



REF:INABB:STATUT:LODR:2025

August 04, 2025

BSE Limited  
P.J. Towers  
Dalal Street  
Mumbai 400 001  
(Attn: DCS CRD)

National Stock Exchange of India Limited  
Exchange Plaza, 5<sup>th</sup> floor  
Plot No. C/1, G Block  
Bandra-Kurla Complex, Bandra (E)  
Mumbai 400 051

Attn: Listing Dept.

Dear Sirs,

Sub: Newspaper publication of extract of the unaudited financial results for the second quarter and half year ended June 30, 2025

Ref: Regulation 47 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations)

Scrip Code – BSE 500002 / NSE ABB

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Pursuant to Regulation 47 of the Listing Regulations, please find enclosed extract of unaudited financial results for the second quarter and half year ended June 30, 2025 published on August 03, 2025 in the Newspapers viz.-Financial Express (all editions) (in English) and Vijay Karnataka (Bengaluru edition) (in Kannada).

Kindly take the same on record.

Thanking you.

Yours faithfully,

For ABB India Limited

Trivikram Guda  
Company Secretary and Compliance Officer  
ACS 17685

Encl: as above

# LIC Housing cautious on growth of 'risky' affordable segment

CHRISTINA TITUS  
Mumbai, August 2

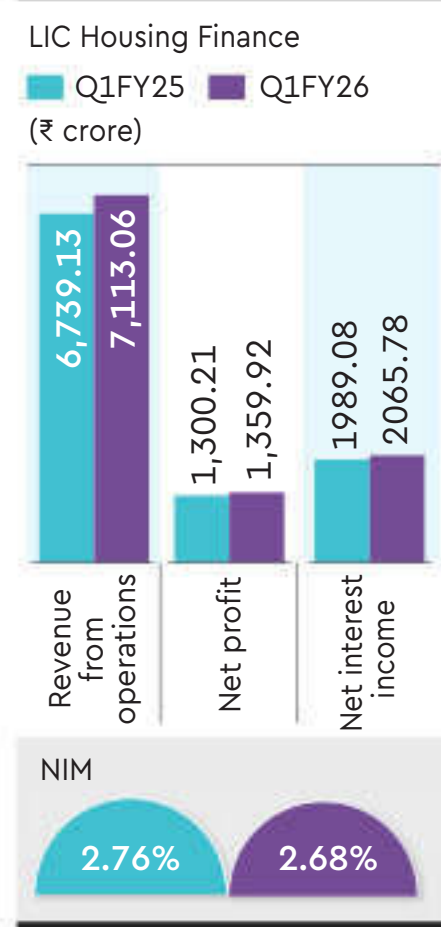
LIC HOUSING FINANCE will grow their affordable housing segment with caution on account of its riskier nature and industrywide delinquencies in the segment, said MD & CEO Tribhuvan Adhikari in a post-earnings interaction.

"We understand the segment is slightly risky and the industry is also facing some asset quality pressure. Therefore, we are taking it very slowly and cautiously."

"Since we are also new to this segment, we don't have enough infrastructure and expertise right now, but we are trying to build it," said Adhikari.

LIC Housing Finance entered affording housing space in last year. Over the

## REPORT CARD



next 3-4 years, the lender expects the segment to contribute 15% to the overall loan portfolio.

Being the new player in the segment, LIC Housing Finance does not face any asset quality pressure in the affordable housing segment currently, Adhikari added.

In the current financial year, the housing financier's major focus will be to protect margin than growing the loan book.

The lender's net interest margin for the first quarter was 2.68% compared to 2.76% in Q1FY25 and 3.21% in Q1FY24.

It retained the guidance for margin at 2.6-2.8% in FY26.

The lender also expects the cost of funds to come down by 20-25 basis points in

FY26, further boosting the margin. Cost of funds stood at 7.50% in Q1FY26 compared to 7.76% in Q1FY25.

It also pointed out competition with banks is challenging at this point.

"They (banks) have an advantage of low borrowing cost, which we don't have. I have to lower rates if I have to be competitive, which will eat into margins," said Adhikari.

The lender stated the demand for housing loans was weak in the first quarter, likely due to borrowers are waiting for further rate cuts to happen.

"We are expecting another 50 bps cut, probably in October and another in December. I believe the interest rate cycle will be more or less settled by December end," Adhikari said.

# M&M acquires 59% stake in SML ISUZU

PRESS TRUST OF INDIA  
Mumbai, August 2

MAHINDRA & MAHINDRA (M&M) on Saturday said it has completed the acquisition of 58.96% controlling stake in commercial vehicle manufacturer SML Isuzu and has renamed it as SML Mahindra (SML). M&M said that it has reconstituted the company's board, which will now be headed by Mahindra Group veteran Vinod Sahay as its executive chairman. Venkat Srinivas has been appointed as the executive director & ceo of SML, it added.

Sahay is currently president for aerospace and defence, trucks, buses & CE Mahindra Group, a position he will continue to serve, it said. Sahay's appointment as executive chairman of SML Isuzu is effective from August 3 and that of Srinivas from August 1, the firm said.

# IMPACTED BY SHARP RISE IN OPERATING EXPENSES

# Federal Bank profit down by 15% to ₹862 crore in Q1

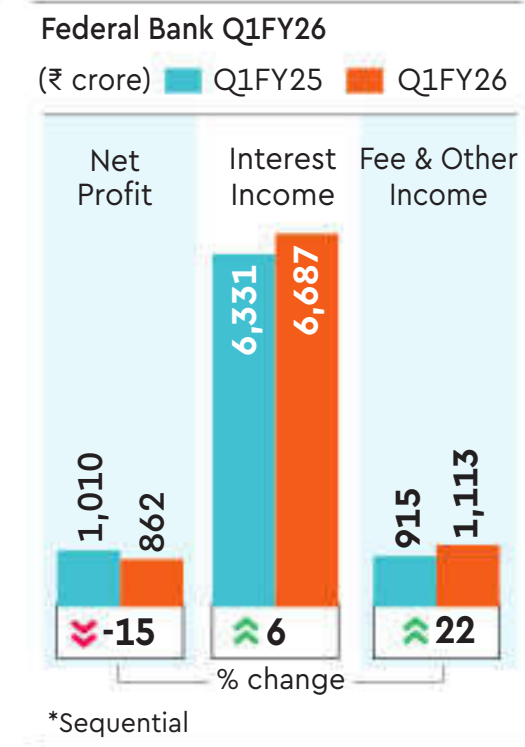
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Chennai, August 2

FEDERAL BANK ON Saturday reported a 15% year-on-year (y-o-y) decline in net profit for the June quarter to ₹862 crore, impacted by a sharp rise in operating expenses and a three-fold jump in provisions for bad loans.

The Kerala-based private sector lender posted a 6% increase in interest income to ₹6,686.63 crore in Q1FY26, while interest expenses rose at a faster pace of 8% to ₹4,349.8 crore. The bank reported its highest-ever other income at ₹1,113 crore, a 22% y-o-y increase, supported by growth in fee-based products and treasury income.

However, provisions & contingencies surged to ₹400.16 crore, up three times from a year earlier, dragging down prof-

## REPORT CARD



\*Sequential

ability. KVS Manian, MD & CEO of Federal Bank, attributed

the higher provisions to stress in the agri microfinance loan book.

# ADTECH DOMINANCE CHARGES

# CCI orders detailed probe against Google



PRESS TRUST OF INDIA  
Mumbai, August 2

FAIR TRADE REGULATOR CCI has ordered a detailed investigation into Google's conduct in the online display advertising market on a complaint filed by the Alliance of Digital India Foundation (ADIF).

In an order passed by Competition Commission of India (CCI) on Friday, the regulator said it has decided to club the complaint with ongoing investigations in similar cases and asked the director general (DG) to carry out a consolidated probe into Google's conduct in the AdTech ecosystem.

"The DG is directed to investigate the various alleged practices of Google in Online Display Advertising services and AdTech intermediation services and submit a consolidated investigation report in the matters, accordingly," it added.

The order comes in response to a detailed complaint filed by ADIF alleging that Google has engaged in anti-competitive practices across various layers of its advertising technology stack.

# Property registrations in Mumbai up 4% in Jan-July

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New Delhi, August 2

MUMBAI REAL ESTATE market continues to see strong demand, as registration of properties rose by 4% to 88,639 units during the January-July period, according to Knight Frank.

As many as 84,866 units were registered in Mumbai's municipal region during the first seven months of the last calendar year. The data relates to transactions in both primary and secondary property markets.

The government's revenue from these registrations rose by 13% year-on-year (y-o-y) to ₹7,854 crore, real estate consultant Knight Frank India said, citing data from the Maharashtra government.

On both metrics, the consultant said that Mumbai recorded the strongest performance since 2013 for the January-July period.

Shishir Bajjal, chairman & managing director (MD), Knight Frank India, said, "Mumbai's residential market continues to show steady buyer confidence."

## ABB India Limited

CIN: L32202KA1949PLC032923  
Registered Office: Disha - 3rd Floor, Plot No. 5 & 6, 2nd Stage, Peenya Industrial Area IV, Peenya, Bengaluru - 560 058  
Phone: +91 (80) 22949451, 22949150 - 22949153; Fax: +91 (80) 22949148  
Website: www.abb.co.in, E-mail: investor.helpdesk@in.abb.com



## Extract of unaudited financial results for the quarter and year to date ended June 30, 2025

Sl. No.	Particulars	Quarter ended June 30, 2025	Half year ended June 30, 2025	Corresponding quarter ended June 30, 2024 in the previous year
1	Total income from operations	3,175.44	6,335.00	2,830.86
2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	474.11	1,110.24	593.76
3	Net Profit / (Loss) for the period before Tax (after Exceptional and / or Extraordinary items)	474.11	1,110.24	593.76
4	Net Profit / (Loss) for the period after Tax (after Exceptional and / or Extraordinary items)	352.08	826.20	442.63
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	335.83	828.82	434.45
6	Equity Share Capital (Face value per share ₹ 2/- each)	42.38	42.38	42.38
7	Earnings per share (of ₹ 2/- each) (for continuing operations) -			
	1. Basic	16.62	38.99	20.89
	2. Diluted	16.62	38.99	20.89
8	Earnings per share (of ₹ 2/- each) (for discontinued operations) -			
	1. Basic	(0.02)	0.01	0.04
	2. Diluted	(0.02)	0.01	0.04

Note:  
1. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the Stock Exchange websites: [www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com) and company's website: [www.abb.co.in](http://www.abb.co.in).



Place : Bengaluru  
Date : August 02, 2025

For ABB India Limited  
Sd/-  
Sanjeev Sharma  
Managing Director  
DIN: 07362344

## Veranda VERANDA LEARNING SOLUTIONS LIMITED

(CIN: L74999TN2018PLC125880)  
Registered Office: G.R Complex, First floor, No.807-808, Anna Salai, Nandanam, Chennai, Tamil Nadu, 600 035  
Ph: 044-4690 1007 | [www.verandalearning.com](http://www.verandalearning.com)

### 02/2025-26 NOTICE OF THE EXTRA ORDINARY GENERAL MEETING

Notice is hereby given that the 02/2025-26 Extra-Ordinary General Meeting ("EGM") of the members of Veranda Learning Solutions Limited ("the Company") will be held on **Monday, August 25, 2025 at 12.00 Noon (IST)** through Video Conference (VC)/Other Audio Visual Means (OAVM) to transact the special business as set out in the Notice of EGM. This is in compliance with the General Circular dated September 19, 2024, and earlier circulars issued by the Ministry of Corporate Affairs ("MCA Circulars"), as well as Regulation 44 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR"), read with the relevant circulars issued by SEBI ("SEBI Circulars") dated October 03, 2024, and previous SEBI circulars.

In compliance with MCA Circulars and SEBI Circulars, the Notice of EGM has been sent on **2nd August 2025** in electronic mode only to all those members whose e-mail IDs were registered with the Company or the Registrar and Share Transfer Agent or their respective Depository Participant(s).

**Remote e-voting:** In compliance with provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2015 and SEBI LODR, the Company is providing its members, the facility to exercise their right to vote at the EGM by electronic means on all the businesses set forth in the notice of the EGM through the remote e-Voting provided by CDSL. The detailed instructions for remote e-voting facility are contained in the Notice convening the EGM, which has been sent to the members.

The details pursuant to the provisions of Companies Act, 2013 and Rules are given hereunder:

- The Cut-off date to determine the eligibility to vote by electronic means or at the EGM is **Monday August 18, 2025**
- Remote e-voting shall commence on **Friday, August 22, 2025 from 9:00 A.M. (IST) and ends on Sunday, August 24, 2025 to 05:00 P.M. (IST)** after which e-voting platform shall be disabled by CDSL.
- Members who shall be present at the EGM through VC/OAVM facility and have not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the EGM.
- Members who have cast their vote by remote e-voting prior to the EGM may also attend/participate in the EGM through VC/OAVM but shall not be entitled to cast their vote again.
- Any Person, who acquires shares of the Company and becomes a Member of the Company after the Notice has sent electronically by the Company and holds shares as of the cut-off date; may obtain the login ID and password by sending a request to [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com). However, if he/she is already registered with CDSL for remote e-voting then he/she can use his/her existing User ID and password for casting their votes.
- The procedure for e-voting, attending the EGM through VC/OAVM facility and registration of E-mail ID by shareholder has been provided in the Notice of EGM. The same is available on the website of the Company: [www.verandalearning.com](http://www.verandalearning.com), website of Central Depository Services (India) Limited [www.evotingindia.com](http://www.evotingindia.com) and also on the website of the Stock Exchanges i.e., BSE Limited at [www.bseindia.com](http://www.bseindia.com) and National Stock Exchange of India Limited at [www.nseindia.com](http://www.nseindia.com).
- In case of any queries or grievances relating to electronic voting, members may contact to Mr. Rakesh Dalvi, Senior Manager (CDSL), Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futurex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com) or call on 1800225533.

