



**BCPL** Railway Infrastructure Limited

7<sup>th</sup> November, 2024

The Corporate Relationship Department  
BSE Limited (BSE)  
Phiroze Jeejeebhoy Towers  
Dalal Street, Fort  
Mumbai – 400 001  
Scrip Code – 542057

Dear Sir/Ma'am,

Sub: Publication of Notice of Board Meeting in Newspapers

Pursuant to Regulation 30 and Regulation 47 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, please find enclosed copies of the newspaper advertisements published in Financial Express (English version) and Arthik Lipi (Bengali version) on 6<sup>th</sup> November, 2024 with regard to the intimation regarding Board Meeting to be held on 13.11.2024 (Wednesday) to consider the Un-audited Financial Results (Standalone and Consolidated) for the quarter and half year ended on September 30, 2024. The said information is also being made available on the website of the Company i.e. [www.bcril.com](http://www.bcril.com).

This is for your information and record.

Yours faithfully,  
BCPL Railway Infrastructure Limited

**DEVSHREE  
E SINHA**

Devshree Sinha  
Company Secretary

REGISTERED OFFICE

112, Raja Ram Mohan Roy Sarani, Ground Floor, Kolkata - 700 009, Phone : 2219 0085 / 1814, 9674911100, Fax : 91 33 2241 8401  
E-mail : [corp@bcril.com](mailto:corp@bcril.com), Website : [www.bcril.com](http://www.bcril.com) CIN NO :- L51109WB1995PLC075801

**BCPL RAILWAY INFRASTRUCTURE LIMITED**  
 Regd. Office : 112 Raja Ram Mohan Roy Sarani, Kolkata - 700009  
 Tel: 033-2219 0085, Fax: 033-2241 8401  
 Website: www.bcrl.com; E-mail: investors@bcrl.com; CIN: L51109WB1995PLC075801

**NOTICE**  
 Notice is hereby given, pursuant to Regulation 47 read with regulations 29 and 33 of the SEBI (LODR) that a meeting of the Board of Directors of the Company is scheduled to be held on Wednesday, the 13th day of November, 2024, inter-alia for the purposes: To consider, approve and take on record, the Un-audited Financial Results (standalone and consolidated) of the Company for the quarter and half year ended 30th September, 2024 and other business discussions.  
 For BCPL Railway Infrastructure Limited Sd/-  
 Place : Kolkata Devshree Sinha  
 Date : 05-11-2024 Company Secretary

**OPTIEMUS INFRACOM LIMITED**  
 CIN: L84200DL1993PLC054036  
 Registered Office: K-20, Second Floor, Lajpat Nagar - II, New Delhi-110024  
 Corporate Office: D-348, Sector-63, Noida, Uttar Pradesh-201307  
 Website: www.optiemus.com | E-mail: info@optiemus.com | Ph: 011-29840906

**PRESS ADVERTISEMENT**  
 Notice is hereby given that the following Share Certificates have been reported as lost/misplaced and the holder of such Share Certificates has applied to Company for the issue of Duplicate Share Certificates:

S. No.	Folio No.	Name of Shareholder	Certificate No(s).	Distinctive No(s).	No. of Shares
1.	0003270	Komal Kumar Jain	16972-16973	1696301-1696500	200
			24257-24258	2424801-2425000	200
			25014	2500501-2500600	100
			25768	2575901-2576000	100
			26565-26566	2655601-2655800	200
			35381	35372021-3537300	100
<b>Total</b>					<b>900</b>

Any person(s) who has any claim(s) in respect of the above share certificates should lodge such claim(s) with the Company 'Optiemus Infracom Limited' at its Corporate Office situated at D-348, Sector-63, Noida, Uttar Pradesh-201307 or write at [info@optiemus.com](mailto:info@optiemus.com) within 15 days of the publication of this NOTICE, after which no claim will be entertained and the Company will proceed to issue the Duplicate Share Certificates.  
 FOR OPTIEMUS INFRACOM LIMITED Sd/-  
 Date: 05<sup>th</sup> November, 2024 Vikas Chandra  
 Place: Noida Company Secretary & Compliance Officer

