

BAG/STX/letters/2021-22/AM/1094
June 21, 2021

To,
The Listing Compliance Department
National Stock Exchange of India Ltd.
Exchange Plaza, Plot No. C/1, G
Block, Bandra-Kurla Complex,
Bandra (E), Mumbai-400 051

To,
The Listing Department
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai-400 001

NSE-SYMBOL: BAGFILMS

BSE-Scrip Code: 532507

Sub: - Submission of Newspaper Advertisement-Intimation of Board Meeting

Dear Sir/Madam,

Pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith copies of newspapers advertisement published in Business Standard-English and Business Standard-Hindi edition dated June 21, 2021 regarding intimation of Board Meeting to be held on Tuesday, the 29th day of June, 2021.

This is for your information and record please.

Thanking You

Yours sincerely

For **B.A.G. Films and Media Limited**

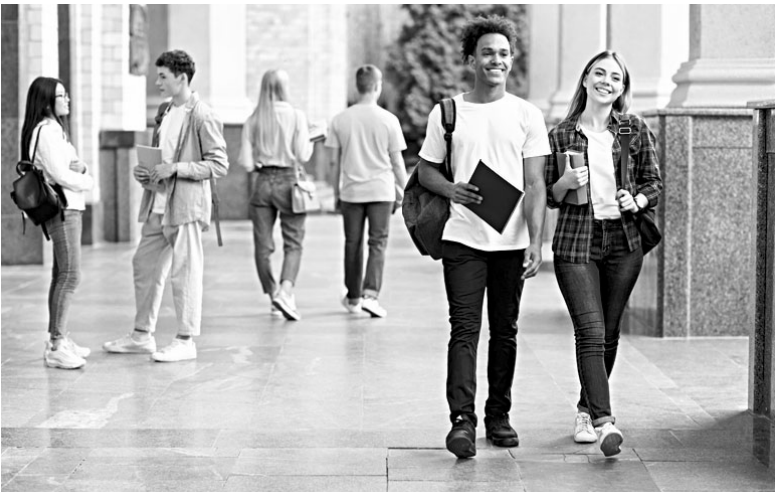

(Rajeev Parashar)
Company Secretary &
Compliance Officer



Encl: a/a

Get education loan from foreign financier without collateral

But their criteria for the colleges and courses they are willing to finance are stringent.



PROS AND CONS OF FOREIGN BORROWING

- No collateral or co-borrower required
- Paperwork not burdensome, quick approval
- Credit history gets built in foreign country

►CONS

- Must have admission to a very good college/university and course
- If student has to return to India, rupee depreciation could add to loan burden

When truthful answers are not given, it constitutes a breach of good faith, entitling the insurer to treat the policy as void

The Uttaranchal State Commission directed the insurer to pay the entire insured sum of ₹99,90,249 to the financier. HDFC appealed against the order. It argued that the insurance contract was void as Amar had suppressed a material fact.

The National Commission observed that Amar's clinical history revealed that he was an alcoholic and a smoker and a known case of liver cirrhosis since 2013.

The National Commission observed that the objective of a proposal form with various questions relating to health was to enable the insurer to assess its contractual liability, and either impose special conditions or refuse to underwrite the risk. When truthful answers are not given, it constitutes a breach of good faith, entitling the insurer to treat the policy as void, as laid down by the Supreme Court in Reliance Life Insurance Co. Ltd. v/s Rekhaben Nareshbhai Rathod.

Accordingly, by its order of June 14, 2021, delivered by S.M. Kantikar, the National Commission set aside the order of the State Commission and dismissed the complaint, holding that the claim had been rightly repudiated.

The writer is a consumer activist

BINDISHA SARANG

Lucknow-based Himanshu Singh is set to begin a Masters in Finance course at the University of California, Irvine, this August. Says the 29-year-old: "I applied to a couple of Indian lenders for funding, but they took a long time to respond. One player said it would not need collateral but later changed its stance." Singh then applied to a foreign lender called Prodigy Finance and was successful in getting a \$50,000 loan.

Borrowing from domestic lenders not easy

Indian banks and non-banking finance companies (NBFC) that give foreign education loans impose a few pre-conditions. Most demand some collateral. Says Adhil Shetty, chief executive officer, Bankbazaar: "The cost of studying abroad runs into tens of lakhs of rupees, so lenders are not willing to fund an education loan without collateral, usually in the form of property. And, the property must be freehold, with no encumbrances, such as other loans or liens." The need to provide collateral arises once the amount exceeds ₹7.5 lakh.