For Veranda Learning Solutions Limited  
Sd/-  
S Balasundharam  
Company Secretary & Compliance Officer  
(M. No: ACS-11114)

Place: Chennai  
Date: August 02, 2025

**Admission Open 2025**

## Master of Public Health MBA (Healthcare Analytics) MBA (Development Management)

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Management Research

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 1, Prabhu Dayal Marg, Sangner Airport, Jaipur-302029, Rajasthan, India

## ONE 97 COMMUNICATIONS LIMITED

CIN: L72200DL2000PLC108985  
 Registered Office: 136, First Floor, Devika Tower, Nehru Place, New Delhi-110019, Delhi, India  
 Corporate Office: One Skymark, Tower-D, Plot No. H-10B, Sector-98, Noida-201304, Uttar Pradesh, India  
 Telephone No.: +91 120 4770 770; Fax: +91 120 4770 771  
 Email: [compliance.officer@paytm.com](mailto:compliance.officer@paytm.com); Website: [www.paytm.com](http://www.paytm.com)

### INFORMATION REGARDING 25TH ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCING ("VC") / OTHER AUDIO-VISUAL MEANS ("OAVM")

Members may please note that the 25th Annual General Meeting ("AGM") of One 97 Communications Limited ("Company") will be held through VC / OAVM on Friday, August 29, 2025 at 09:00 a.m. (IST) to transact the businesses that will be set forth in the notice of AGM ("Notice"), in compliance with all the applicable provisions of the Companies Act, 2013 ("Act"), rules made thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") read with various circulars including General Circular Nos. 14/2020 dated April 08, 2020, 17/2020 dated April 13, 2020, 20/2020 dated May 05, 2020, as extended from time to time and last extended vide General Circular No. 9/2024 dated September 19, 2024, issued by the Ministry of Corporate Affairs ("MCA") and SEBI circular no. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/113 dated October 03, 2024 (hereinafter collectively referred to as "Circulars") and other applicable laws.

In compliance with the above Circulars, the Notice and Annual Report 2024-25 ("Annual Report") shall be sent, in due course, only through electronic mode to those Members whose e-mail addresses are registered with the Company/ MUFG Intime India Private Limited (Formerly known as Link Intime India Pvt. Ltd.), the Registrar and Share Transfer Agent of the Company ("RTA")/ Depositories/ Depository Participants ("DPs") and whose names appear in the Register of Members of the Company and/or in the Register of Beneficial Owners maintained by the Depositories. Additionally, in accordance with Regulation 36(1)(b) of the SEBI Listing Regulations, the Company is also sending a letter to Members, whose e-mail IDs are not registered with Company/ RTA/DPs, providing the weblink of Company's website from where the Annual Report can be accessed. The Notice and Annual Report shall also be available on the website of the Company at <https://ir.paytm.com/aggm>, on the website of National Securities Depositories Limited ("NSDL") at [www.evoting.nsdl.com](http://www.evoting.nsdl.com), on the websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com), respectively and on the website of RTA at <https://web.in.mgms.mufg.com/client-downloads.html>. The physical copies of the Notice along with Annual Report shall be sent to those Members who request for the same at [compliance.officer@paytm.com](mailto:compliance.officer@paytm.com) mentioning their Folio No./DP ID and Client ID.

The instructions for joining and manner of participation in the AGM shall be provided in the Notice. Members attending the AGM through VC / OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Act.

The Company shall provide remote e-voting facility to all its Members to cast their votes on the resolutions that will be set forth in the Notice. Additionally, the Company shall also provide the facility of voting through e-voting system during the AGM.

**Manner of casting vote(s) through e-voting:**  
 The manner for remote e-voting and e-voting at AGM by the Members holding shares in dematerialized mode, physical mode and who have not registered their e-mail address shall be provided in the Notice. Members attending the AGM who have not cast vote(s) by remote e-voting shall be eligible to cast vote electronically during the AGM.

**Manner of registering / updating e-mail address:**  
 • Members holding share(s) in physical form, may register their email address by writing to the Company's RTA, MUFG Intime India Pvt. Ltd (Formerly known as Link Intime India Pvt. Ltd.) Noble Heights, 1st Floor, Plot NH 2, C-1 Block LSC, Near Savitri Market, Janak Puri, New Delhi - 110058, along with the duly filled in Form ISR-1 and related proofs, available at <https://ir.paytm.com/info/ags>.  
 • Members holding share(s) in electronic mode are requested to register/update their e-mail addresses in respect of demat holdings with the respective DPs by following the procedure prescribed by the DPs for receiving all Member-related communications from the Company.

Members are requested to carefully read the Notice and in particular, instructions for joining AGM, manner of casting vote through remote e-voting or e-voting at the AGM.

This advertisement is being issued for the information and benefit of all the Members of the Company in compliance with the applicable Circulars.

By order of the Board of Directors  
 For One 97 Communications Limited  
 Sd/-  
 Sunil Kumar Bansal  
 Company Secretary & Compliance Officer  
 M. No.: F 4810

Place: Noida, Uttar Pradesh  
 Date: August 02, 2025

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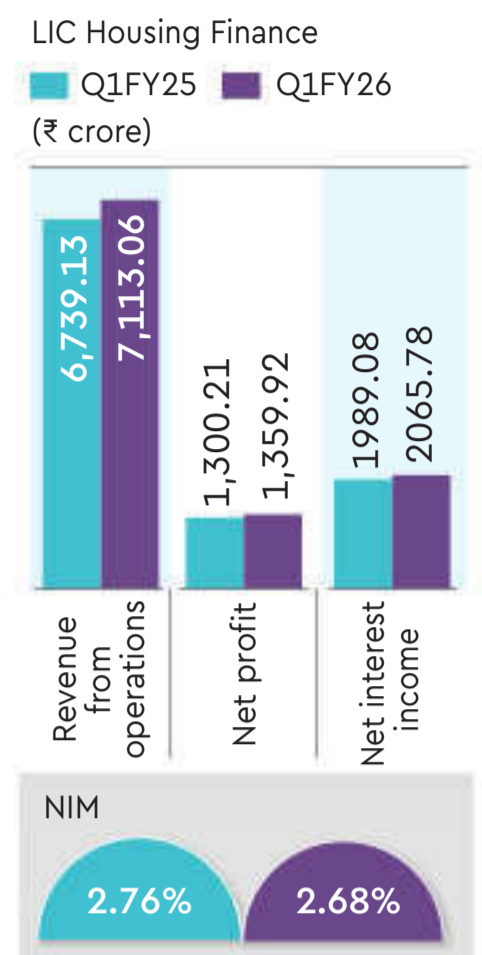
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## REPORT CARD



Being the new player in the segment, LIC Housing

# GHV Infra wins contract in UAE worth ₹2,645 crore

PRESS TRUST OF INDIA  
New Delhi, August 2

GHVINFRAPROJECTS on Saturday said it has bagged a project worth ₹2,645 crore from Rana Exim FZ-LLC in the UAE for the development of a smart manufacturing hub.

The project is valued at approximately ₹2,645 crore and estimated to be completed within 24 months, excluding 90 days of initial setup and mobilisation period, the company informed stock exchanges in a filing.

The engineering, procurement, and construction (EPC) contract is for developing Erisha Smart Manufacturing Hub, consisting of industrial & commercial buildings at Ras Al Khaimah Economic Zone, the UAE, the filing added.

"With this order, the total order book of the company has risen to over ₹7,000 crore and shall continue to strive few more selective project options in near term," GHV Group chairman Jahid Vijayapura said.

# Federal Bank profit down by 15% to ₹862 crore in Q1

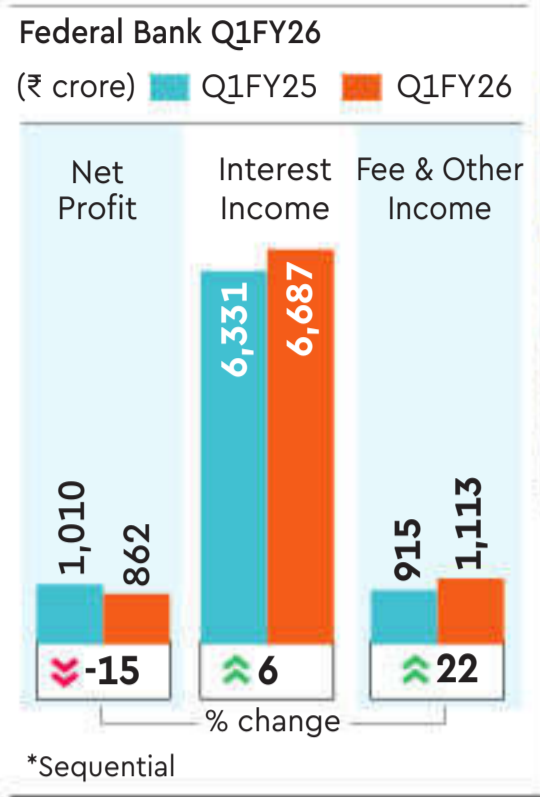
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## Master of Public Health MBA (Healthcare Analytics) MBA (Development Management)

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 1, Prabhu Dayal Marg, Sanganer Airport, Jaipur-302029, Rajasthan, India

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CIN: L72200DL2000PLC108985  
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 Corporate Office: One Skymark, Tower-D, Plot No. H-10B, Sector-98, Noida-201304, Uttar Pradesh, India  
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**Manner of registering / updating e-mail address:**

- Members holding share(s) in physical form, may register their email address by writing to the Company's RTA, MUFG Intime India Pvt. Ltd (Formerly known as Link Intime India Pvt. Ltd.) Noble Heights, 1st Floor, Plot NH 2, C-1 Block LSC, Near Savitri Market, Janak Puri, New Delhi - 110058, along with the duly filled in Form ISR-1 and related proofs, available at <https://ir.paytm.com/fags>.
- Members holding share(s) in electronic mode are requested to register/update their e-mail addresses in respect of demat holdings with the respective DPs by following the procedure prescribed by the DPs for receiving all Member-related communications from the Company.

Members are requested to carefully read the Notice and in particular, instructions for joining AGM, manner of casting vote through remote e-voting or e-voting at the AGM.

This advertisement is being issued for the information and benefit of all the Members of the Company in compliance with the applicable Circulars.

By order of the Board of Directors  
 For One 97 Communications Limited  
 Sd/-  
 Sunil Kumar Bansal  
 Company Secretary & Compliance Officer  
 M. No.: F 4810

Place: Noida, Uttar Pradesh  
 Date: August 02, 2025

## ABB India Limited

CIN: L32202KA1949PLC032923  
 Registered Office: Disha - 3rd Floor, Plot No. 5 & 6, 2nd Stage, Peenya Industrial Area IV, Peenya, Bengaluru - 560 058  
 Phone: +91 (80) 22949451, 22949150 - 22949153; Fax: +91 (80) 22949148  
 Website: www.abb.co.in, E-mail: investor.helpdesk@in.abb.com

### Extract of unaudited financial results for the quarter and year to date ended June 30, 2025

(₹ in Crores)				
Sl. No.	Particulars	Quarter ended June 30, 2025	Half year ended June 30, 2025	Corresponding quarter ended June 30, 2024 in the previous year
1	Total income from operations	3,175.44	6,335.00	2,830.86
2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	474.11	1,110.24	593.76
3	Net Profit / (Loss) for the period before Tax (after Exceptional and / or Extraordinary items)	474.11	1,110.24	593.76
4	Net Profit / (Loss) for the period after Tax (after Exceptional and / or Extraordinary items)	352.08	826.20	442.63
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	335.83	828.82	434.45
6	Equity Share Capital (Face value per share ₹ 2/- each)	42.38	42.38	42.38
7	Earnings per share (of ₹ 2/- each) (for continuing operations) -			
1.	Basic	16.62	38.99	20.89
2.	Diluted	16.62	38.99	20.89
8	Earnings per share (of ₹ 2/- each) (for discontinued operations) -			
1.	Basic	(0.02)	0.01	0.04
2.	Diluted	(0.02)	0.01	0.04

**Note:**  
 1. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the Stock Exchange websites: [www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com) and company's website: [www.abb.co.in](http://www.abb.co.in).

