

**CURATIO Health Care (I) Pvt. Ltd.**  
 CIN: U24231GJ2005PTC137705  
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 Ahmedabad - 380009, Gujarat, India.  
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**PUBLIC NOTICE**

This is to notify to all our trade stockists/wholesaler/retailer/consumer and public at large that M/S Curatio Health Care (I) Pvt. Ltd. has reduced the MRP of NLEM formulations in compliance with ceiling price notified by National Pharmaceuticals Pricing Authority as per SO no/date stated hereunder and are effective for batches manufactured prior to 1<sup>st</sup> Apr 23. As per legal requirement; the benefit of the reduction in price is to be passed on to the end consumer/patient and they are billed and sold at a price not exceeding (i) price as per the MRP mentioned below or (ii) printed MRP; whichever is lower. Price list of below products can also be obtained from your trade/channel partner or Company's Deposits. You are requested to apprise each level at the supply chain about the revised MRP and provide the below list to any trade/ channel partner to whom you are billing these products. For any concerns in regard to Prior Manufactured stocks, you may get in touch with your trade/ channel partner.

Product	Pack Size	Maximum Retail Price per Pack
S.O. Number 1577E / S.O. Date 31.03.2023		
PERLICE CREME RINSE 1% 120 GM	1 BOTTLE	180.09
PERMITE CREAM 5%, 60 GM	1 TUB	110.88

For Curatio Health Care (I) Pvt. Ltd.,  
 SD/-  
 Authorised Signatory

Date : 17.04.2023  
 Place : Ahmedabad

# SBI approaches SC for clarity on personal hearing for defaulters

Seeks exemption from sharing complete forensic audit report

ABHIJIT LELE & BHAVINI MISHRA  
 Mumbai/ New Delhi, 16 April

State Bank of India has filed an application before the Supreme Court seeking clarifications on the apex court's recent directive that banks hear defaulters before they classify a loan account as fraud.

In its plea filed on April 13, SBI has said: "On a purposeful reading of the judgment, this Court has not read any personal hearing. However, it is likely to be misconstrued and a spate of litigation is apprehended on this ground by those defaulters. Their default has substantially contributed to the weakening of the financial position of the banks, affecting the economy of the nation."

The bank has sought to limit the scope of "personal hearing" by suggesting that lenders should be allowed to share only relevant extracts of the forensic audit report with the borrower, instead of the full report. It claimed that



### WHAT SBI WANTS:

- It seeks limiting the scope of personal hearing
- Be allowed to share only relevant extracts of forensic audit report with borrower
- Lenders be allowed to decide time frame of adjudication
- SC's March 27 judgment be made prospective in operation, and should not apply to past cases

giving an opportunity to the borrower to make a representation based on the relevant extracts of the audit report is the only possible and practical way of compliance with the principles of natural justice.

SBI has suggested that banks be exempted from handing over the complete forensic audit report to the borrower as it would hamper future invest-

igation and forewarn the borrower by way of disclosure of confidential information.

"The disclosure of the entire material against the borrower, at this stage, would give an opportunity to the borrower to delay the investigation, destroy the evidence and abscond the country," it has argued.

SBI, in its plea, has also appealed

that application of the March 27, 2023, judgment be made prospective in operation, and should not apply to past cases. It has also pleaded that lenders be allowed to decide the time frame of the adjudication, as the borrowers may try to delay the process in the name of a personal hearing and absence of a time limit stipulation.

At the outset, it is said that the applicant is not seeking a review of the judgment.

The application is likely to be heard next week.

The Supreme Court stated a borrower should be allowed to be heard before a bank declared the person's account "fraudulent". The Bench of Chief Justice of India D Y Chandrachud and Justice Hima Kohli upheld the judgment of the Division Bench of the High Court of Telangana on December 10, 2020.

The RBI's 2016 circular on fraud classification was challenged by over 100 companies in the apex court.