Some domestic lenders accept financial assets as collateral. Says Naveen Chopra, founder, The Chopras, a pan-India education consulting company: "Some accept fixed deposits, mutual funds, and stocks also."

Many lenders also insist on a co-borrower, usually a parent. The co-borrower acts as the guarantor who has to settle the dues if the student defaults. Since the loan amount is large, the co-borrower's creditworthiness must be high. Many parents have been laid off, taken a pay cut, or seen a decline in their business revenue and are hence not able to act as co-borrowers.

According to an industry expert, "After finishing their course, students change their city when they take up a job. An Indian co-applicant makes it easier for lenders to trace the applicant."

Smooth processing, less paperwork

When he encountered difficulties in

getting a loan from an Indian lender, Singh applied to Prodigy Finance. He says: "The paperwork required was not burdensome and the loan approval came within 21 days." Prodigy didn't ask for collateral.



**"THE PAPERWORK
REQUIRED WAS NOT
DIFFICULT AND THE
LOAN WAS SANCTIONED
WITHIN 21 DAYS OF
APPLYING"**

HIMANSHU SINGH, WHO TOOK A \$50,000 EDUCATION LOAN FROM PRODIGY FINANCE

Interest rates vary

The interest rate can vary widely. Singh will pay a variable interest rate of 8.93 per cent. While he has borrowed \$50,000, the lender has charged him a fee of \$2,500. So, his loan amount has risen to \$52,500. His effective interest rate on the principal of \$50,000 comes to 10.22 per cent.

Singh is on a variable interest rate loan benchmarked to the London Inter-Bank Offered Rate (LIBOR). If the bench-

offer fixed-rate loans. Says Kumar: "Our interest rate is fixed, so students won't have to worry about interest-rate fluctuations."

Interest rates for Indian students usually range from 9 to 14 per cent. Some educational institutions have tie-ups with lenders. Says Chopra: "Students can sometimes get lower rates of around 4-5 per cent if they take a loan through their institution. The rates can be a good 3-5 percentage points lower than that charged by Indian lenders."

Lenders offer discounts on the interest if the student sets up auto-pay, pays on time and crosses set academic benchmarks.

Stringent eligibility criteria

Since these lenders offer massive loans without asking for collateral or a co-borrower, they set the bar high in terms of whom they lend to. Says Chopra: "The


The amount lenders are willing to offer also depends on the university and the course. They are usually willing to lend more for a STEM (science, technology, engineering, and Math) or an MBA course. Singh was offered a loan of \$70,000 but availed of \$50,000. Students going to study liberal arts or other courses may be offered a lower amount.

MPOWER currently finances students heading to universities in the US and Canada, while Prodigy caters to those going to the UK and the US.

Be aware of the risks

Since the loan amount is high, everything hinges on the student's ability to get a well-paying job in that country. If he has to return to India and take up a job here, he could face a double-whammy. A job in India may pay much less. And as M Barve, MB Wealth Financial Solution says: "You will end up paying a dollar loan while earning in rupee." The rupee depreciates against the dollar at an average rate of 3-4 per cent annually.


A loan from a foreign lender also does not qualify for tax deduction under Section 80E of the Income-Tax Act.



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in



AUCTION OF STATE GOVERNMENT SECURITIES

The following State Governments/UTs have offered to sell 10 to 35 securities by way of auction for an aggregate amount of **₹19,100 crore** (Face Value).

Sr. No	State/Union Territory	Amount to be raised (₹ cr)	Additional borrowing (Green Shoe) option (₹ cr)	Tenure (in years)	Type of auction
1.	Andhra Pradesh	1,000	-	15	Yield based
		1,000	-	16	Yield based
2.	Goa	100	-	10	Yield based
3.	Haryana	2,000	-	16	Yield based
4.	Kerala	1,000	-	15	Yield based
		1,000	-	20	Yield based
		500	-	17	Yield based
5.	Maharashtra	1,000	500	10	Yield based
		1,000	-	11	Yield based
6.	Rajasthan	1,000	-	11	Yield based
		1,000	-	15	Yield based
7.	Tamil Nadu	1,000	-	10	Yield based
		1,000	-	Reissue of 6.96% TN SDL 2056	Price based
8.	Telangana	1,000	-	20	Yield based
9.	Uttar Pradesh	2,500	-	10	Yield based
10.	West Bengal	3,000	-	15	Yield based
	Total	19,100			

The auction will be conducted on Reserve Bank of India Core Banking Solution (E-Kuber) in multiple-price format on **June 22, 2021 (Tuesday)**. For further details please refer to RBI press release dated **June 17, 2021 (Thursday)** on RBI website (www.rbi.org.in).