**FEDERAL BANK**  
 YOUR PERFECT BANKING PARTNER

**NOTICE OF LOSS OF SHARE CERTIFICATES (FOR CLAIM FROM IEPF AUTHORITY)**

Pursuant to Rule 8 of the Investor Education and Protection Fund (Accounting, Audit, Transfer and Refund) Rules, 2016, NOTICE is hereby given that the following share certificates issued by The Federal Bank Limited, registered in the name of person specified herein are reported to have been lost:

NAME	FOLIO	CERT. NO.	DIST.NO.	NO. OF SHARES
Sunitha Reddy jointly with Govinda Reddy R	76228	507402	18129456-18132110	2655
		606277	1711264148-1711266802	2655

Any person who has a claim in respect of the said securities should lodge such claim with evidence to the Bank, at its Registered Office, The Federal Bank Ltd, Reg.Office: PB No.103 Federal Towers, Aluva, Kerala - 683 101 or to its Share Transfer Agents, Integrated Registry Management Services Private Limited, "Kences Towers", 2<sup>nd</sup> Floor, No.1 Ramakrishna Street, North Usman Road, T Nagar, Chennai - 600 017, within 15 days publication of this notice, else the Bank will proceed to settle the claim in favour of the registered holder(s). The Bank shall not entertain any claim thereafter. Any person dealing with the above said shares will be doing so at their own risk.  
 Sd/-  
 Place: Aluva Samir P Rajdev  
 Date : 06.11.2024 Company Secretary

**Nippon India Mutual Fund**  
 Wealth sets you free

**Nippon Life India Asset Management Limited**  
 (CIN - L65910MH1995PLC220793)  
 Registered Office: 4th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel (W), Mumbai - 400 013.  
 Tel No. +91 22 6808 7000 • Fax No. +91 22 6808 7097 • [mf.nipponindiaim.com](mailto:mf.nipponindiaim.com)

**CORRIGENDUM**

This is with reference to the Notice No. 56 - Half - yearly Unaudited Financial Results of the schemes of Nippon India Mutual Fund published on October 29, 2024. Kindly note that the date of Notice shall be read as "October 28, 2024" instead of September 28, 2024. Other contents of the said notice will remain unchanged.

**For NIPPON LIFE INDIA ASSET MANAGEMENT LIMITED**  
 (Asset Management Company for Nippon India Mutual Fund) Sd/-  
**Mumbai** November 05, 2024  
**Authorised Signatory**

*Good gets better*

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

**NOTICE CUM ADDENDUM TO THE SCHEME INFORMATION DOCUMENT AND KEY INFORMATION MEMORANDUM OF AXIS BANKING & PSU DEBT FUND ('THE SCHEME') (Contd.)**

**Debt derivative instruments**  
**Interest Rate Swap**  
 An Interest Rate Swap (IRS) is a financial contract between two parties exchanging or swapping a stream of interest payments for a "notional principal" amount on multiple occasions during a specified period. Such contracts generally involve exchange of a "fixed to floating" or "floating to fixed" rate of interest. Accordingly, on each payment date that occurs during the swap period, cash payments based on fixed/ floating and floating rates are made by the parties to one another.

**Forward Rate Agreement**  
 A Forward Rate Agreement (FRA) is a financial contract between two parties to exchange interest payments for a 'notional principal' amount on settlement date, for a specified period from start date to maturity date. Accordingly, on the settlement date, cash payments based on contract (fixed) and the settlement rate, are made by the parties to one another. The settlement rate is the agreed bench-mark/reference rate prevailing on the settlement date.

**Interest Rate Futures:**  
 A futures contract is a standardized, legally binding agreement to buy or sell a commodity or a financial instrument in a designated future month at a market determined price (the futures price) by the buyer and seller. The contracts are traded on a futures exchange. An Interest Rate Future is a futures contract with an interest bearing instrument as the underlying asset.