## KOTAK MAHINDRA BANK LIMITED

Registered Office: Registered Office: 27, BKC, C-27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051  
 Branch Office: 1/11, 1st Floor, East Patel Nagar, New Delhi - 110 008 Corporate Identity Number - L65110M11985PLC038137

**E-AUCTION CUM SALE NOTICE OF IMMOVABLE PROPERTY**

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) read with proviso to Rule 9 (1) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the Public in general and in particular to the Borrower (s), Guarantor (s) and / or Mortgagee (s), that the below described immovable property(ies) mortgaged (charged to Kotak Mahindra Bank Limited (Secured Creditor)), the physical Possession of which has been taken by the Auctioneer/ Officer of the Secured Creditor on 13th May 2022, will be sold through E-Auction on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" on 9th May 2023 for recovery of Rs. 16,44,04,858.32/- (Rupees Sixteen Crore Forty Four Lakh Four Thousand Six Hundred Fifty Eight and paise Thirty Two only) as on 20th July 2020 together with further interest and other charges thereon at the contractual rates upon the footing of compound interest until payment/realisation due to Kotak Mahindra Bank Limited, being the Secured Creditor, from the Borrower's namely (1) M/s RCC Infrastructures Ltd, having its registered office at 14, Ground Floor, Vipul Agha, MG Road, Sector 28, Gurgaon, Haryana -122001, (Borrower) and (2) Mr. Ravi Kumar Jain, (3) Mr. Luv Jain, (4) Ms. Neeru Jain and (5) M/s Satraj Marketing Services Pvt Ltd (Guarantor/Mortgagee). The details / description of Immovable Properties put up for auction, the Reserve Price, the Earnest Money Deposit and the Auction Schedule are mentioned below:

Name of the Mortgagor(s)	Details of Immovable/ Movable Property put for E- Auction	Last date of Submission of Online Bid	Date and Time of E-Auction	Reserve Price (INR) Earnest Money Deposit
M/s Satraj Marketing Services Pvt Ltd	All that piece and parcel of Non Agricultural Property being Freehold Residential Constructed premises building being basement (admeasuring 1169 Sq.ft.); First Floor (admeasuring 1400 Sq.ft.); Second Floor (admeasuring 1400 Sq.ft.); Third Floor (admeasuring 1400 Sq.ft.); with roof rights, along with the undivided 4/5 share in the plot bearing Plot No.17 admeasuring 222.5 Sq. Yards, situated in the area of Basal Darapur, Delhi Abadi Known as Ashoka (Ashoka) Park, Main Rohtak Road, Near Manohar Park, Delhi together with all existing buildings and structures thereon and buildings and structures as may be erected/constructed there upon any time from/after the date of respective mortgages and all additions thereto and all fixtures and furniture's and plant and machinery attached to the earth or permanently fastened to anything attached to the earth, both present and future, together with Satraj Marketing Services Private Limited and bounded as follows - North : Road, South : Road, East : Plot No.11, West : Road, owned by all structures and machinery, if any, affixed to the earth or permanently affixed to something attached to the earth and all easements/rights annexed thereto.	On or before 8th May 2023 upto 04:00 P.M.	9th May 2023 from 11:00 A.M. to 12:00 Noon with unlimited extensions of 5 minutes duration each.	Rs. 6,89,00,000/- (Rupees Six Crore Eighty Nine Lakh only) and Rs. 68,90,000/- (Rupees Sixty Eight Lakh Ninety Thousand Only)

The undersigned may at his absolute discretion and on request from the prospective buyers, arrange for inspection of the said property on 26th April 2023 between 3:00 PM to 05:00 PM through his authorised representative/agent.