“Don’t get cheated by E-mails/SMSs/Calls promising you money”

BAG
B.A.G. Films and Media Limited
CIN: LT48900D1993PL005184
Registered Office: 352, Aggarwal Plaza Plot No. 8,
Kondl, New Delhi-110 096
Tel. No. : 0120-4602424. Fax No. : 0120-3914041
Web: www.bagnetwork24.in E-mail: info@bagnetwork.in

NOTICE

Pursuant to Regulation 29 read with Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, Notice is hereby given that a meeting of the Board of Directors of the Company will be held on Tuesday, June 29, 2021, at its Corporate office, to consider and approve and inter-alia the Audited Financial Results of the Company for the quarter and financial year ended March 31, 2021 and to consider and recommend final dividend, if any.

The information is also available on the Company's website viz., www.bagnetwork24.in and also available on the Website of Stock Exchanges viz., www.nseindia.com and www.bseindia.com.

For B.A.G. Films and Media Limited

Sd/-
Date: 19.06.2021 **Rajeev Parashar**
Place: Noida **Company Secretary**

Corp. Off.- F-23, Sector-16A, Film City, Noida (UP) - 201 301.


TECHNOLOGIES LIMITED

M. Marg, Prarthana Samaj, Mumbai 400 004
E-mail: info@birlaprecision.com
birlaprecision.in
14001:2004 Company
986PLC041214
ICE

and 47 (1) (a) of the SEBI (Listing Obligations and a meeting of the Board of Directors of on **Wednesday, 30th June, 2021**, at First Floor 212to approve & take on record, inter alia the quarter and year ended 31st March, 2021.

of the Company at www.birlaprecision.in as .com.

For Birla Precision Technologies Limited
Vedant Birla
Managing Director
DIN-03327691



Gujarat State Petronet Limited

Corporate Identity Number : L40200GJ1998SGC035188

Regd Office: GSPC Bhavan, Sector-11, Gandhinagar-382010 **Tel.:** +91-79-23268500/700
Fax: +91-79-23238506 **Website:** www.gspcgroup.com

NOTICE INVITING TENDER

Gujarat State Petronet Limited (GSPCL) is laying a gas grid, to facilitate gas transmission from supply points to demand centers. GSPCL invites bids from competent agencies for following requirements vide **"single stage, three-part"** bidding process.

Tender-1	: Comprehensive AMC for UPSs installed at various locations of GSPCL Gas grid
Tender-2	: ARC for refilling of Helium Gas cylinders at various locations of GSPCL Gas grid
Tender-3	: Hiring of Comprehensive Maintenance services for Ahmedabad & Bharuch
Tender-4	: Appointment of O&M contractor for GSPCL's PE network
Tender-5	: Hiring of Vehicle at various location of GSPCL Gas grid
Tender-6	: AMC of Fire extinguishers installed across GSPCL Gas grid
Tender-7	: Supply & Installation of Field mounted Flow Computers (FC) at various locations of GSPCL
Tender-8	: Pre-Qualification of Contractor for Laying & Construction of Natural Gas Pipeline, Terminals & Associated Works across the state of Gujarat

Interested bidders can view detailed NIT, Tender Documents, Bid Qualification Criteria (BQC) and Bidding Schedule on <https://gspl.nprocure.com>. Details can also be viewed on GSPCL Website (<http://www.gspcgroup.com/GSPCL>). Bidders can submit their bid through <https://gspl.nprocure.com> and all future announcement related to this tender shall be published on <https://gspl.nprocure.com> ONLY.

Date of tender upload on both websites: **21.06.2021 @ 15.00 Hrs IST**

For following Tender details shall be available on GSPCL Website (<http://www.gspcgroup.com/GSPCL>) only. For mode of bid submission bidder to refer RFP document.

Tender-9 : Hiring of Contractor for Inline Installation of various Pipelines for GSPCL

GSPCL reserves the right to cancel and/or alter bidding process at any stage without assigning any reason. GSPCL also reserves the right to reject any or all of the bids received at its discretion, without assigning any reasons whatsoever.