**Characteristics of Interest Rate Futures**

- Obligation to buy or sell a bond at a future date
- Standardized contract.
- Exchange traded
- Physical settlement
- Daily mark to market

**B. Scheme Specific Risk Factors:**

**1. Risk associated with Securitized Debt**  
 The Scheme may invest in domestic securitized debt such as Asset Backed Securities (ABS) or Mortgage Backed Securities (MBS). ABS are securitized debts where the underlying assets are receivables arising from various loans including automobile loans, personal loans, loans against consumer durables, etc. MBS are securitized debts where the underlying assets are receivables arising from loans backed by mortgage of residential / commercial properties.

At present in Indian market, following types of loans are securitized:

- Auto Loans (cars / commercial vehicles / two wheelers)
- Residential Mortgages or Housing Loans
- Consumer Durable Loans
- Personal Loans
- Corporate Loans

In terms of specific risks attached to securitization, each asset class would have different underlying risks. Residential Mortgages generally have lower default rates than other asset classes, but repossession becomes difficult. On the other hand, repossession and subsequent recovery of commercial vehicles and other auto assets is fairly easier and better compared to mortgages. Asset classes like personal loans, credit card receivables are unsecured and in an economic downturn may witness higher default. A corporate loan/receivable, depend upon the nature of the underlying security for the loan or the nature of the receivable and the risks correspondingly fluctuate.

The rating agencies define margins, over collateralisation and guarantees to bring risk in line with similar AAA rated securities. The factors typically analyzed for any pool are as follows:

- Assets securitized and Size of the loan:** This indicates the kind of assets financed with the loan and the average ticket size of the loan. A very low ticket size might mean more costs in originating and servicing of the assets.
- Diversification:** Diversification across geographical boundaries and ticket sizes might result in lower delinquency
- Loan to Value Ratio:** Indicates how much % value of the asset is financed by borrower's own equity. The lower this value the better it is. This suggests that where the borrowers own contribution of the asset cost is high; the chances of default are lower.
- Average seasoning of the pool:** This indicates whether borrowers have already displayed repayment discipline. The higher the number, the more superior it is.

The other main risks pertaining to securitised debt are as follows:

**Prepayment Risk:** This arises when the borrower pays off the loan sooner than expected. When interest rates decline, borrowers tend to pay off high interest loans with money borrowed at a lower interest rate, which shortens the average maturity of ABS. However, there is some prepayment risk even if interest rates rise, such as when an owner pays off a mortgage when the house is sold or an auto loan is paid off when the car is sold.

**Reinvestment Risk:** Since prepayment risk increases when interest rates decline, this also introduces reinvestment risk, which is the risk that the principal can only be reinvested at a lower rate.

**2. Risks associated with investments in Derivatives**  
**Credit Risk:** The credit risk is the risk that the counter party will default in its obligations and is generally small as in a Derivative transaction there is generally no exchange of the principal amount.  
**Interest rate risk:** Derivatives carry the risk of adverse changes in the price due to change in interest rates.  
**Basis Risk:** Basis Risk associated with imperfect hedging using Interest Rate Futures (IRF): The imperfect correlation between the prices of securities in the portfolio and the IRF contract used to hedge part of the portfolio leads to basis risk. Thus, the loss on the portfolio may not exactly match the gain from the hedge position entered using the IRF.  
**Liquidity risk:** This occurs where the derivatives cannot be transacted due to limited trading volumes and/or the transaction is completed with a severe price impact.  
**Model Risk:** The risk of mis-pricing or improper valuation of Derivatives.  
**Trade Execution:** Risk where the final execution price is different from the screen price leading to dilution in the spreads and hence impacting the profitability of the reverse arbitrage strategy.  
**Systemic Risk:** For Derivatives, especially OTC ones the failure of one Counter Party can put the whole system at risk and the whole system can come to a halt.  
**Counter party Risk:** This occurs when a counterparty fails to abide by its contractual obligations and therefore, the Scheme are compelled to negotiate with another counter party, at the then prevailing (possibly unfavourable) market price. For exchange traded derivatives, the risk is mitigated as the exchange provides the guaranteed settlement but one takes the performance risk on the exchange.  
 Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the Investor. Execution of strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.  
 The risks associated with the use of Derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

**3. Risks associated with Repo transactions in Corporate Debt**  
 The Scheme may be exposed to counter party risk in case of repo lending transactions in the event of the counterparty failing to honour the repurchase agreement. However, in repo transactions, the collateral may be sold and a loss is realized only if the sale price is less than the repo amount. The risk is further mitigated through over-collateralization (the value of the collateral being more than the repo amount).