**Important Terms and Conditions:**

- The E-Auction shall be conducted only through "On Line Electronic Bidding" through website [www.banksauctions.com](http://www.banksauctions.com) on 9th May 2023. The E-Auction shall be conducted from 11:00 A.M. to 12:00 Noon with unlimited extensions of 5 minutes duration each.
- For details about E-Auction, the intending bidders may contact M/s C1 India Pvt. Ltd. 3rd Floor, Plot No. 68, Sector-44, Gurgaon, Haryana, contact person: Mr. Vinay Chhabra - 98138-87931, Email: [delhi@banksauctions.com](mailto:delhi@banksauctions.com) and [support@banksauctions.com](mailto:support@banksauctions.com) Helpline No. +91-24-4302020/2021/2022/2023/2024. Support Mobile No's - 91-729191124/2526.
- The intending bidders may visit the Bank's official website - <https://www.kotak.com/en/bank-auctions.html> and/or <https://sauctions.kotak.com> for auction details and for the terms and conditions of the sale.
- For detailed terms and conditions of auction sale, the bidders are advised to go through the portal <https://www.banksauctions.com> and the said terms and conditions shall be binding on the bidders who participate in the bidding process.
- The interested Bidders are required to generate the login ID and password from the portal <https://www.banksauctions.com> before uploading the bid and other documents.
- The bid form to be filled in the prescribed form and is to be submitted / uploaded online only along with KYC documents of the Bidders on the portal <https://www.banksauctions.com> on or before 8th May 2023 upto 4:00 P.M. and the scanned copies of the duly filled and signed bid documents and KYCs of the Bidders should be sent by mail to [delhi@kotak.com](mailto:delhi@kotak.com) and [visham.sharma@kotak.com](mailto:visham.sharma@kotak.com). The Bidder shall write the subject of the email "For purchase of Property in the account of "M/S RCC INFRASTRUCTURES LIMITED".
- Prospective bidders may avail online training, for generating Login ID and password and for online bidding process etc., from M/s C1 India Pvt. Ltd on above mentioned contact numbers.
- Earnest Money Deposit (EMD) shall be deposited through RTGS/NEFT/FUND TRANSFER to the credit of Account No. 06410125272001, Kotak Mahindra Bank Ltd. Nariman Point Branch, Mumbai, IFSC Code: KKBK0000928, on or before 8th May 2023 upto 4:00 P.M. The NEFT/RTGS/FUND TRANSFER shall only be done from the accounts of the intending bidders only. In case of a delay in depositing the EMD and / or submission of Bid documents within the prescribed time limits due to any technical glitch, the Authorized Officer, to maximize the bid participation and inter-se bidding process, at its sole discretion and upon his satisfaction, can accept the Bids received after the scheduled cutoff time without giving any disclosure to any person. Any bid submitted without depositing the EMD amount shall stand automatically rejected. The EMD deposited by the proposed bidder shall not earn any interest.
- The bid price to be submitted shall be equal to and / or above the Reserve Price and during the bidding process, bidders who have submitted bids shall improve their further offers in multiples of Rs. 1,00,000/- (Rupees One Lakh) Only.
- In case any bid is placed within last 5 minutes of closing time of the e-auction proceeding, the closing time shall automatically and immediately get extended by another 5 minutes.
- The successful bidder shall deposit 25% of the highest bid amount (including EMD already paid) immediately on closure of the e-auction sale proceedings or on the following working day in case business hours is closed on the day of E-Auction, in the mode stipulated as above. The balance 75% of the highest bid amount shall have to be deposited within 15 days from the date on which the acceptance / confirmation of sale is conveyed to such successful bidder or such extended period which shall be at the sole discretion of the Authorized Officer and within the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002. Please note that the time line for payment of the sale consideration would not be extended and the successful auction purchaser will not have any right to claim FORCE MAJEURE, in the event he/she fails to make the payment within stipulated timelines for any reason whatsoever.
- The highest bidder will not have any right to file for the property until the Sale Certificate is issued in his/her favour subject to realization of entire Auction Price and other incidental expenses. Sale shall be subject to terms and conditions of E-Auction and confirmation by the Secured Creditor to that effect.
- If the successful bidder fails to deposit the entire bid / auction amount, the amount already deposited by the successful bidder shall be forfeited and the defaulting bidder shall neither have claim on the property nor on the amounts deposited. The Authorized Officer shall be free to exercise any one or more rights available to him in terms of the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002, in respect of the auction property/ies.
- On receipt of the entire sale consideration within the stipulated period as mentioned above, the Authorized Officer shall issue the Sale Certificate, the sale shall be completed thereafter, and Kotak Mahindra Bank Limited shall not entertain any claims thereafter.
- The sale certificate shall be issued in the same name in which the Bid is submitted. No request for induction/ substitution in the sale certificate of names of any person(s) other than those mentioned in the bid shall be entertained.
- The EMD amount, to the unsuccessful bidders, shall be returned by Kotak Mahindra Bank Ltd. in their accounts by way of RTGS / NEFT / Funds Transfer, within 10 (Ten) working days and without any interest.
- The Authorized Officer has the absolute right to accept or reject a bid or postpone/cancel the notified E-Auction Sale without assigning any reason, in the event of postponement/cancellation of the E-Auction Sale after submission of the bid, EMD submitted by the bidders will be returned, without interest and in case the bids are rejected, Authorized Officer can negotiate with any of the bidders or other parties for sale of the property by private treaty.
