their votes on all the Resolutions set out in the Notice of the 30th AGM. The Company is also providing the facility of voting through e-voting system during the 30th AGM ("e-voting"). Detailed Procedure for remote e-voting, e-voting and participation in AGM through VC/OAVM has been provided in the Notice of AGM which will be sent to you shortly and the same shall also be available on the website of the Company at www.carrier.com/building-solutions/en/in/investor/.
The Members may generate login credentials by following instructions given in the Notes to Notice of the AGM for remote e-voting and e-voting. The same login credentials may also be used for attending the AGM through VC/OAVM. The Members are requested to carefully read all the Notes set out in the Notice of the AGM including procedure for joining the AGM through VC/OAVM, the instructions for remote e-voting and e-voting during the AGM. Please write to the Secretarial Department of the Company at Carrier Airconditioning & Refrigeration Limited, Kherki Daula Post, Narsingpur, Gurgaon-122001 Email: secretarial@carrier.com and/or to Registrar & Share Transfer Agent of Company at MCS Share Transfer Agent Ltd., F-65, 1st Floor, Okhla Industrial Area, Phase-I, New Delhi-110020 Email: admin@mcsregistrars.com for any assistance. Members are required to quote their folio number in all correspondence with the Company/Registrar & Share Transfer Agent of the Company.
For Carrier Airconditioning & Refrigeration Limited
Sd/-
Suraj Arora
Company Secretary
FCS: 10752

Place: Gurugram
Date: 20.08.2022

VASTU HOUSING FINANCE CORPORATION LTD

Unit 203 & 204, 2nd Floor, "A" Wing, Navbharat Estate, Zakaria Bunder Road, Sewri (West), Mumbai 400015. Maharashtra. CIN No.: U65922MH2005PLC272501

POSSESSION NOTICE (For Immovable Property)

Whereas, The undersigned being the Authorised Officer of **Vastu Housing Finance Corporation Limited** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred to him under section 13 (12) read with Rule 9 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice dated **11-Jun-21** calling upon the borrower **Mr/Mrs. G SHANKAR (Applicant), Mr/Mrs.GURRAM VASANTHA (Co Applicant)** to repay the amount mentioned in the demand notice bearing account number LP0000000021031 being loan of **Rs. 1520729/- (Rupees Fifteen Lacs Twenty Thousand Seven Hundred Twenty Nine)** as on **31-May-21** within 60 days from the date of receipt of the said notices.

The borrowers having failed to repay the amount, notice is hereby given to the borrower, guarantor and the public in general that the undersigned has taken Physical possession of the property described herein below in exercise of powers conferred on me under Section 13(4) of the said Act read with Rule 9 of the said rules on this **16-Aug-22**. The borrower and guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **Vastu Housing Finance Corporation Limited (Telangana Branch)** for an amount of **Rs. 1520729/- (Rupees Fifteen Lacs Twenty Thousand Seven Hundred Twenty Nine)** and interest thereon, costs etc.

Description of Immoveable property

PLOT NO 185 SYNO 101 GAGANPAHAD VILLAGE GHMC RAJENDER NAGAR MANDAL TELANGANA HYDERABAD ANDHRA PRADESH 500052

Date : 22.08.2022 Authorised officer
Place : Telangana Vastu Housing Finance Corporation Ltd

MITSU CHEM PLAST LIMITED

Registered Office: 329, Gala Complex, 3rd Floor, Din Dayal Upadhyay Marg, Mulund (W), Mumbai – 400 080.
Email: investor@mitsuchem.com | Phone No: 022-2592 0055.
CIN: L25111MH1989PLC048925

NOTICE

Notice is hereby given that the 34th Annual General Meeting ("AGM") of the Members of the Company will be held on Tuesday, September 20, 2022 at 4.00 p.m. IST through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM").

In view of the continuing COVID-19 pandemic, General circulars 2/2022 and 19/2021, other circulars issued by Ministry of Corporate Affairs ("MCA") and SEBI/HO/CFD/CMD2/ClR/P/2022/62 dated May 13, 2022 issued by SEBI (hereafter referred to as "Circulars") and all other applicable laws, permitted the holding of AGM through VC or OAVM, without the physical presence of the members at a common venue. In compliance with these circulars and the relevant provisions of the Companies Act, 2013 and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the AGM of the members of the Company will be held through VC/OAVM.

The Notice of the AGM along with the Annual Report 2021-22 will be sent only by electronic mode to those Members whose email addresses are registered with the Company / Registrar & Share Transfer Agent ("R&T Agent") / Depositories in accordance with the aforesaid MCA circulars and SEBI circulars. The Notice of the AGM and Annual Report of the Company for the financial year 2021-22 will also be available on the Company's website at www.mitsuchem.com and on the website of BSE Ltd. at www.bseindia.com.

Members can attend and participate in the AGM through the VC/OAVM facility only. The instructions for joining the AGM will be provided in the Notice of the AGM. The Company is providing remote e-Voting facility ("remote e-Voting") to all its Members to cast their votes on all resolutions as set out in the Notice of the AGM. Members have the option to cast their vote on any of the resolutions using the remote e-Voting before and during the AGM. Detailed procedure for remote e-Voting during the AGM will be provided in the Notice of the AGM.

Members who have not updated their bank account details for receiving the dividends directly in their bank accounts and who have not yet registered their email addresses are requested to get their details registered / updated with Bigshare Services Pvt. Ltd., Registrar and Transfer Agent of the Company, on a temporary basis at <https://bigshareonline.com/investorRegistration.aspx>.

For MITSU CHEM PLAST LIMITED
Sd/-
JAGDISH DEDHIA
CHAIRMAN AND WHOLE-TIME DIRECTOR

Place: Mumbai
Date: August 20, 2022

Get insights from wherever you are

The ALL-NEW Business Standard App Making Devices Smart, Insight Out.

Our all-new app brings a new level of ease in accessing what matters to you the most, from wherever you are. Your favourite columns, stock market updates, editorials, analysis and more! It's the same insightful business journalism you expect from us, with rich and intuitive features to enhance your reading experience.

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