

BALAJI COLLEGE OF ARTS, COMMERCE AND SCIENCE

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4.2.2 Collection of Rare Books & other resources

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महाराष्ट्र-ग्रन्थ-प्रदीपावलि-प्रदीप पांचवा

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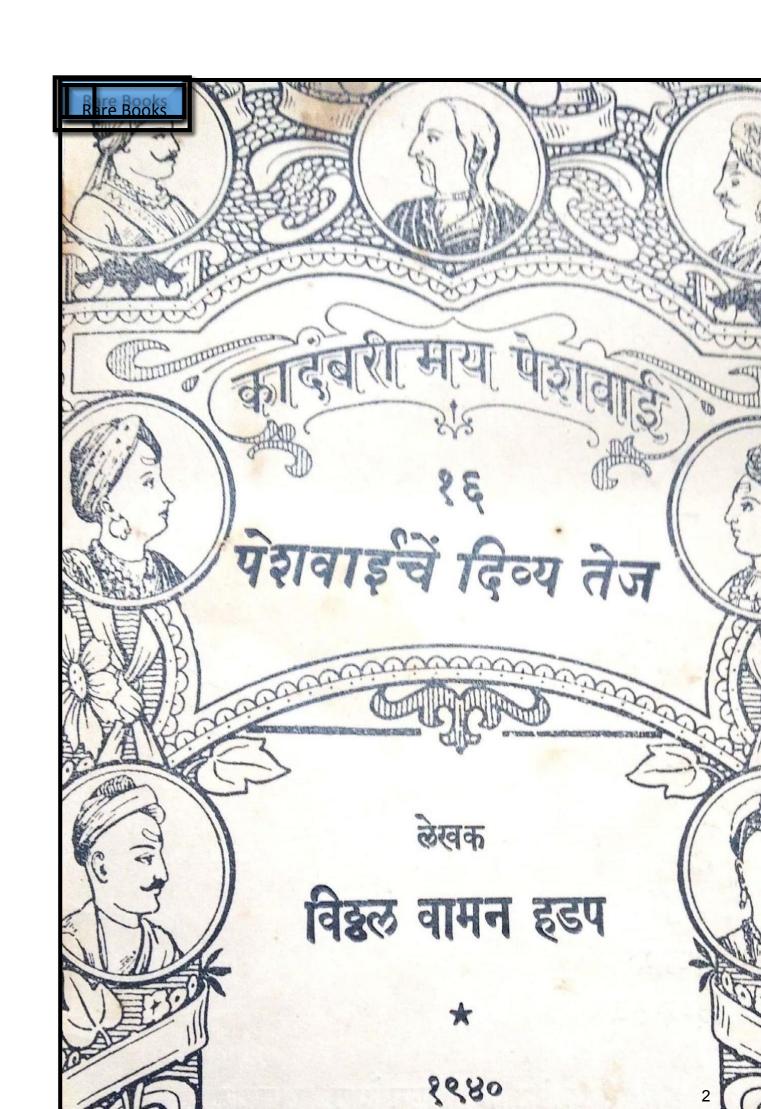
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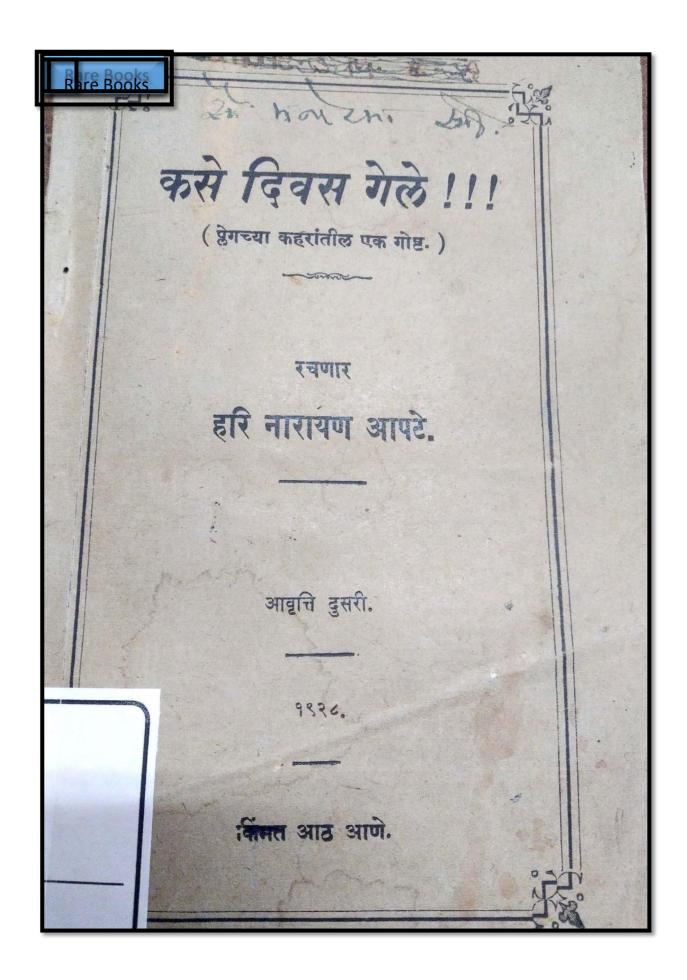