- In the event, where a bidder is declared as the successful bidder in the e-auction sale conducted and subsequent to that, if the auction proceedings are stayed by any Court/Tribunal, at any stage till the stage of issuance of the sale certificate and handing over the possession, including but not limited to restraining the bank from further proceedings, then the bidder shall have no right to claim the refund of the EMD/amount so deposited by him or any interest on the amount so deposited towards the sale of the property. The Bank at its sole discretion will refund the money so deposited, without any interest and/or damages and/or claims and no communication will be entertained whatsoever in this regard.
- The particulars of Securities/ Assets have been stated to the best of the information of the Authorized Officer of the Authorized Officer / Secured Creditor, but the Authorized Officer / Secured Creditor shall not be answerable for any error, misstatement or omission in the proclamation.
- Any other encumbrances are not known to the Bank except, one Securitisation Application filed as Satraj Marketing Services Pvt Ltd vs Kotak Mahindra Bank Ltd bearing SA No 219/2022 has been filed in Debt Recovery Tribunal - I, Delhi which is pending adjudication. The intending bidders advised to make independent enquiry regarding Pending Litigations, dues of local Authority i.e. Municipal Taxes, Maintenance/society charges, Electricity and water charges and any other dues or Taxes, including Transfer Charges/Fee. The Authorized Officer or the Bank shall not be responsible for any change, lien, encumbrances, or any other dues to the Government or anyone else in respect of property Auctioned. The intending Bidders are advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, dues of property tax, electricity dues etc.
- All statutory dues/ other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
- All outgoing charges i.e. Municipal Taxes, Maintenance/Society charges, Electricity and Water charges and any other dues or taxes including transfer charges (less in respect of the property put for Auction-cum-Sale under the present notice shall be paid by the successful Bidder/Purchaser solely).
- All other incidental charges (including but not limited to security charges or maintenance charges for preservation of the property under the present auction) will be borne solely by the highest bidder from the date of issuance of Certificate of Sale, which will have to be cleared / reimbursed to the Bank before registration of the Certificate of Sale. However at the sole discretion of the Authorized Officer, any just and reasonable delay will be considered for extension, without setting any precedent for future.
- As per Section 194-A of the Income Tax Act, 1961, TDS @ 1% shall be applicable on the sale proceeds, if the sale consideration is Rs. 50,00,00,00 (Rupees Fifty Lakh only) and above. The Successful Bidder/purchaser shall deduct and deposit 1% TDS in the name of M/s Satraj Marketing Services Private Limited, having PAN No. AAJCS2042Q, from the sale price and deposit the same with Income Tax Department. Furthermore, only 99% of the Sale Price is to be remitted to the Bank. The Sale Certificate will be issued by the Bank, in favour of the Successful Bidder/purchaser only upon the receipt of Form 16B, Form 26QB and the Challan evidencing the deposit of such TDS.
- Sale will strictly be on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" and "NO RECOURSE BASIS" on the terms and conditions as mentioned herein, however the Authorized Officer shall have the absolute discretionary right to change or vary any of the terms and conditions. The bidders are advised to make their own independent inquiries regarding any encumbrances, Search in Sub-Registrar Office and Revenue Records and Municipal Records and any administrative Government records relating to the concerned Property and shall satisfy themselves regarding the nature and description of the property, condition, any encumbrances, lien, charge, statutory dues, etc. before submitting the bid for the concerned Property. Please note that the Bank/Authorized Officer/Secured Creditor does not, in any way guarantee or make any representation with regard to the fitness/titl of the property/assets under auction. Sale/auction will be strictly on no recourse basis.
- If the dues of the bank together with all costs, charges and expenses incurred by them or part thereof as may be acceptable to the bank are tendered by/benefit of the Borrower's/Guarantor's/Mortgagor(s), at any time on or before the date fixed for sale, the auction / sale of asset may be cancelled. The Authorized Officer reserves the right to accept or reject all bids, if not found acceptable or to postpone/cancel / adjourn/continue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final. No counter-offer/conditional offer/conditions by the Bidder and/or Successful Bidder will be entertained. The bidders shall be deemed to have read and understood the terms and conditions of the sale and shall abide by the said terms and conditions.
- The bidders shall be deemed to have read and understood the terms and conditions of the sale and shall abide by the said terms and conditions.
- The bidders should ensure proper internet connectivity, power back up etc., The Bank shall not be liable for any disruption due to internet failure, power failure, or technical reasons or reasons/contingencies affecting the E-Auction proceedings.
- Kotak Mahindra Bank Limited or its employees will not be liable for any claims from any person in respect of the properties put for sale.
- The present notice is also uploaded on the Bank's official website i.e. [www.kotak.com](http://www.kotak.com) and interested parties can visit the same also.
- In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such cases, the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.
- For further details kindly contact Authorized Officer, Mr. Vikram Sharma (Mobile No. +91-966721448), or Officer of Bank Mr. Dipanshu Singh (Mobile No. +91-995396519)