Place : Bengaluru  
 Date : August 02, 2025

For ABB India Limited  
 Sd/-  
**Sanjeev Sharma**  
 Managing Director  
 DIN: 07362344

## VERANDA LEARNING SOLUTIONS LIMITED

(CIN: L74999TN2018PLC125880)  
 Registered Office: G.R Complex, First floor, No.807-808, Anna Salai, Nandanam, Chennai, Tamil Nadu, 600 035  
 Ph: 044-4690 1007 | [www.verandallearning.com](http://www.verandallearning.com)

02/2025-26 NOTICE OF THE EXTRA ORDINARY GENERAL MEETING

Notice is hereby given that the 02/2025-26 Extra-Ordinary General Meeting ("EGM") of the members of Veranda Learning Solutions Limited ("the Company") will be held on **Monday, August 25, 2025 at 12.00 Noon (IST)** through Video Conference (VC)/Other Audio Visual Means (OAVM) to transact the special business as set out in the Notice of EGM. This is in compliance with the General Circular dated September 19, 2024, and earlier circulars issued by the Ministry of Corporate Affairs ("MCA Circulars"), as well as Regulation 44 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR"), read with the relevant circulars issued by SEBI ("SEBI Circulars") dated October 03, 2024, and previous SEBI circulars.

In compliance with MCA Circulars and SEBI Circulars, the Notice of EGM has been sent on **2<sup>nd</sup> August 2025** in electronic mode only to all those members whose e-mail IDs were registered with the Company or the Registrar and Share Transfer Agent or their respective Depository Participant(s).

**Remote e-voting:** In compliance with provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2015 and SEBI LODR, the Company is providing its members, the facility to exercise their right to vote at the EGM by electronic means on all the businesses set forth in the notice of the EGM through the remote e-Voting provided by CDSL. The detailed instructions for remote e-voting facility are contained in the Notice convening the EGM, which has been sent to the members.

The details pursuant to the provisions of Companies Act, 2013 and Rules are given hereunder:

- (a) The Cut-off date to determine the eligibility to vote by electronic means or at the EGM is **Monday August 18, 2025**
- (b) Remote e-voting shall commence on **Friday, August 22, 2025 from 9:00 A.M.(IST) and ends on Sunday, August 24, 2025 to 05:00 P.M (IST)** after which e-voting platform shall be disabled by CDSL.
- (c) Members who shall be present at the EGM through VC/OAVM facility and have not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the EGM.
- (d) Members who have cast their vote by remote e-voting prior to the EGM may also attend/participate in the EGM through VC/OAVM but shall not be entitled to cast their vote again.
- (e) Any Person, who acquires shares of the Company and becomes a Member of the Company after the Notice has sent electronically by the Company and holds shares as of the cut-off date; may obtain the login ID and password by sending a request to [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com). However, if he/she is already registered with CDSL for remote e-voting then he/she can use his/her existing User ID and password for casting their votes.
- (f) The procedure for e-voting, attending the EGM through VC/OAVM facility and registration of E-mail ID by shareholder has been provided in the Notice of EGM. The same is available on the website of the Company: [www.verandallearning.com](http://www.verandallearning.com), website of Central Depository Services (India) Limited [www.evotingindia.com](http://www.evotingindia.com) and also on the website of the Stock Exchanges i.e., BSE Limited at [www.bseindia.com](http://www.bseindia.com) and National Stock Exchange of India Limited at [www.nseindia.com](http://www.nseindia.com).
- (g) In case of any queries or grievances relating to electronic voting, members may contact to Mr. Rakesh Dalvi, Senior Manager (CDSL), Central Depository Services (India) Limited, A Wing, 25<sup>th</sup> Floor, Marathon Futorex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com) or call on 1800225533.

For Veranda Learning Solutions Limited  
 Sd/-  
**S Balasundharam**  
 Company Secretary & Compliance Officer  
 (M. No: ACS-11114)

Place: Chennai  
 Date: August 02, 2025

# LIC Housing cautious on growth of 'risky' affordable segment

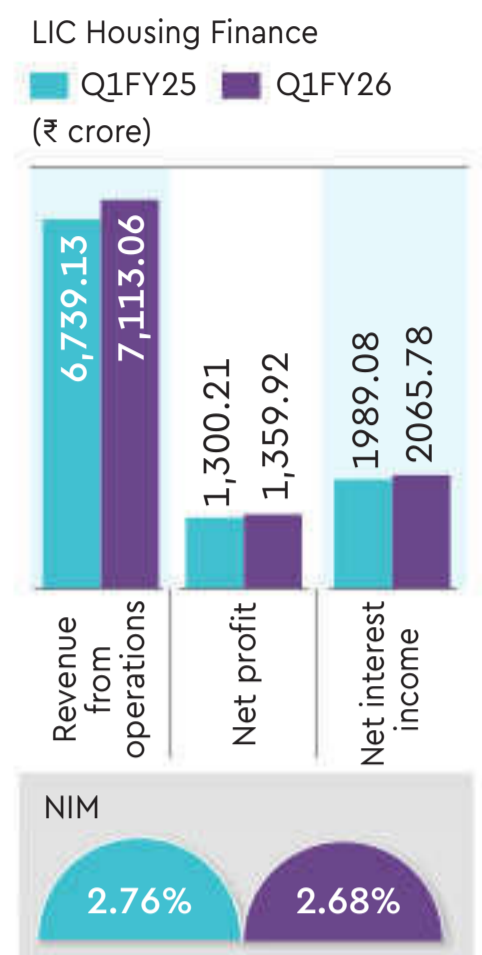
CHRISTINA TITUS  
Mumbai, August 2

**LIC HOUSING FINANCE** will grow their affordable housing segment with caution on account of its riskier nature and industry wide delinquencies in the segment, said MD & CEO Tribhuwan Adhikari in a post-earnings interaction.

"We understand the segment is slightly risky and the industry is also facing some asset quality pressure. Therefore, we are taking it very slowly and cautiously. Since we are also new to this segment, we don't have enough infrastructure and expertise right now, but we are trying to build it," said Adhikari.

LIC Housing Finance entered affording housing space in last year. Over the next 3-4 years, the lender expects the segment to contribute 15% to the overall loan portfolio.

## REPORT CARD



Being the new player in the segment, LIC Housing

# GHV Infra wins contract in UAE worth ₹2,645 crore

PRESS TRUST OF INDIA  
New Delhi, August 2

**GHVINFRAPROJECTS** on Saturday said it has bagged a project worth ₹2,645 crore from Rana Exim FZ-LLC in the UAE for the development of a smart manufacturing hub.

The project is valued at approximately ₹2,645 crore and estimated to be completed within 24 months, excluding 90 days of initial setup and mobilisation period, the company informed stock exchanges in a filing.

The engineering, procurement, and construction (EPC) contract is for developing Erisha Smart Manufacturing Hub, consisting of industrial & commercial buildings at Ras Al Khaimah Economic Zone, the UAE, the filing added.

"With this order, the total order book of the company has risen to over ₹7,000 crore and shall continue to strive few more selective project options in near term," GHV Group chairman Jahid Vijapura said.

# IMPACTED BY SHARP RISE IN OPERATING EXPENSES Federal Bank profit down by 15% to ₹862 crore in Q1

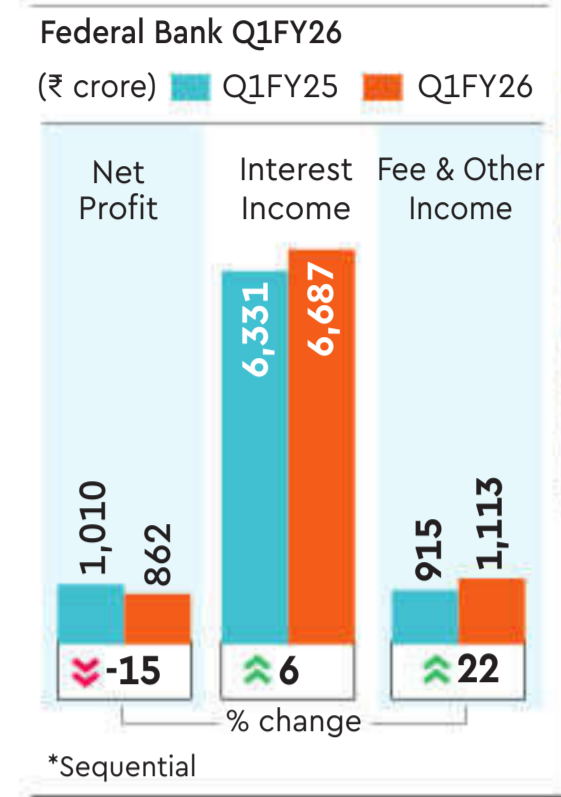
NARAYANAN V  
Chennai, August 2

**FEDERAL BANK ON** Saturday reported a 15% year-on-year (y-o-y) decline in net profit for the June quarter to ₹861.75 crore, impacted by a sharp rise in operating expenses and a three-fold jump in provisions for bad loans.

The Kerala-based private sector lender posted a 6% increase in interest income to ₹6,686.63 crore in Q1FY26, while interest expenses rose at a faster pace of 8% to ₹4,349.8 crore. The bank reported its highest-ever other income at ₹1,113 crore, a 22% y-o-y increase, supported by growth in fee-based products and treasury income.

However, provisions & contingencies surged to ₹400.16 crore, up three times from a year earlier, dragging down prof-

## REPORT CARD



\*Sequential

ability. KVS Manian, MD & CEO of Federal Bank, attributed

the higher provisions to stress in the agri microfinance loan book.

# ADTECH DOMINANCE CHARGES CCI orders detailed probe against Google



PRESS TRUST OF INDIA  
Mumbai, August 2

**FAIR TRADE REGULATOR CCI** has ordered a detailed investigation into Google's conduct in the online display advertising market on a complaint filed by the Alliance of Digital India Foundation (ADIF).

In an order passed by Competition Commission of India (CCI) on Friday, the regulator said it has decided to club the complaint with ongoing investigations in similar cases and asked the director general (DG) to carry out a consolidated probe into Google's conduct in the AdTech ecosystem.

"The DG is directed to investigate the various alleged practices of Google in Online Display Advertising services and AdTech intermediation services and submit a consolidated investigation report in the matters, accordingly," it added.

The order comes in response to a detailed complaint filed by ADIF alleging that Google has engaged in anti-competitive practices across various layers of its advertising technology stack.

# Property registrations in Mumbai jump 4% in January-July

PRESS TRUST OF INDIA  
New Delhi, August 2

**MUMBAI REAL ESTATE** market continues to see strong demand, as registration of properties rose by 4% to 88,639 units during the January-July period, according to Knight Frank.

As many as 84,866 units were registered in Mumbai's municipal region during the first seven months of the last calendar year.

The data relates to transactions in both primary and secondary property markets.

The government's revenue from these registrations rose by 13% year-on-year (y-o-y) to ₹7,854 crore, real estate consultant Knight Frank India said, citing data from the Maharashtra government.

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 admissions@iihmr.edu.in www.iihmr.edu.in  
 1, Prabhu Dayal Marg, Sanganer Airport, Jaipur-302029, Rajasthan, India

## ONE 97 COMMUNICATIONS LIMITED

CIN: L72200DL2000PLC108985  
 Registered Office: 136, First Floor, Devika Tower, Nehru Place, New Delhi-110019, Delhi, India  
 Corporate Office: One Skymark, Tower-D, Plot No. H-10B, Sector-98, Noida-201304, Uttar Pradesh, India  
 Telephone No.: +91 120 4770 770; Fax: +91 120 4770 771  
 Email: compliance.officer@paytm.com; Website: www.paytm.com

INFORMATION REGARDING 25<sup>TH</sup> ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCING ("VC") / OTHER AUDIO-VISUAL MEANS ("OAVM")

Members may please note that the 25<sup>th</sup> Annual General Meeting ("AGM") of One 97 Communications Limited ("Company") will be held through VC / OAVM on Friday, August 29, 2025 at 09:00 a.m. (IST) to transact the businesses that will be set forth in the notice of AGM ("Notice"), in compliance with all the applicable provisions of the Companies Act, 2013 ("Act"), rules made thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") read with various circulars including General Circular Nos. 14/2020 dated April 08, 2020, 17/2020 dated April 13, 2020, 20/2020 dated May 05, 2020, as extended from time to time and last extended vide General Circular No. 9/2024 dated September 19, 2024, issued by the Ministry of Corporate Affairs ("MCA") and SEBI circular no. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 dated October 03, 2024 (hereinafter collectively referred to as "Circulars") and other applicable laws.

In compliance with the above Circulars, the Notice and Annual Report 2024-25 ("Annual Report") shall be sent, in due course, only through electronic mode to those Members whose e-mail addresses are registered with the Company/ MUFG Intime India Private Limited (Formerly known as Link Intime India Pvt. Ltd.), the Registrar and Share Transfer Agent of the Company ("RTA"/ Depositories/ Depository Participants ("DPs") and whose names appear in the Register of Members of the Company and/or in the Register of Beneficial Owners maintained by the Depositories. Additionally, in accordance with Regulation 38(1)(b) of the SEBI Listing Regulations, the Company is also sending a letter to Members, whose e-mail IDs are not registered with Company/ RTA/DPs, providing the weblink of Company's website from where the Annual Report can be accessed. The Notice and Annual Report shall also be available on the website of the Company at https://ir.paytm.com/agn, on the website of National Securities Depositories Limited ("NSDL") at www.evoting.nsdl.com, on the websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com, respectively and on the website of RTA at https://web.in.mpmf.com/client-downloads.html. The physical copies of the Notice along with Annual Report shall be sent to those Members who request for the same at compliance.officer@paytm.com mentioning their Folio no./DP ID and Client ID.

The instructions for joining and manner of participation in the AGM shall be provided in the Notice. Members attending the AGM through VC / OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Act.