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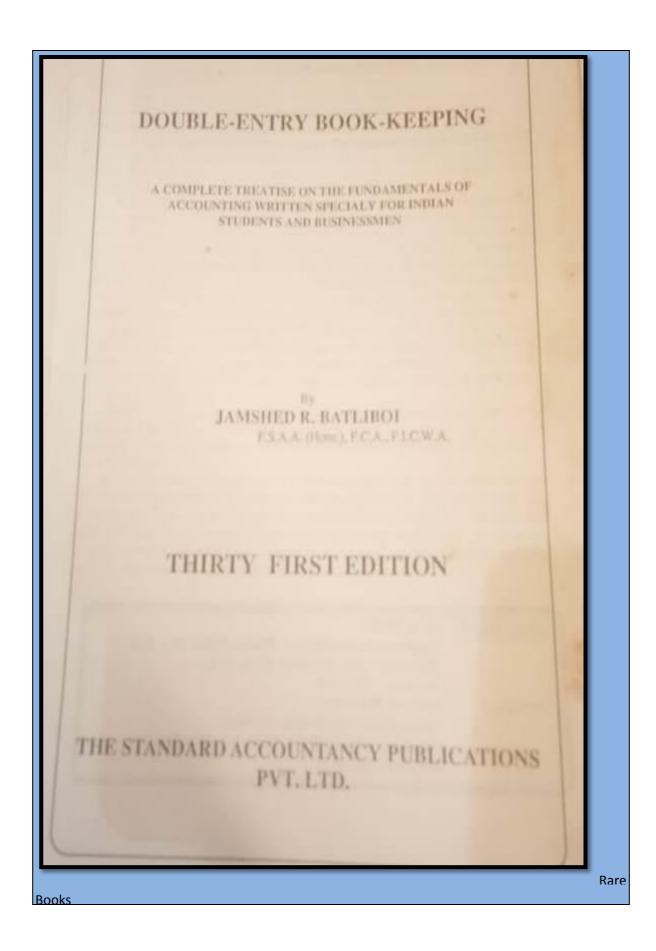
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BCMCO/18	pc Quest Clan. 2008)	The hottest Linux distro in town		
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3cmap 20	Digit [Jan 2009]	True Combat Elit	с	14
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mids7	Dig1t Oct 2011	Internet Explorer 9 Development	
w(D)28	Digit Nov 2011	Painstop pro x4	