**STATORY 15 DAYS NOTICE FOR SUBSEQUENT SALE UNDER RULES 6(2), 9(6), 8(7) & 9(1) OF THE SECURITY INTEREST**

The mortgagor/guarantor/mortgagor are hereby notified to discharge the liability in full and pay the dues as mentioned above along with to date interest and expenses within 15 (Fifteen) days from the date of this notice failing which the "Secured Asset" (mentioned above) will be sold as per the terms and conditions mentioned above.

Place: Delhi, Date: 13.04.2023 For Kotak Mahindra Bank Limited, Authorised Officer

## Sanyal: Indian economy not falling behind



Indian economy will grow at around 6.5 per cent in the current fiscal and will continue to be the fastest-growing major economy in the world, notwithstanding a modest cut in growth projections by multilateral lending agencies, Economic Advisory Council to the Prime Minister (EAC-PM) member Sanjeev Sanyal has said.

Sanyal further said that given the uncertainties in the global economy, India's performance is clearly far ahead of any other comparable economy.

## HDFC Bank looks to go on with branch-opening spree in FY24

MANOJIT SAHA  
 Mumbai, 16 April

After opening close to 1,500 branches in 2022-23, HDFC Bank, the country's largest private sector lender, will continue expanding its branch network at the same speed in the current financial year. The lender says branch expansion is crucial for deposit mobilisation.

As of March 31, 2023, HDFC Bank had 7,821 branches, up from 6,342 a year ago. The lender has added 2,850 branches since March 2019.

"For FY24, we expect to continue adding branches at the speed at which we have done over the last 15-18 months," the bank's chief financial officer (CFO) Srinivasan Vaidyanathan told analysts during the post earnings conference call that during FY24, the lender expects to continue adding branches "at the speed at which we have done over the last 15-18 months".

Branch opening has helped the lender to mobilise deposits. HDFC Bank garnered ₹1.5 trillion in deposits during the January-March quarter of FY23. It exceeded its target of garnering ₹1 trillion in deposits in a quarter for the first time since it announced its merger with HDFC last April. The bank's total deposit base is ₹18.88 trillion. What drove the performance? Surely, HDFC Bank's deposit rates aren't the highest in the industry. Vaidyanathan says a bank



needs to leverage the branch network and brand to bring in new customers — a key for deposit mobilisation.

"Like branch maturity, there is also customer maturity. Customer maturity takes about 24 months. We need to harvest the customer's potential to become the primary bank and get the balances. It is about getting the (same) potential of the customer that you got two years ago," he said.

In FY23, the bank added 10.5 million liability (deposit-holding) customers.

"We have a long way to go to increase that penetration and we will be relentless in getting the full relationship of the customer through this," he said.