The Company shall provide remote e-voting facility to all its Members to cast their votes on the resolutions that will be set forth in the Notice. Additionally, the Company shall also provide the facility of voting through e-voting system during the AGM.

**Manner of casting vote(s) through e-voting:**  
 The manner for remote e-voting and e-voting at AGM by the Members holding shares in dematerialized mode, physical mode and who have not registered their e-mail address shall be provided in the Notice. Members attending the AGM who have not cast vote(s) by remote e-voting shall be eligible to cast vote electronically during the AGM.

**Manner of registering / updating e-mail address:**

- Members holding share(s) in physical form, may register their email address by writing to the Company's RTA, MUFG Intime India Pvt. Ltd (Formerly known as Link Intime India Pvt. Ltd.) Noble Heights, 1st Floor, Plot NH 2, C-1 Block LSC, Near Savitri Market, Janak Puri, New Delhi - 110058, along with the duly filled in Form ISR-1 and related proofs, available at https://ir.paytm.com/fags.
- Members holding share(s) in electronic mode are requested to register/update their e-mail addresses in respect of demat holdings with the respective DPs by following the procedure prescribed by the DPs for receiving all Member-related communications from the Company.

Members are requested to carefully read the Notice and in particular, instructions for joining AGM, manner of casting vote through remote e-voting or e-voting at the AGM.

This advertisement is being issued for the information and benefit of all the Members of the Company in compliance with the applicable Circulars.

By order of the Board of Directors  
 For One 97 Communications Limited  
 Sd/-  
 Sunil Kumar Bansal  
 Company Secretary & Compliance Officer  
 M. No.: F 4810

Place: Noida, Uttar Pradesh  
 Date: August 02, 2025

## ABB India Limited

CIN: L32202KA1949PLC032923  
 Registered Office: Disha - 3rd Floor, Plot No. 5 & 6, 2nd Stage, Peenya Industrial Area IV, Peenya, Bengaluru - 560 058  
 Phone: +91 (80) 22949451, 22949150 - 22949153; Fax: +91 (80) 22949148  
 Website: www.abb.co.in, E-mail: investor.helpdesk@in.abb.com

### Extract of unaudited financial results for the quarter and year to date ended June 30, 2025

(₹ in Crores)				
Sl. No.	Particulars	Quarter ended June 30, 2025	Half year ended June 30, 2025	Corresponding quarter ended June 30, 2024 in the previous year
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2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	474.11	1,110.24	593.76
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6	Equity Share Capital (Face value per share ₹ 2/- each)	42.38	42.38	42.38
7	Earnings per share (of ₹ 2/- each) (for continuing operations) -			
	1. Basic	16.62	38.99	20.89
	2. Diluted	16.62	38.99	20.89
8	Earnings per share (of ₹ 2/- each) (for discontinued operations) -			
	1. Basic	(0.02)	0.01	0.04
	2. Diluted	(0.02)	0.01	0.04

**Note:**  
 1. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the Stock Exchange websites: [www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com) and company's website: [www.abb.co.in](http://www.abb.co.in).

For ABB India Limited  
 Sd/-  
 Sanjeev Sharma  
 Managing Director  
 DIN: 07362344

Place : Bengaluru  
 Date : August 02, 2025

## VERANDA LEARNING SOLUTIONS LIMITED

(CIN: L74999TN2018PLC125880)  
 Registered Office: G.R Complex, First floor, No.807-808, Anna Salai, Nandanam, Chennai, Tamil Nadu, 600 035  
 Ph: 044-4690 1007 | [www.verandallearning.com](http://www.verandallearning.com)

### 02/2025-26 NOTICE OF THE EXTRA ORDINARY GENERAL MEETING

Notice is hereby given that the 02/2025-26 Extra-Ordinary General Meeting ("EGM") of the members of Veranda Learning Solutions Limited ("the Company") will be held on **Monday, August 25, 2025 at 12.00 Noon (IST)** through Video Conference (VC)/Other Audio Visual Means (OAVM) to transact the special business as set out in the Notice of EGM. This is in compliance with the General Circular dated September 19, 2024, and earlier circulars issued by the Ministry of Corporate Affairs ("MCA Circulars"), as well as Regulation 44 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR"), read with the relevant circulars issued by SEBI ("SEBI Circulars") dated October 03, 2024, and previous SEBI circulars.

In compliance with MCA Circulars and SEBI Circulars, the Notice of EGM has been sent on **2<sup>nd</sup> August 2025** in electronic mode only to all those members whose e-mail IDs were registered with the Company or the Registrar and Share Transfer Agent or their respective Depository Participant(s).

**Remote e-voting:** In compliance with provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2015 and SEBI LODR, the Company is providing its members, the facility to exercise their right to vote at the EGM by electronic means on all the businesses set forth in the notice of the EGM through the remote e-Voting provided by CDSL. The detailed instructions for remote e-voting facility are contained in the Notice convening the EGM, which has been sent to the members.

The details pursuant to the provisions of Companies Act, 2013 and Rules are given hereunder:

- (a) The Cut-off date to determine the eligibility to vote by electronic means or at the EGM is **Monday August 18, 2025**
- (b) Remote e-voting shall commence on **Friday, August 22, 2025 from 9:00 A.M.(IST) and ends on Sunday, August 24, 2025 to 05:00 P.M (IST)** after which e-voting platform shall be disabled by CDSL.
- (c) Members who shall be present at the EGM through VC/OAVM facility and have not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the EGM.
- (d) Members who have cast their vote by remote e-voting prior to the EGM may also attend/participate in the EGM through VC/OAVM but shall not be entitled to cast their vote again.
- (e) Any Person, who acquires shares of the Company and becomes a Member of the Company after the Notice has sent electronically by the Company and holds shares as of the cut-off date; may obtain the login ID and password by sending a request to helpdesk.evoting@cdslindia.com. However, if he/she is already registered with CDSL for remote e-voting then he/she can use his/her existing User ID and password for casting their votes.
- (f) The procedure for e-voting, attending the EGM through VC/OAVM facility and registration of E-mail ID by shareholder has been provided in the Notice of EGM. The same is available on the website of the Company: [www.verandallearning.com](http://www.verandallearning.com), website of Central Depository Services (India) Limited [www.evotingindia.com](http://www.evotingindia.com) and also on the website of the Stock Exchanges i.e., BSE Limited at [www.bseindia.com](http://www.bseindia.com) and National Stock Exchange of India Limited at [www.nseindia.com](http://www.nseindia.com).
- (g) In case of any queries or grievances relating to electronic voting, members may contact to Mr. Rakesh Dalvi, Senior Manager (CDSL), Central Depository Services (India) Limited, A Wing, 25<sup>th</sup> Floor, Marathon Futorex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com) or call on 1800225533.

Place: Chennai  
 Date: August 02, 2025

For Veranda Learning Solutions Limited  
 Sd/-  
 S Balasundharam  
 Company Secretary & Compliance Officer  
 (M. No: ACS-11114)

# LIC Housing cautious on growth of 'risky' affordable segment

CHRISTINA TITUS  
Mumbai, August 2

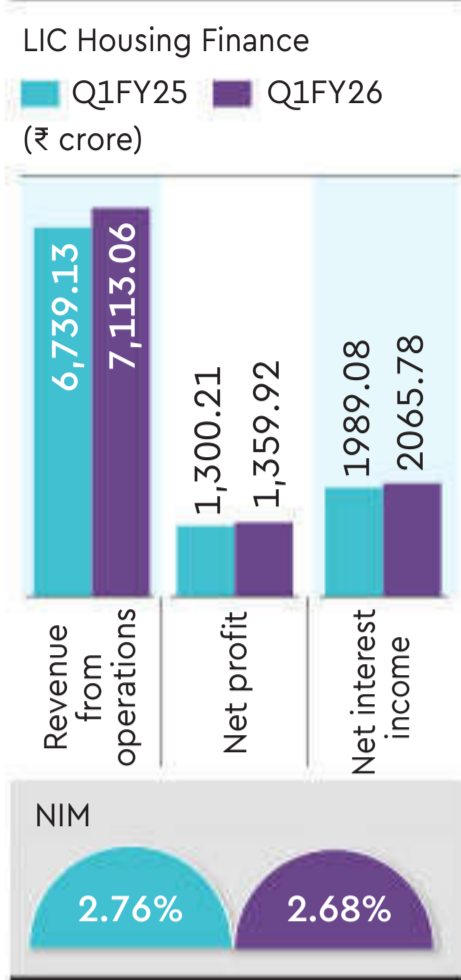
LIC HOUSING FINANCE will grow their affordable housing segment with caution on account of its riskier nature and industry wide delinquencies in the segment, said MD & CEO Tribhuwan Adhikari in a post-earnings interaction.

"We understand the segment is slightly risky and the industry is also facing some asset quality pressure. Therefore, we are taking it very slowly and cautiously. Since we are also new to this segment, we don't have enough infrastructure and expertise right now, but we are trying to build it," said Adhikari.

LIC Housing Finance entered affordable housing space in last year. Over the next 3-4 years, the lender expects the segment to contribute 15% to the overall loan portfolio.

Being the new player in the segment, LIC Housing Finance does not face any asset quality pressure in the affordable housing segment currently, Adhikari added.

## REPORT CARD



In the current financial year, the housing financier's major focus will be to protect margin than growing the loan book. The

lender's net interest margin for the first quarter was 2.68% compared to 2.76% in Q1FY25 and 3.21% in Q1FY24. It retained the guidance for margin at 2.6-2.8% in FY26.

The lender also expects the cost of funds to come down by 20-25 basis points in FY26, further boosting the margin. Cost of funds stood at 7.50% in Q1FY26 compared to 7.76% in Q1FY25. It also pointed out competition with banks is challenging at this point. "They (banks) have advantages of low borrowing cost, which we don't have. I have to lower rates if I have to be competitive, which will eat into margins," said Adhikari.

The lender stated the demand for housing loans was weak in the first quarter, likely due to borrowers waiting for further rate cuts to happen. "We are expecting another 50 bps cut, probably in October and another in December. I believe the interest rate cycle will be more or less settled by December end," Adhikari said.

## ADTECH DOMINANCE CHARGES

# CCI orders detailed probe against Google

### IN A NUTSHELL

■ The CCI has decided to club the complaint with ongoing probes in similar cases

■ DG has been directed to probe alleged practices of Google in online display ad services and AdTech intermediation services



PRESS TRUST OF INDIA  
New Delhi, August 2

FAIR TRADE REGULATOR CCI has ordered a detailed investigation into Google's conduct in the online display advertising market on a complaint filed by the Alliance of Digital India Foundation (ADIF). In an order passed by Competition Commission of India (CCI) on Friday, the regulator said it has decided to club the complaint with ongoing investigations in similar cases and asked the director general (DG) to carry out a consolidated probe into Google's conduct in the AdTech ecosystem.

"The DG is directed to investigate the various alleged practices of Google in Online Display Advertising services and AdTech intermediation services and

submit a consolidated investigation report in the matters, accordingly," it added.

The order comes in response to a detailed complaint filed by ADIF alleging that Google has engaged in anti-competitive practices across various layers of its advertising technology stack.

In its complaint, ADIF alleged that Google, through its multiple group entities, engaged in anti-competitive conduct by self-preferencing its own services, including tying and bundling of its publisher ad server with its ad exchange, and linking access to YouTube ad inventory with the use of its demand-side platform. It also alleged that such practices not only harmed publishers and advertisers but also foreclosed the market for competing AdTech service providers.

# M&M acquires 59% stake in SML Isuzu

PRESS TRUST OF INDIA  
Mumbai, August 2

MAHINDRA & MAHINDRA (M&M) on Saturday said it has completed the acquisition of 58.96% controlling stake in commercial vehicle manufacturer SML Isuzu and has renamed it as SML Mahindra (SML). M&M said that it has

M&M had signed a share purchase pact to 58.96% stake in SML from Sumitomo Corporation, Isuzu Motors for ₹555 crore.

had also said that as part of the transaction, it would also launch a mandatory open offer for acquisition of up to 26% stake from eligible public shareholders of SML in accordance with the Sebi takeover regulations. The CCI in June granted its approval to the acquisition.

The BoD of SML has also approved a change in the name of the firm to 'SML Mahindra Limited' subject to approvals from RoC, Central Registration Centre, MCA and shareholders of the firm, M&M said.

In addition to his new role, Srinivas will continue to serve as the Business Head for Mahindra Truck & Bus and Construction Equipment (CE), it said.

M&M had in April this year signed a share purchase agreement to 58.96% stake in SML Isuzu (SML) from Japan's Sumitomo Corporation and Isuzu Motors for ₹555 crore. The firm

had also said that as part of the transaction, it would also launch a mandatory open offer for acquisition of up to 26% stake from eligible public shareholders of SML in accordance with the Sebi takeover regulations. The CCI in June granted its approval to the acquisition.

The BoD of SML has also approved a change in the name of the firm to 'SML Mahindra Limited' subject to approvals from RoC, Central Registration Centre, MCA and shareholders of the firm, M&M said.