Current Updates in Commerce

PUBLIC DEPOSITS CONTRIBUTE 7% to co's overall borrowing of ₹83,900 crore

DHFL Depositors Face the Risk of Losing a Large Part of Savings

Shilpy.Sinha Stimesgroup.com

Mumbai: After the central bank superseded the board of Housing Finance (DHFL), deposit holders with overall exposure of Rs 6,000 crore to the stressed lender face the risk of losing a large part of the

Public deposits contribute 7% to DHFL's overall borrowing mix of Rs 83,900 crore. Debenture holders have 37% exposure, followed by 31% of bank term loans.

DHFL is India's first financial services provider likely to be taken to a bankruptcy tribunal, and it is to be seen how the resolution of a non-bank entity is undertaken under the Insolvency and Bankruptcy Code (IBC), as the debtor needs to repay a large number of fixed-deposit holders.

"The need is to insulate its contagion effect and reinforce confidence of stakeholders in the ecosystem," said Hari Hara Mishra, a former executive at a nationalised bank.

Under the IBC's so-called waterall mechanism, debts to secured nancial creditors and worken are to be paid fully during li-



quidation before-payments are made to unsecured financial creditors and operational creditors. Fixed-deposit holders are treated as unsecured creditors in the claims pecking order.

The first charge on claims is with secured creditors - both lenders and debenture holders - and the second charge holders will be the unsecured lenders. Depositors may want representation on the CoC, just as they did in the Jaypee Infra resolution, where the Supreme Court had treated home owners on a par with financial creditors.

On Wednesday, the Reserve Bank of India (RBI) superseded DHFL's board, and it wants to refer DHFL to the National Company Law Tribunal under IBC. An

administrator has been appointed, and he will take stock of DHFL's assets and liabilities.

A resolution plan will be accepted only if 66% of the CoC, or a committee of creditors, agree to a proposal. Lenders to DHFL include banks, debenture holders and investors in its external commercial borrowing instruments. There is already a freeze on payments to creditor

With RBI filing the application to NCLT, an interim moratorium will also kick in which will restrict all payments even to deposit holders," said Sudip Mahapatra, partner SNR Associates. "Deposit holders can go to Supreme Court, and the SC could provide some relief to de-

posit holders."
DHFL fixed-deposit holders de not have recourse to NCLT, and the debt resolution tribunal ca apply to the Supreme Court be a part of the committee creditors.

DHFL had stopped paying creditors after the Bomi High Court passed an order October 10, putting a stay on yments. The original order modified to allow payment securitisation deals.

On May 21, DHFL had sto accepting public deposits. wing existing deposits, a premature lowing

"It's crucial that the d tors interest is protected IBC," said Ashish Pyasi, ate partner, Dhir and Dh ciates. "Their interest of protected how the int home buyers was prote rious amendments h introduced in IBC, amendment to this e uld also be done. They cured creditors so in fall mechanism they the queue after sec tors which means th very would be much cially in cases when are negligible."

commerce is bridging the gap in infrastructure

ceptance of e-commerce has also meant nile affordability remains an issue, the growing rchases through them, Baretzki tells Arnab Dutta sumers are open to making big-ticket

ts in India changed over the

as a very diverse yet rich y, At the same lime there are a Hammer broducts such as oper of the constituent with

dio major hotels as EO, Montplant BARETZKI

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With the large number of

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try foreach out to them in the way. priority to the local customers and the value it offers. Also, we give only its craftsmanship but also for Montblanc is well-known for not affordability: It is about value. The issue is not about

Contrary to general perception that markets, Our best-selling products in dramatically with the change in the nature of consumers changes consumers in India and other aniya minor difference between rographies of regions, we have seen

iridare also the best-selling between the bigger markets ike the US or China and not much difference hat in india, when it items in India. Today, there is

is affordability still a big concern for Indian

they understand. Since our journey

is any different from those

ing behaviour of Indian

try that provides suitable

mg up to every dorner of

Ture for luxury products, its

DE OF THE USA?

moved closer to customers. We are now present in seven cities and have began here 25 years ago, we have 13 boutiques. Further, with rise of ecommerce

stand vis-a-vis China? Where does India as a luxury market

them having a large number of cities, it consumer market. But other than similar sizes of population and the India and China in terms of their is difficult for me to compare the two. are quite different. In China, we are level of development and the markets That is because the infrastructure, the Ineara lot of comparison between present in nearly 70 cities and the number of suitable locations that we can be present in in China is much larger than in India, solely due to the gap in infrastructure. In India, on the other hand, e-commerce is

present in 20 locations in the near another boutique in Mumbai's future will be a realistic goal" Max City mall. I think, being text year, for example, we presence in cities that we "We should expand our are aiready present in. are preparing to open

handful of customers. means, we are no longer focussed on a large geographical area. It also to over 150 towns, which covers a very in the country, we are able to deliver

thus becoming crucial for our

commerce would facilitate l retailing? Won't the price be Can you please explain how

conversion into sales numbe E-commerce for me is not jus can interact with them. It is more of how many new cons and India as it provides a mit we can reach and how efficie customers feel confident ab maturity of the system when said, it is a question of time a way to reach our consumer I throughonline portais. making high-value purchas between the other markets I factor now in bridging the ga

to be present in next few yes How many locations Month are already present in. Nex expand our presence in citi Kolkata, for example. Also, cities in the near future - ci physical presence in many there is a nuge scope to expi While I don't have number another boutique in Mum example, we are preparing City mall. Ithink, being pr

ocations in the near futur