HDFC Bank saw 19.8 per cent year-on-rise in net profit to ₹12,047

crore, on the back of strong loan growth in its fourth quarter results.

The lender said it has applied to the stock market and the insurance regulators for their nod of its merger with HDFC, as there will be ownership changes. HDFC Bank expects the merger to happen in July.

Last month, the National Company Law Tribunal (NCLT) approved the merger.

"We have applied to Sebi [Securities & Exchange Board of India] as there have been changes in promoter profiles, and for giving notices to mutual fund holders... We have also approached Irdai [Insurance Regulatory and Development Authority of India] to make changes on the promoter side. We are awaiting their nod," he said.

## US is India's biggest trading partner in FY23 at \$128.5 billion

The US has emerged as India's biggest trading partner in 2022-23 on account of increasing economic ties between the two countries.

According to the data of the commerce ministry, the bilateral trade between India and the US has risen by 7.65 per cent to \$128.55 in 2022-23 as against \$119.5 billion in 2021-22. Exports to the US rose by 2.81 per cent to \$78.31 billion in 2022-23 as against \$76.18 billion in 2021-22, while imports grew by about 16 per cent to \$50.24 billion, the data showed.

## DGFT should make good notable omissions



EXIM MATTERS  
 T N C RAJAGOPALAN

The commerce ministry put in place the Foreign Trade Policy 2023 on March 31. During the function unveiling the new policy, an amnesty scheme was also announced. A fortnight later, some omissions stand out.

On March 31, 2015, when the government unveiled the Foreign Trade Policy 2015-20, it also released a Foreign Trade Policy Statement explaining the vision, goals, and objectives underpinning the policy. Giving the backdrop of global trade developments, it detailed the market and product strategy and other measures required for export promotion and enhancement of the entire trade ecosystem. Similar document was released along with the mid-term review of the policy in December 2017. Such a document has not yet been released this year.

Of course, the commerce minister has articulated the government's vision to

achieve \$2 trillion exports of goods and services by 2030. The government may well have a strategy on how to go about achieving the goal but it has not articulated any strategy through a document as earlier. A charitable view is that the government does not consider it necessary, as several steps towards reducing logistics costs, negotiating bilateral trade agreements, capacity building, involving the states in export efforts, etc. are already being taken. Another view is that given the present uncertainties, the government is not interested in committing to any strategy but wants to keep its options to respond as the situation develops. In any case, the omission to put out a Foreign Trade Policy Statement, similar to the ones released earlier, is noteworthy.

The Directorate General of Foreign Trade (DGFT) promptly uploaded the texts of the new Foreign Trade Policy (FTP) and the Handbook of Procedures (HBP) on its website but there was no clarity on whether the appendices to the HBP and the Aayat Niryat Forms (ANF) that give the formats for making various applications were updated. Last week, the DGFT put an end to the doubts by extending the validity of the ANF and appendices notified under the earlier Policy till the end of next month or till the new ANF forms and appendices are notified under the new

policy, whichever is earlier, in so far as they are not inconsistent with the current policy and procedures. This suggests inadequate preparations before unveiling the new policy.

The DGFT issued the public notice no. 2 dated April 1 giving details of the amnesty scheme and the procedures for regularisation of defaults under advance authorisations and export promotion capital goods (EPCG) authorisations issued till March 31, 2015, under the Foreign Trade Policy 2009-14 and under the earlier policies where the export obligation period was beyond August 12, 2013. The Customs have not issued any notifications giving effect to that public notice unlike a similar earlier amnesty scheme announced in 2013, when the Customs did issue the notification no. 46/2013 dated September 16, 2013, giving effect to the DGFT public notice no. 22 dated August 12, 2013. The public notice requires the defaulters to get registered and submit details of amounts due that will be verified by the regional offices of the DGFT and pay the amounts so verified. The forms for registration are not yet made available and the time limit for verification of data submitted by the exporters is not specified.

Hopefully, communications will follow on these issues.

### BS SUDOKU

# 3949

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SOLUTION TO #3948

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Medium: ★★★  
 Solution tomorrow

### HOW TO PLAY

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