## IMPACTED BY SHARP RISE IN OPERATING EXPENSES

# Federal Bank profit down by 15% to ₹862 crore in Q1

NARAYANAN V  
Chennai, August 2

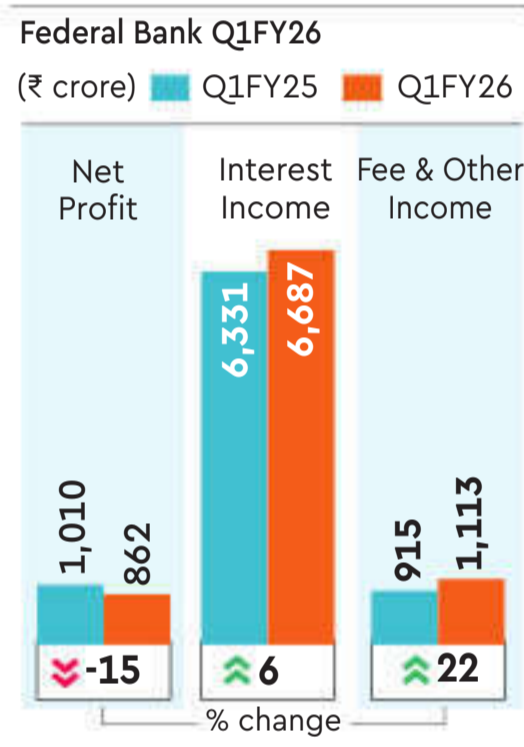
FEDERAL BANK ON Saturday reported a 15% year-on-year (y-o-y) decline in net profit for the June quarter to ₹861.75 crore, impacted by a sharp rise in operating expenses and a three-fold jump in provisions for bad loans.

The Kerala-based private sector lender posted a 6% increase in interest income to ₹6,686.63 crore in Q1FY26, while interest expenses rose at a faster pace of 8% to ₹4,349.8 crore. The bank reported its highest-ever other income at ₹1,113 crore, a 22% y-o-y increase, supported by growth in fee-based products and treasury income.

However, provisions and contingencies surged to ₹400.16 crore, up three times from a year earlier, dragging down profitability.

KVS Manian, MD & CEO of Federal Bank, attributed the

## REPORT CARD



higher provisions to stress in the agri microfinance loan book. "If we isolate the agri MFI-related provisioning, there has been no deterioration in the slippage characteristics in the rest of our



portfolio," Manian said at the earnings press conference.

Slippages rose to ₹658 crore during the quarter, compared with ₹417 crore in Q1FY25, primarily led by the MFI segment.

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## ONE 97 COMMUNICATIONS LIMITED

CIN: L72200DL2000PLC108985

Registered Office: 136, First Floor, Devika Tower, Nehru Place, New Delhi-110019, Delhi, India  
 Corporate Office: One Skymark, Tower-D, Plot No. H-10B, Sector-98, Noida-201304, Uttar Pradesh, India  
 Telephone No.: +91 120 4770 770; Fax: +91 120 4770 771  
 Email: compliance.officer@paytm.com; Website: www.paytm.com

### INFORMATION REGARDING 25<sup>TH</sup> ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCING ("VC") / OTHER AUDIO-VISUAL MEANS ("OAVM")

Members may please note that the 25<sup>th</sup> Annual General Meeting ("AGM") of One 97 Communications Limited ("Company") will be held through VC / OAVM on Friday, August 29, 2025 at 09:00 a.m. (IST) to transact the businesses that will be set forth in the notice of AGM ("Notice"), in compliance with all the applicable provisions of the Companies Act, 2013 ("Act"), rules made thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") read with various circulars including General Circular Nos. 14/2020 dated April 08, 2020, 17/2020 dated April 13, 2020, 20/2020 dated May 05, 2020, as extended from time to time and last extended vide General Circular No. 9/2024 dated September 19, 2024, issued by the Ministry of Corporate Affairs ("MCA") and SEBI circular no. SEBI/HO/CFD/PoD-2/P/CIR/2024/133 dated October 03, 2024 (hereinafter collectively referred to as "Circulars") and other applicable laws.

In compliance with the above Circulars, the Notice and Annual Report 2024-25 ("Annual Report") shall be sent, in due course, only through electronic mode to those Members whose e-mail addresses are registered with the Company/ MUFG Intime India Private Limited (Formerly known as Link Intime India Pvt. Ltd.), the Registrar and Share Transfer Agent of the Company ("RTA")/ Depositories/ Depository Participants ("DPs") and whose names appear in the Register of Members of the Company and/or in the Register of Beneficial Owners maintained by the Depositories. Additionally, in accordance with Regulation 36(1)(b) of the SEBI Listing Regulations, the Company is also sending a letter to Members, whose e-mail IDs are not registered with Company/ RTA/DPs, providing the weblink of Company's website from where the Annual Report can be accessed. The Notice and Annual Report shall also be available on the website of the Company at <https://ir.paytm.com/aggm>, on the website of National Securities Depositories Limited ("NSDL") at [www.evoting.nsdl.com](http://www.evoting.nsdl.com), on the websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com), respectively and on the website of RTA at <https://web.in.mgms.mufg.com/gilnt-downloads.html>. The physical copies of the Notice along with Annual Report shall be sent to those Members who request for the same at compliance.officer@paytm.com mentioning their Folio no./DP ID and Client ID.

The instructions for joining and manner of participation in the AGM shall be provided in the Notice. Members attending the AGM through VC / OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Act.

The Company shall provide remote e-voting facility to all its Members to cast their votes on the resolutions that will be set forth in the Notice. Additionally, the Company shall also provide the facility of voting through e-voting system during the AGM.

**Manner of casting vote(s) through e-voting:**  
 The manner for remote e-voting and e-voting at AGM by the Members holding shares in dematerialized mode, physical mode and who have not registered their e-mail address shall be provided in the Notice. Members attending the AGM who have not cast vote(s) by remote e-voting shall be eligible to cast vote electronically during the AGM.

**Manner of registering / updating e-mail address:**  
 • Members holding share(s) in physical form, may register their email address by writing to the Company's RTA, MUFG Intime India Pvt. Ltd (Formerly known as Link Intime India Pvt. Ltd.) Noble Heights, 1st Floor, Plot NH 2, C-1 Block LSC, Near Savitri Market, Janak Puri, New Delhi - 110058, along with the duly filled in Form ISR-1 and related proofs, available at <https://ir.paytm.com/faqs>.  
 • Members holding share(s) in electronic mode are requested to register/update their e-mail addresses in respect of demat holdings with the respective DPs by following the procedure prescribed by the DPs for receiving all Member-related communications from the Company.

Members are requested to carefully read the Notice and in particular, instructions for joining AGM, manner of casting vote through remote e-voting or e-voting at the AGM.

This advertisement is being issued for the information and benefit of all the Members of the Company in compliance with the applicable Circulars.

By order of the Board of Directors  
 For One 97 Communications Limited  
 Sd/-  
 Sunil Kumar Bansal  
 Company Secretary & Compliance Officer  
 M.No.: F 4810

Place: Noida, Uttar Pradesh  
 Date: August 02, 2025

## VERANDA LEARNING SOLUTIONS LIMITED

(CIN: L74999TN2018PLC125880)

Registered Office: G.R Complex, First floor, No.807-808, Anna Salai, Nandanam, Chennai, Tamil Nadu, 600 035  
 Ph: 044-4690 1007 | [www.verandalearning.com](http://www.verandalearning.com)

### 02/2025-26 NOTICE OF THE EXTRA ORDINARY GENERAL MEETING

Notice is hereby given that the 02/2025-26 Extra-Ordinary General Meeting ("EGM") of the members of Veranda Learning Solutions Limited ("the Company") will be held on **Monday, August 25, 2025 at 12.00 Noon (IST)** through Video Conference (VC)/Other Audio Visual Means (OAVM) to transact the special business as set out in the Notice of EGM. This is in compliance with the General Circular dated September 19, 2024, and earlier circulars issued by the Ministry of Corporate Affairs ("MCA Circulars"), as well as Regulation 44 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR"), read with the relevant circulars issued by SEBI ("SEBI Circulars") dated October 03, 2024, and previous SEBI circulars.

In compliance with MCA Circulars and SEBI Circulars, the Notice of EGM has been sent on **2<sup>nd</sup> August 2025** in electronic mode only to all those members whose e-mail IDs were registered with the Company or the Registrar and Share Transfer Agent or their respective Depository Participant(s).

**Remote e-voting:** In compliance with provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2015 and SEBI LODR, the Company is providing its members, the facility to exercise their right to vote at the EGM by electronic means on all the businesses set forth in the notice of the EGM through the remote e-Voting provided by CDSL. The detailed instructions for remote e-voting facility are contained in the Notice convening the EGM, which has been sent to the members.

The details pursuant to the provisions of Companies Act, 2013 and Rules are given hereunder:

- the Cut-off date to determine the eligibility to vote by electronic means or at the EGM is **Monday August 18, 2025**
- Remote e-voting shall commence on **Friday, August 22, 2025 from 9:00 A.M.(IST) and ends on Sunday, August 24, 2025 to 05:00 P.M (IST)** after which e-voting platform shall be disabled by CDSL.
- Members who shall be present at the EGM through VC/OAVM facility and have not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the EGM.
- Members who have cast their vote by remote e-voting prior to the EGM may also attend/participate in the EGM through VC/OAVM but shall not be entitled to cast their vote again.
- Any Person, who acquires shares of the Company and becomes a Member of the Company after the Notice has sent electronically by the Company and holds shares as of the cut-off date; may obtain the login ID and password by sending a request to [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com). However, if he/she is already registered with CDSL for remote e-voting then he/she can use his/her existing User ID and password for casting their votes.
- The procedure for e-voting, attending the EGM through VC/OAVM facility and registration of E-mail ID by shareholder has been provided in the Notice of EGM. The same is available on the website of the Company: [www.verandalearning.com](http://www.verandalearning.com), website of Central Depository Services (India) Limited [www.evotingindia.com](http://www.evotingindia.com) and also on the website of the Stock Exchanges i.e., BSE Limited at [www.bseindia.com](http://www.bseindia.com) and National Stock Exchange of India Limited at [www.nseindia.com](http://www.nseindia.com).
- In case of any queries or grievances relating to electronic voting, members may contact to Mr. Rakesh Dalvi, Senior Manager (CDSL), Central Depository Services (India) Limited, A Wing, 25<sup>th</sup> Floor, Marathon Futrex, Mafatal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com) or call on 1800225533.

For Veranda Learning Solutions Limited  
 Sd/-  
 S Balasundharam  
 Company Secretary & Compliance Officer  
 (M. No: ACS-11114)

Place: Chennai  
 Date: August 02, 2025

## ABB India Limited

CIN: L32202KA1949PLC032923

Registered Office: Disha - 3rd Floor, Plot No. 5 & 6, 2nd Stage, Peenya Industrial Area IV, Peenya, Bengaluru - 560 058  
 Phone: +91 (80) 22949451, 22949150 - 22949153; Fax: +91 (80) 22949148  
 Website: [www.abb.co.in](http://www.abb.co.in), E-mail: [investor.helpdesk@in.abb.com](mailto:investor.helpdesk@in.abb.com)

### Extract of unaudited financial results for the quarter and year to date ended June 30, 2025

(₹ in Crores)				
Sl. No.	Particulars	Quarter ended June 30, 2025	Half year ended June 30, 2025	Corresponding quarter ended June 30, 2024 in the previous year
1	Total income from operations	3,175.44	6,335.00	2,830.86
2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	474.11	1,110.24	593.76
3	Net Profit / (Loss) for the period before Tax (after Exceptional and / or Extraordinary items)	474.11	1,110.24	593.76
4	Net Profit / (Loss) for the period after Tax (after Exceptional and / or Extraordinary items)	352.08	826.20	442.63
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	335.83	828.82	434.45
6	Equity Share Capital (Face value per share ₹ 2/- each)	42.38	42.38	42.38
7	Earnings per share (of ₹ 2/- each) (for continuing operations) -			
	1. Basic	16.62	38.99	20.89
	2. Diluted	16.62	38.99	20.89
8	Earnings per share (of ₹ 2/- each) (for discontinued operations) -			
	1. Basic	(0.02)	0.01	0.04
	2. Diluted	(0.02)	0.01	0.04

**Note:**  
 1. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the Stock Exchange websites: [www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com) and company's website: [www.abb.co.in](http://www.abb.co.in).

Place : Bengaluru  
 Date : August 02, 2025

For ABB India Limited  
 Sd/-  
 Sanjeev Sharma  
 Managing Director  
 DIN: 07362344

# LIC Housing cautious on growth of 'risky' affordable segment

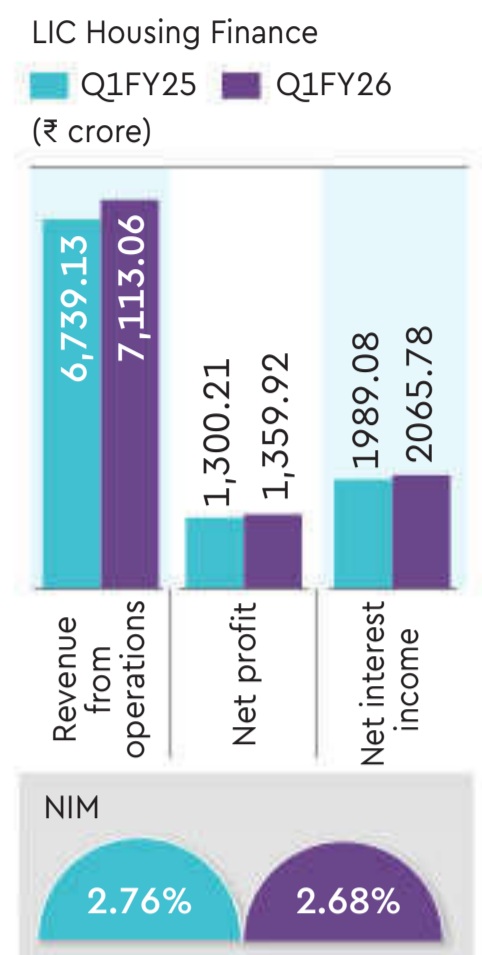
CHRISTINA TITUS  
Mumbai, August 2

**LIC HOUSING FINANCE** will grow their affordable housing segment with caution on account of its riskier nature and industry wide delinquencies in the segment, said MD & CEO Tribhuwan Adhikari in a post-earnings interaction.