**Risk mitigation strategies**

- Risk control with respect to derivatives**  
 As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives since derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The Scheme may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations.
- Risk control with respect to securitized debt**  
**Liquidity and Price risk:** Presently, secondary market for securitized papers is not very liquid. There is no assurance that a deep secondary market will develop for such securities. This could limit the ability of the investor to resell them. Even if a secondary market develops and sales were to take place, these secondary transactions may be at a discount to the initial issue price due to changes in the interest rate structure.  
**Risk Mitigation:** Securitized debt instruments are relatively illiquid in the secondary market and hence they are generally held to maturity. The liquidity risk and HTM nature is taken into consideration at the time of analysing the appropriateness of the securitization.  
**Credit Risk:** Certificates issued on investment in securitized debt represent a beneficial interest in the underlying receivables and there is no obligation on the issuer, seller or the originator in that regard. Defaults on the underlying loan can adversely affect the pay outs to the investors (i.e. the Scheme) and thereby, adversely affect the NAV of the Scheme.  
**Risk Mitigation:** In addition to careful scrutiny of credit profile of borrower/pool additional security in the form of adequate cash collaterals and other securities may be obtained to ensure that they all qualify for similar rating.

All other features of the Scheme except those mentioned above will remain unchanged.  
 Investors are requested to kindly take note of the above.

- The Board of Directors of Axis Asset Management Company Ltd. and the Board of Directors of Axis Mutual Fund Trustee Ltd., have approved the above proposed changes. Further, SEBI, vide letter ref. no. IMD/IMD-RAC2/OW/P/2024/32859/1 dated October 18, 2024, has communicated its no-objection for the proposed changes.
- In line with regulatory requirements, for scheme where a change in fundamental attributes is being proposed, we are offering an exit window ("Exit Option") of 30 days to the Unit holders from November 18, 2024 to December 17, 2024 (both days inclusive) ("Exit Option Period"). These changes will be effective from December 18, 2024 ("Effective Date"). During the Exit Option Period, unit holders not consenting to the change may either switch to any other scheme of Axis Mutual Fund or redeem their investments at applicable Net Asset Value without payment of exit load subject to provisions of applicable cut-off time as stated in the Scheme Information Document of the Scheme. All transaction requests received on or after Effective date will be subject to applicable exit load (if any), as may be applicable to the Scheme mentioned above.
- Redemption / Switch requests, if any, may be lodged at any of the Official Points of Acceptance /Investor Service Centres of Axis Mutual Fund or the Registrar and Transfer Agents of the Fund viz. KFin Technologies Ltd.
- The above information is also available on the website of Axis Mutual Fund viz., <https://www.axismf.com>
- Notice detailing the proposed fundamental attribute change has also been published in Financial Express (English daily newspaper having nationwide circulation) and Navshakti (Marathi newspaper) for the benefit of the Unit holders.
- Further, the option to exit the Scheme is available to all Unit holders except for:
  - Unit holders who have pledged / encumbered their units will not have the option to exit unless they submit a letter of release of their pledges / encumbrances prior to submitting their redemption / switch requests.
  - Unit holders whose units are marked under lien/injunction in accordance with the instructions of any Court of Law/Income Tax Authority/other Regulatory Authority unless they get the vacation order before exercising their exit option.
- Investors who have registered for Systematic Investment Plan (SIP) in the Scheme and who do not wish to continue their future investments must apply for cancellation of their SIP registrations.
- The redemption warrant/cheque will be mailed or the amount will be credited to the unit holders bank account (as registered in the records of the Registrar and Transfer Agent of the Fund viz. KFin technologies) within 3 (three) working days from the date of receipt of redemption request.
- It may be noted that the offer to exit is purely optional and not compulsory. If the Unit holder has no objection to the aforesaid change, no action is required to be taken and it would be deemed that such Unit holder has consented to the aforesaid change.**
- Please note that unit holders who do not opt for redemption on or before December 17, 2024 (upto 3 p.m.) shall be deemed to have consented to the changes specified herein above and shall continue to hold units in the scheme of Axis Mutual Fund. All transaction requests received on or after Effective date will be subject to applicable exit load (if any), as may be applicable to the Scheme mentioned above. In case the unit holders disagree with the aforesaid changes, they may redeem all or part of the units in the Scheme of Axis Mutual Fund by exercising the Exit Option, without exit load within the Exit Option Period by submitting a redemption request online or through a physical application form at any official point of acceptance/investor service center of the AMC or to the depository participant (DP) (in case of units held in Demat mode). Unit holders can also submit the normal redemption form for this purpose.
- The option to redeem the Units without exit load during the Exit Option Period can be exercised in the following manner:
  - Unit holders can submit redemption requests online or via duly completed physical application form at any official points of acceptance/investor service center of the AMC or to the DP (in case of units held in Demat mode).
  - The redemption / switch requests shall be processed at applicable NAV as per time stamping provisions contained in the SID of the Scheme.
  - Unit holders should ensure that any changes in address or pay-out bank details required by them, are updated in Axis Mutual Fund's records at least 10 (Ten) working days before exercising the Exit Option. Unit holders holding Units in dematerialized form may approach their DP for such changes.
- The expenses related to the proposed changes and other consequential changes as outlined above will not be charged to the unit holders of the Scheme of Axis Mutual Fund.
- Tax Consequences:**  
 Redemption / switch-out of units from the Scheme may entail capital gain/loss in the hands of the unitholder. For unit holders who redeem their investments during the Exit Option Period, the tax consequences as set forth in the Statement of Additional Information of Axis Mutual Fund and Scheme Information Document of relevant scheme of Axis Mutual Fund would be applicable. In case of NRI investors, TDS shall be deducted from the redemption proceeds in accordance with the prevailing income tax laws. In view of the individual nature of tax consequences, Unitholders are advised to consult their professional tax advisors for tax advice.  
 A separate written communication, containing the prescribed information in this regard is being sent to the existing Unit holders of the scheme. In case any existing Unit holder does not receive the same, or in case of any queries or clarifications, please call us on 8108622211 or email us on [customerservice@axismf.com](mailto:customerservice@axismf.com). You may also visit any of the Investor Service Centres (ISC) of Axis MF or visit [www.axismf.com](http://www.axismf.com) for any other information.  
 Unit holders who require any further information may contact:  
 Address: Axis Asset Management Company Ltd.  
 One Lodha Place, 22nd & 23rd Floor, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra, Pin Code - 400013.  
 Phone no.: 022 - 4325 4123  
 Email - [customerservice@axismf.com](mailto:customerservice@axismf.com)  
 For any assistance/clarification, Unit holders may contact any of our Investor Service Centres.  
 The relevant sections of SID/ KIM of the Scheme shall stand modified in accordance with the above.  
 This addendum forms an integral part of the Scheme Information Document and Key Information Memorandum of the Scheme of Axis Mutual Fund.  
 Investors are requested to kindly take note of the above.

Place: Mumbai  
 Date : November 05, 2024  
 No. : 84/2024-25

**For Axis Asset Management Company Limited**  
 (CIN - U65991MH2009PLC189558)  
 (Investment Manager to Axis Mutual Fund) Sd/-  
**Gop Kumar Bhaskaran**  
 Managing Director & Chief Executive Officer

Statutory Details: Axis Mutual Fund has been established as a Trust under the Indian Trusts Act, 1882, sponsored by Axis Bank Ltd. (liability restricted to ₹1 Lakh). Trustee: Axis Mutual Fund Trustee Ltd. Investment Manager: Axis Asset Management Co. Ltd. (the AMC). Risk factors: The sponsor is not liable or responsible for any loss or shortfall resulting from the operation of the schemes.  
 Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.