"We understand the segment is slightly risky and the industry is also facing some asset quality pressure. Therefore, we are taking it very slowly and cautiously. Since we are also new to this segment, we don't have enough infrastructure and expertise right now, but we are trying to build it," said Adhikari.

LIC Housing Finance entered affording housing space in last year. Over the next 3-4 years, the lender expect the segment to contribute 15% to the overall loan portfolio.

## REPORT CARD



Being the new player in the segment, LIC Housing

# GHV Infra wins contract in UAE worth ₹2,645 crore

PRESS TRUST OF INDIA  
New Delhi, August 2

**GHVINFRAPROJECTS** on Saturday said it has bagged a project worth ₹2,645 crore from Rana Exim FZ-LLC in the UAE for the development of a smart manufacturing hub.

The project is valued at approximately ₹2,645 crore and estimated to be completed within 24 months, excluding 90 days of initial setup and mobilisation period, the company informed stock exchanges in a filing.

The engineering, procurement, and construction (EPC) contract is for developing Erisha Smart Manufacturing Hub, consisting of industrial & commercial buildings at Ras Al Khaimah Economic Zone, the UAE, the filing added.

"With this order, the total order book of the company has risen to over ₹7,000 crore and shall continue to strive few more selective project options in near term," GHV Group chairman Jahid Vijapura said.

# IMPACTED BY SHARP RISE IN OPERATING EXPENSES Federal Bank profit down by 15% to ₹862 crore in Q1

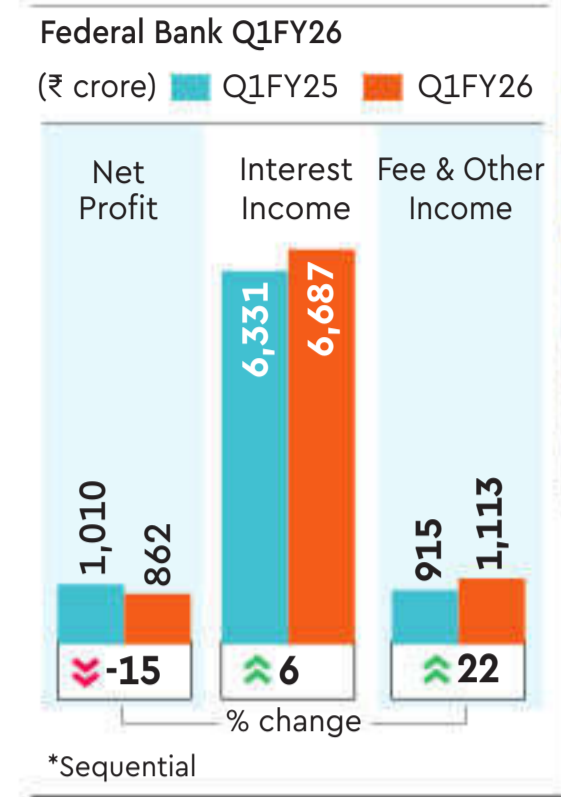
NARAYANAN V  
Chennai, August 2

**FEDERAL BANK ON** Saturday reported a 15% year-on-year (y-o-y) decline in net profit for the June quarter to ₹861.75 crore, impacted by a sharp rise in operating expenses and a three-fold jump in provisions for bad loans.

The Kerala-based private sector lender posted a 6% increase in interest income to ₹6,686.63 crore in Q1FY26, while interest expenses rose at a faster pace of 8% to ₹4,349.8 crore. The bank reported its highest-ever other income at ₹1,113 crore, a 22% y-o-y increase, supported by growth in fee-based products and treasury income.

However, provisions & contingencies surged to ₹400.16 crore, up three times from a year earlier, dragging down prof-

## REPORT CARD



\*Sequential

ability. KVS Manian, MD & CEO of Federal Bank, attributed

the higher provisions to stress in the agri microfinance loan book.

# ADTECH DOMINANCE CHARGES CCI orders detailed probe against Google



PRESS TRUST OF INDIA  
Mumbai, August 2

**FAIR TRADE REGULATOR CCI** has ordered a detailed investigation into Google's conduct in the online display advertising market on a complaint filed by the Alliance of Digital India Foundation (ADIF).

In an order passed by Competition Commission of India (CCI) on Friday, the regulator said it has decided to club the complaint with ongoing investigations in similar cases and asked the director general (DG) to carry out a consolidated probe into Google's conduct in the AdTech ecosystem.

"The DG is directed to investigate the various alleged practices of Google in Online Display Advertising services and AdTech intermediation services and submit a consolidated investigation report in the matters, accordingly," it added.

The order comes in response to a detailed complaint filed by ADIF alleging that Google has engaged in anti-competitive practices across various layers of its advertising technology stack.

# Property registrations in Mumbai jump 4% in January-July

PRESS TRUST OF INDIA  
New Delhi, August 2

**MUMBAI REAL ESTATE** market continues to see strong demand, as registration of properties rose by 4% to 88,639 units during the January-July period, according to Knight Frank.

As many as 84,866 units were registered in Mumbai's municipal region during the first seven months of the last calendar year.

The data relates to transactions in both primary and secondary property markets.

The government's revenue from these registrations rose by 13% year-on-year (y-o-y) to ₹7,854 crore, real estate consultant Knight Frank India said, citing data from the Maharashtra government.

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 1, Prabhu Dayal Marg, Sanganer Airport, Jaipur-302029, Rajasthan, India

## ONE 97 COMMUNICATIONS LIMITED

CIN: L72200DL2000PLC108985  
 Registered Office: 136, First Floor, Devika Tower, Nehru Place, New Delhi-110019, Delhi, India  
 Corporate Office: One Skymark, Tower-D, Plot No. H-10B, Sector-98, Noida-201304, Uttar Pradesh, India  
 Telephone No.: +91 120 4770 770; Fax: +91 120 4770 771  
 Email: compliance.officer@paytm.com; Website: www.paytm.com

INFORMATION REGARDING 25<sup>TH</sup> ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCING ("VC") / OTHER AUDIO-VISUAL MEANS ("OAVM")

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The Company shall provide remote e-voting facility to all its Members to cast their votes on the resolutions that will be set forth in the Notice. Additionally, the Company shall also provide the facility of voting through e-voting system during the AGM.

**Manner of casting vote(s) through e-voting:**  
 The manner for remote e-voting and e-voting at AGM by the Members holding shares in dematerialized mode, physical mode and who have not registered their e-mail address shall be provided in the Notice. Members attending the AGM who have not cast vote(s) by remote e-voting shall be eligible to cast vote electronically during the AGM.

**Manner of registering / updating e-mail address:**

- Members holding share(s) in physical form, may register their email address by writing to the Company's RTA, MUFG Intime India Pvt. Ltd (Formerly known as Link Intime India Pvt. Ltd.) Noble Heights, 1st Floor, Plot NH 2, C-1 Block LSC, Near Savitri Market, Janak Puri, New Delhi - 110058, along with the duly filled in Form ISR-1 and related proofs, available at <https://ir.paytm.com/fags>.
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This advertisement is being issued for the information and benefit of all the Members of the Company in compliance with the applicable Circulars.

By order of the Board of Directors  
 For One 97 Communications Limited  
 Sd/-  
 Sunil Kumar Bansal  
 Company Secretary & Compliance Officer  
 M. No.: F 4810

Place: Noida, Uttar Pradesh  
 Date: August 02, 2025

## ABB India Limited

CIN: L32202KA1949PLC032923  
 Registered Office: Disha - 3rd Floor, Plot No. 5 & 6, 2nd Stage, Peenya Industrial Area IV, Peenya, Bengaluru - 560 058  
 Phone: +91 (80) 22949451, 22949150 - 22949153; Fax: +91 (80) 22949148  
 Website: www.abb.co.in, E-mail: investor.helpdesk@in.abb.com

### Extract of unaudited financial results for the quarter and year to date ended June 30, 2025

(₹ in Crores)				
Sl. No.	Particulars	Quarter ended June 30, 2025	Half year ended June 30, 2025	Corresponding quarter ended June 30, 2024 in the previous year
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1.	Basic	16.62	38.99	20.89
2.	Diluted	16.62	38.99	20.89
8	Earnings per share (of ₹ 2/- each) (for discontinued operations) -			
1.	Basic	(0.02)	0.01	0.04
2.	Diluted	(0.02)	0.01	0.04

**Note:**  
 1. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the Stock Exchange websites: [www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com) and company's website: [www.abb.co.in](http://www.abb.co.in).

Place : Bengaluru  
 Date : August 02, 2025

For ABB India Limited  
 Sd/-  
**Sanjeev Sharma**  
 Managing Director  
 DIN: 07362344

## VERANDA LEARNING SOLUTIONS LIMITED

(CIN: L74999TN2018PLC125880)  
 Registered Office: G.R Complex, First floor, No.807-808, Anna Salai, Nandanam, Chennai, Tamil Nadu, 600 035  
 Ph: 044-4690 1007 | [www.verandallearning.com](http://www.verandallearning.com)

02/2025-26 NOTICE OF THE EXTRA ORDINARY GENERAL MEETING

Notice is hereby given that the 02/2025-26 Extra-Ordinary General Meeting ("EGM") of the members of Veranda Learning Solutions Limited ("the Company") will be held on **Monday, August 25, 2025 at 12.00 Noon (IST)** through Video Conference (VC)/Other Audio Visual Means (OAVM) to transact the special business as set out in the Notice of EGM. This is in compliance with the General Circular dated September 19, 2024, and earlier circulars issued by the Ministry of Corporate Affairs ("MCA Circulars"), as well as Regulation 44 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR"), read with the relevant circulars issued by SEBI ("SEBI Circulars") dated October 03, 2024, and previous SEBI circulars.

In compliance with MCA Circulars and SEBI Circulars, the Notice of EGM has been sent on **2<sup>nd</sup> August 2025** in electronic mode only to all those members whose e-mail IDs were registered with the Company or the Registrar and Share Transfer Agent or their respective Depository Participant(s).

**Remote e-voting:** In compliance with provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2015 and SEBI LODR, the Company is providing its members, the facility to exercise their right to vote at the EGM by electronic means on all the businesses set forth in the notice of the EGM through the remote e-Voting provided by CDSL. The detailed instructions for remote e-voting facility are contained in the Notice convening the EGM, which has been sent to the members.

The details pursuant to the provisions of Companies Act, 2013 and Rules are given hereunder:

- (a) The Cut-off date to determine the eligibility to vote by electronic means or at the EGM is **Monday August 18, 2025**
- (b) Remote e-voting shall commence on **Friday, August 22, 2025 from 9:00 A.M.(IST) and ends on Sunday, August 24, 2025 to 05:00 P.M (IST)** after which e-voting platform shall be disabled by CDSL.
- (c) Members who shall be present at the EGM through VC/OAVM facility and have not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the EGM.
- (d) Members who have cast their vote by remote e-voting prior to the EGM may also attend/participate in the EGM through VC/OAVM but shall not be entitled to cast their vote again.
- (e) Any Person, who acquires shares of the Company and becomes a Member of the Company after the Notice has sent electronically by the Company and holds shares as of the cut-off date; may obtain the login ID and password by sending a request to [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com). However, if he/she is already registered with CDSL for remote e-voting then he/she can use his/her existing User ID and password for casting their votes.
- (f) The procedure for e-voting, attending the EGM through VC/OAVM facility and registration of E-mail ID by shareholder has been provided in the Notice of EGM. The same is available on the website of the Company: [www.verandallearning.com](http://www.verandallearning.com), website of Central Depository Services (India) Limited [www.evotingindia.com](http://www.evotingindia.com) and also on the website of the Stock Exchanges i.e., BSE Limited at [www.bseindia.com](http://www.bseindia.com) and National Stock Exchange of India Limited at [www.nseindia.com](http://www.nseindia.com).
- (g) In case of any queries or grievances relating to electronic voting, members may contact to Mr. Rakesh Dalvi, Senior Manager (CDSL), Central Depository Services (India) Limited, A Wing, 25<sup>th</sup> Floor, Marathon Futurex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com) or call on 1800225533.

For Veranda Learning Solutions Limited  
 Sd/-  
**S Balasundharam**  
 Company Secretary & Compliance Officer  
 (M. No: ACS-11114)

Place: Chennai  
 Date: August 02, 2025

# LIC Housing cautious on growth of 'risky' affordable segment

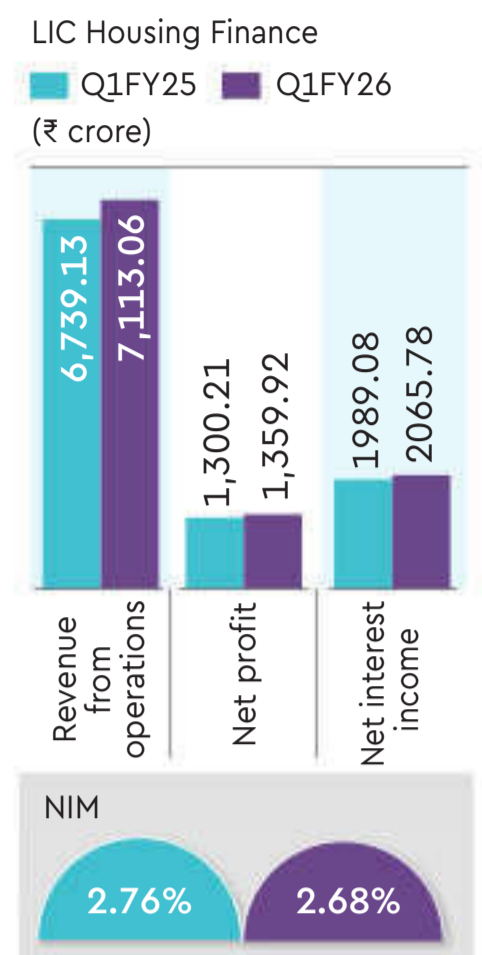
CHRISTINA TITUS  
Mumbai, August 2

**LIC HOUSING FINANCE** will grow their affordable housing segment with caution on account of its riskier nature and industry wide delinquencies in the segment, said MD & CEO Tribhuwan Adhikari in a post-earnings interaction.

"We understand the segment is slightly risky and the industry is also facing some asset quality pressure. Therefore, we are taking it very slowly and cautiously. Since we are also new to this segment, we don't have enough infrastructure and expertise right now, but we are trying to build it," said Adhikari.

LIC Housing Finance entered affording housing space in last year. Over the next 3-4 years, the lender expects the segment to contribute 15% to the overall loan portfolio.

## REPORT CARD



Being the new player in the segment, LIC Housing

# GHV Infra wins contract in UAE worth ₹2,645 crore

PRESS TRUST OF INDIA  
New Delhi, August 2

**GHVINFRAPROJECTS** on Saturday said it has bagged a project worth ₹2,645 crore from Rana Exim FZ-LLC in the UAE for the development of a smart manufacturing hub.

The project is valued at approximately ₹2,645 crore and estimated to be completed within 24 months, excluding 90 days of initial setup and mobilisation period, the company informed stock exchanges in a filing.

The engineering, procurement, and construction (EPC) contract is for developing Erisha Smart Manufacturing Hub, consisting of industrial & commercial buildings at Ras Al Khaimah Economic Zone, the UAE, the filing added.

"With this order, the total order book of the company has risen to over ₹7,000 crore and shall continue to strive few more selective project options in near term," GHV Group chairman Jahid Vijapura said.

# Federal Bank profit down by 15% to ₹862 crore in Q1

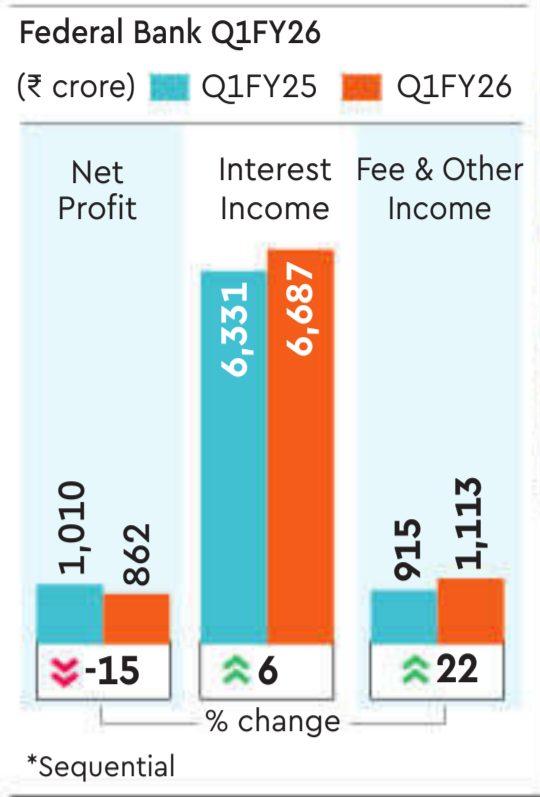
NARAYANAN V  
Chennai, August 2

**FEDERAL BANK ON** Saturday reported a 15% year-on-year (y-o-y) decline in net profit for the June quarter to ₹861.75 crore, impacted by a sharp rise in operating expenses and a three-fold jump in provisions for bad loans.

The Kerala-based private sector lender posted a 6% increase in interest income to ₹6,686.63 crore in Q1FY26, while interest expenses rose at a faster pace of 8% to ₹4,349.8 crore. The bank reported its highest-ever other income at ₹1,113 crore, a 22% y-o-y increase, supported by growth in fee-based products and treasury income.

However, provisions & contingencies surged to ₹400.16 crore, up three times from a year earlier, dragging down prof-

## REPORT CARD



\*Sequential



ability. KVS Manian, MD & CEO of Federal Bank, attributed

the higher provisions to stress in the agri microfinance loan book.

# ADTECH DOMINANCE CHARGES CCI orders detailed probe against Google



PRESS TRUST OF INDIA  
Mumbai, August 2

**FAIR TRADE REGULATOR CCI** has ordered a detailed investigation into Google's conduct in the online display advertising market on a complaint filed by the Alliance of Digital India Foundation (ADIF).

In an order passed by Competition Commission of India (CCI) on Friday, the regulator said it has decided to club the complaint with ongoing investigations in similar cases and asked the director general (DG) to carry out a consolidated probe into Google's conduct in the AdTech ecosystem.

"The DG is directed to investigate the various alleged practices of Google in Online Display Advertising services and AdTech intermediation services and submit a consolidated investigation report in the matters, accordingly," it added.

The order comes in response to a detailed complaint filed by ADIF alleging that Google has engaged in anti-competitive practices across various layers of its advertising technology stack.

# Property registrations in Mumbai jump 4% in January-July

PRESS TRUST OF INDIA  
New Delhi, August 2

**MUMBAI REAL ESTATE** market continues to see strong demand, as registration of properties rose by 4% to 88,639 units during the January-July period, according to Knight Frank.

As many as 84,866 units were registered in Mumbai's municipal region during the first seven months of the last calendar year.

The data relates to transactions in both primary and secondary property markets.

The government's revenue from these registrations rose by 13% year-on-year (y-o-y) to ₹7,854 crore, real estate consultant Knight Frank India said, citing data from the Maharashtra government.

**Admission Open 2025**

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 1, Prabhu Dayal Marg, Sanganer Airport, Jaipur-302029, Rajasthan, India

## ONE 97 COMMUNICATIONS LIMITED

CIN: L72200DL2000PLC108985  
 Registered Office: 136, First Floor, Devika Tower, Nehru Place, New Delhi-110019, Delhi, India  
 Corporate Office: One Skymark, Tower-D, Plot No. H-10B, Sector-98, Noida-201304, Uttar Pradesh, India  
 Telephone No.: +91 120 4770 770; Fax: +91 120 4770 771  
 Email: compliance.officer@paytm.com; Website: www.paytm.com

INFORMATION REGARDING 25<sup>TH</sup> ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCING ("VC") / OTHER AUDIO-VISUAL MEANS ("OAVM")

Members may please note that the 25<sup>th</sup> Annual General Meeting ("AGM") of One 97 Communications Limited ("Company") will be held through VC / OAVM on Friday, August 29, 2025 at 09:00 a.m. (IST) to transact the businesses that will be set forth in the notice of AGM ("Notice"), in compliance with all the applicable provisions of the Companies Act, 2013 ("Act"), rules made thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") read with various circulars including General Circular Nos. 14/2020 dated April 08, 2020, 17/2020 dated April 13, 2020, 20/2020 dated May 05, 2020, as extended from time to time and last extended vide General Circular No. 9/2024 dated September 19, 2024, issued by the Ministry of Corporate Affairs ("MCA") and SEBI circular no. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 dated October 03, 2024 (hereinafter collectively referred to as "Circulars") and other applicable laws.

In compliance with the above Circulars, the Notice and Annual Report 2024-25 ("Annual Report") shall be sent, in due course, only through electronic mode to those Members whose e-mail addresses are registered with the Company/ MUFG Intime India Private Limited (Formerly known as Link Intime India Pvt. Ltd.), the Registrar and Share Transfer Agent of the Company ("RTA"/ Depositories/ Depository Participants ("DPs") and whose names appear in the Register of Members of the Company and/or in the Register of Beneficial Owners maintained by the Depositories. Additionally, in accordance with Regulation 38(1)(b) of the SEBI Listing Regulations, the Company is also sending a letter to Members, whose e-mail IDs are not registered with Company/ RTA/DPs, providing the weblink of Company's website from where the Annual Report can be accessed. The Notice and Annual Report shall also be available on the website of the Company at <https://ir.paytm.com/agn>, on the website of National Securities Depositories Limited ("NSDL") at [www.evoting.nsdl.com](http://www.evoting.nsdl.com), on the websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com), respectively and on the website of RTA at <https://web.in.mpmis.mufg.com/client-downloads.html>. The physical copies of the Notice along with Annual Report shall be sent to those Members who request for the same at [compliance.officer@paytm.com](mailto:compliance.officer@paytm.com) mentioning their Folio No./DP ID and Client ID.

The instructions for joining and manner of participation in the AGM shall be provided in the Notice. Members attending the AGM through VC / OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Act.

The Company shall provide remote e-voting facility to all its Members to cast their votes on the resolutions that will be set forth in the Notice. Additionally, the Company shall also provide the facility of voting through e-voting system during the AGM.

**Manner of casting vote(s) through e-voting:**  
 The manner for remote e-voting and e-voting at AGM by the Members holding shares in dematerialized mode, physical mode and who have not registered their e-mail address shall be provided in the Notice. Members attending the AGM who have not cast vote(s) by remote e-voting shall be eligible to cast vote electronically during the AGM.

**Manner of registering / updating e-mail address:**

- Members holding share(s) in physical form, may register their email address by writing to the Company's RTA, MUFG Intime India Pvt. Ltd (Formerly known as Link Intime India Pvt. Ltd.) Noble Heights, 1st Floor, Plot NH 2, C-1 Block LSC, Near Savitri Market, Janak Puri, New Delhi - 110058, along with the duly filled in Form ISR-1 and related proofs, available at <https://ir.paytm.com/fags>.
- Members holding share(s) in electronic mode are requested to register/update their e-mail addresses in respect of demat holdings with the respective DPs by following the procedure prescribed by the DPs for receiving all Member-related communications from the Company.

Members are requested to carefully read the Notice and in particular, instructions for joining AGM, manner of casting vote through remote e-voting or e-voting at the AGM.

This advertisement is being issued for the information and benefit of all the Members of the Company in compliance with the applicable Circulars.

By order of the Board of Directors  
 For One 97 Communications Limited  
 Sd/-  
 Sunil Kumar Bansal  
 Company Secretary & Compliance Officer  
 M. No.: F 4810

Place: Noida, Uttar Pradesh  
 Date: August 02, 2025

## ABB India Limited

CIN: L32202KA1949PLC032923  
 Registered Office: Disha - 3rd Floor, Plot No. 5 & 6, 2nd Stage, Peenya Industrial Area IV, Peenya, Bengaluru - 560 058  
 Phone: +91 (80) 22949451, 22949150 - 22949153; Fax: +91 (80) 22949148  
 Website: www.abb.co.in, E-mail: investor.helpdesk@in.abb.com

### Extract of unaudited financial results for the quarter and year to date ended June 30, 2025

(₹ in Crores)				
Sl. No.	Particulars	Quarter ended June 30, 2025	Half year ended June 30, 2025	Corresponding quarter ended June 30, 2024 in the previous year
1	Total income from operations	3,175.44	6,335.00	2,830.86
2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	474.11	1,110.24	593.76
3	Net Profit / (Loss) for the period before Tax (after Exceptional and / or Extraordinary items)	474.11	1,110.24	593.76
4	Net Profit / (Loss) for the period after Tax (after Exceptional and / or Extraordinary items)	352.08	826.20	442.63
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	335.83	828.82	434.45
6	Equity Share Capital (Face value per share ₹ 2/- each)	42.38	42.38	42.38
7	Earnings per share (of ₹ 2/- each) (for continuing operations) -			
1.	Basic	16.62	38.99	20.89
2.	Diluted	16.62	38.99	20.89
8	Earnings per share (of ₹ 2/- each) (for discontinued operations) -			
1.	Basic	(0.02)	0.01	0.04
2.	Diluted	(0.02)	0.01	0.04

**Note:**  
 1. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the Stock Exchange websites: [www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com) and company's website: [www.abb.co.in](http://www.abb.co.in).

For ABB India Limited  
 Sd/-  
 Sanjeev Sharma  
 Managing Director  
 DIN: 07362344

Place : Bengaluru  
 Date : August 02, 2025

## VERANDA LEARNING SOLUTIONS LIMITED

(CIN: L74999TN2018PLC125880)  
 Registered Office: G.R Complex, First floor, No.807-808, Anna Salai, Nandanam, Chennai, Tamil Nadu, 600 035  
 Ph: 044-4690 1007 | [www.verandallearning.com](http://www.verandallearning.com)

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- (g) In case of any queries or grievances relating to electronic voting, members may contact to Mr. Rakesh Dalvi, Senior Manager (CDSL), Central Depository Services (India) Limited, A Wing, 25<sup>th</sup> Floor, Marathon Futurex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com) or call on 1800225533.

Place: Chennai  
 Date: August 02, 2025

For Veranda Learning Solutions Limited  
 Sd/-  
 S Balasundharam  
 Company Secretary & Compliance Officer  
 (M. No: ACS-11114)

# LIC Housing cautious on growth of 'risky' affordable segment

CHRISTINA TITUS  
Mumbai, August 2

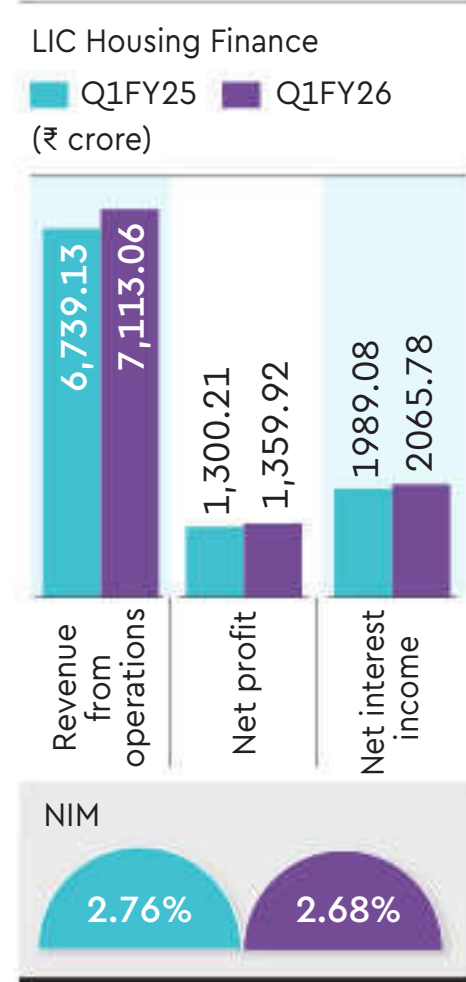
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"We understand the segment is slightly risky and the industry is also facing some asset quality pressure. Therefore, we are taking it very slowly and cautiously. Since we are also new to this segment, we don't have enough infrastructure and expertise right now, but we are trying to build it," said Adhikari.

LIC Housing Finance entered affordable housing space in last year. Over the next 3-4 years, the lender expects the segment to contribute 15% to the overall loan portfolio.

Being the new player in the segment, LIC Housing Finance does not face any asset quality pressure in the affordable housing segment cur-

## REPORT CARD



rently, Adhikari added. In the current financial year, the housing financier's major focus will be to protect margin than growing the loan book. The

lender's net interest margin for the first quarter was 2.68% compared to 2.76% in Q1FY25 and 3.21% in Q1FY24. It retained the guidance for margin at 2.6-2.8% in FY26.

The lender also expects the cost of funds to come down by 20-25 basis points in FY26, further boosting the margin. Cost of funds stood at 7.50% in Q1FY26 compared to 7.76% in Q1FY25. It also pointed out competition with banks is challenging at this point. "They (banks) have advantages of low borrowing cost, which we don't have. I have to lower rates if I have to be competitive, which will eat into margins," said Adhikari.

The lender stated the demand for housing loans was weak in the first quarter, likely due to borrowers are waiting for further rate cuts to happen. "We are expecting another 50 bps cut, probably in October and another in December. I believe the interest rate cycle will be more or less settled by December end," Adhikari said.

## ADTECH DOMINANCE CHARGES

# CCI orders detailed probe against Google

### IN A NUTSHELL

■ The CCI has decided to club the complaint with ongoing probes in similar cases

■ DG has been directed to probe alleged practices of Google in online display ad services and AdTech intermediation services



PRESS TRUST OF INDIA  
New Delhi, August 2

FAIR TRADE REGULATOR CCI has ordered a detailed investigation into Google's conduct in the online display advertising market on a complaint filed by the Alliance of Digital India Foundation (ADIF). In an order passed by Competition Commission of India (CCI) on Friday, the regulator said it has decided to club the complaint with ongoing investigations in similar cases and asked the director general (DG) to carry out a consolidated probe into Google's conduct in the AdTech ecosystem.

"The DG is directed to investigate the various alleged practices of Google in Online Display Advertising services and AdTech intermediation services and

submit a consolidated investigation report in the matters, accordingly," it added.

The order comes in response to a detailed complaint filed by ADIF alleging that Google has engaged in anti-competitive practices across various layers of its advertising technology stack.

In its complaint, ADIF alleged that Google, through its multiple group entities, engaged in anti-competitive conduct by self-preferencing its own services, including tying and bundling of its publisher ad server with its ad exchange, and linking access to YouTube ad inventory with the use of its demand-side platform. It also alleged that such practices not only harmed publishers and advertisers but also foreclosed the market for competing AdTech service providers.

# M&M acquires 59% stake in SML Isuzu

PRESS TRUST OF INDIA  
Mumbai, August 2

MAHINDRA & MAHINDRA (M&M) on Saturday said it has completed the acquisition of 58.96% controlling stake in commercial vehicle manufacturer SML Isuzu and has renamed it as SML Mahindra (SML). M&M said that it has

M&M had signed a share purchase pact to 58.96% stake in SML from Sumitomo Corporation, Isuzu Motors for ₹555 crore.

In addition to his new role, Srinivas will continue to serve as the Business Head for Mahindra Truck & Bus and Construction Equipment (CE), it said. M&M had in April this year signed a share purchase agreement to 58.96% stake in SML Isuzu (SML) from Japan's Sumitomo Corporation and Isuzu Motors for ₹555 crore. The firm had also said that as part of the transaction, it would also launch a mandatory open offer for acquisition of up to 26% stake from eligible public shareholders of SML in accordance with the Sebi takeover regulations. The CCI in June granted its approval to the acquisition.

The BoD of SML has also approved a change in the name of the firm to 'SML Mahindra Limited' subject to approvals from RoC, Central Registration Centre, MCA and shareholders of the firm, M&M said.

Sahay is currently president for aerospace and defence, trucks, buses & CE Mahindra Group, a position he will continue to serve, it said. Sahay's appointment as executive chairman of SML Isuzu is effective from August 3 and that of Srinivas from August 1, the firm said.

## IMPACTED BY SHARP RISE IN OPERATING EXPENSES

# Federal Bank profit down by 15% to ₹862 crore in Q1

NARAYANAN V  
Chennai, August 2

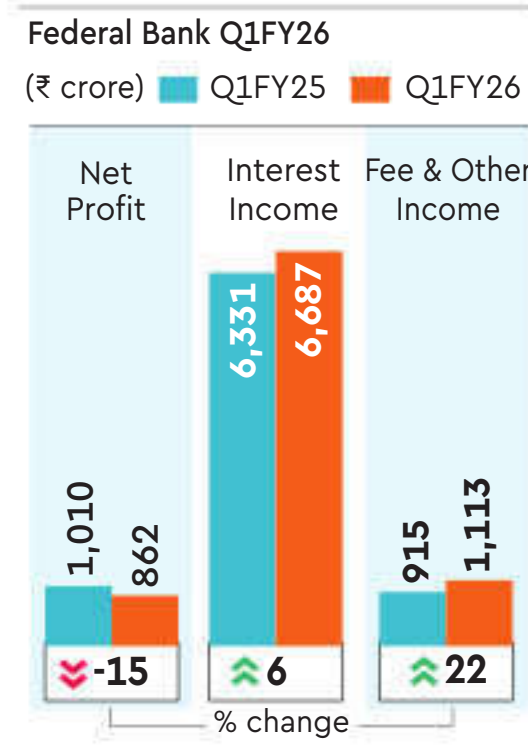
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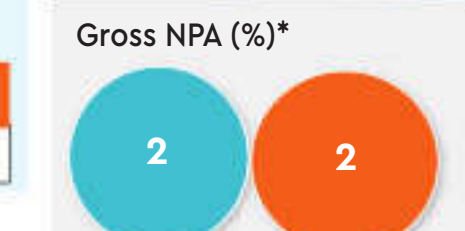
However, provisions and contingencies surged to ₹400.16 crore, up three times from a year earlier, dragging down profitability.

KVS Manian, MD & CEO of Federal Bank, attributed the

## REPORT CARD



higher provisions to stress in the agri microfinance loan book. "If we isolate the agri MFI-related provisioning, there has been no deterioration in the slippage characteristics in the rest of our



portfolio," Manian said at the earnings press conference.

Slippages rose to ₹658 crore during the quarter, compared with ₹417 crore in Q1FY25, primarily led by the MFI segment.

**Admission Open 2025**

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1, Prabhu Dayal Marg, Sanganeer Airport, Jaipur-302029, Rajasthan, India

## ONE 97 COMMUNICATIONS LIMITED

CIN: L72200DL2000PLC108985

Registered Office: 136, First Floor, Devika Tower, Nehru Place, New Delhi-110019, Delhi, India  
Corporate Office: One Skymark, Tower-D, Plot No. H-10B, Sector-98, Noida-201304, Uttar Pradesh, India  
Telephone No.: +91 120 4770 770; Fax: +91 120 4770 771  
Email: compliance.officer@paytm.com; Website: www.paytm.com

### INFORMATION REGARDING 25<sup>TH</sup> ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCING ("VC") / OTHER AUDIO-VISUAL MEANS ("OAVM")

Members may please note that the 25<sup>th</sup> Annual General Meeting ("AGM") of One 97 Communications Limited ("Company") will be held through VC / OAVM on Friday, August 29, 2025 at 09:00 a.m. (IST) to transact the businesses that will be set forth in the notice of AGM ("Notice"), in compliance with all the applicable provisions of the Companies Act, 2013 ("Act"), rules made thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") read with various circulars including General Circular Nos. 14/2020 dated April 08, 2020, 17/2020 dated April 13, 2020, 20/2020 dated May 05, 2020, as extended from time to time and last extended vide General Circular No. 9/2024 dated September 19, 2024, issued by the Ministry of Corporate Affairs ("MCA") and SEBI circular no. SEBI/HO/CFD/CFO-PoD-2/PI/CIR/2024/133 dated October 03, 2024 (hereinafter collectively referred to as "Circulars") and other applicable laws.

In compliance with the above Circulars, the Notice and Annual Report 2024-25 ("Annual Report") shall be sent, in due course, only through electronic mode to those Members whose e-mail addresses are registered with the Company/ MUFJ Intime India Private Limited (Formerly known as Link Intime India Pvt. Ltd.), the Registrar and Share Transfer Agent of the Company ("RTA")/ Depositories/ Depository Participants ("DPs") and whose names appear in the Register of Members of the Company and/or in the Register of Beneficial Owners maintained by the Depositories. Additionally, in accordance with Regulation 36(1)(b) of the SEBI Listing Regulations, the Company is also sending a letter to Members, whose e-mail IDs are not registered with Company/ RTA/DPs, providing the weblink of Company's website from where the Annual Report can be accessed. The Notice and Annual Report shall also be available on the website of the Company at <https://ir.paytm.com/aggm>, on the website of National Securities Depositories Limited ("NSDL") at [www.evoting.nsdl.com](http://www.evoting.nsdl.com), on the websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com), respectively and on the website of RTA at <https://web.in.mgms.mufj.com/client-downloads.html>. The physical copies of the Notice along with Annual Report shall be sent to those Members who request for the same at [compliance.officer@paytm.com](mailto:compliance.officer@paytm.com) mentioning their Folio no./DP ID and Client ID.

The instructions for joining and manner of participation in the AGM shall be provided in the Notice. Members attending the AGM through VC / OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Act.

The Company shall provide remote e-voting facility to all its Members to cast their votes on the resolutions that will be set forth in the Notice. Additionally, the Company shall also provide the facility of voting through e-voting system during the AGM.

**Manner of casting vote(s) through e-voting:**  
The manner for remote e-voting and e-voting at AGM by the Members holding shares in dematerialized mode, physical mode and who have not registered their e-mail address shall be provided in the Notice. Members attending the AGM who have not cast vote(s) by remote e-voting shall be eligible to cast vote electronically during the AGM.

**Manner of registering / updating e-mail address:**  
• Members holding share(s) in physical form, may register their email address by writing to the Company's RTA, MUFJ Intime India Pvt. Ltd (Formerly known as Link Intime India Pvt. Ltd.) Noble Heights, 1st Floor, Plot NH 2, C-1 Block LSC, Near Savitri Market, Janak Puri, New Delhi - 110058, along with the duly filled in Form ISR-1 and related proofs, available at <https://ir.paytm.com/faqs>.  
• Members holding share(s) in electronic mode are requested to register/update their e-mail addresses in respect of demat holdings with the respective DPs by following the procedure prescribed by the DPs for receiving all Member-related communications from the Company.

Members are requested to carefully read the Notice and in particular, instructions for joining AGM, manner of casting vote through remote e-voting or e-voting at the AGM.

This advertisement is being issued for the information and benefit of all the Members of the Company in compliance with the applicable Circulars.

By order of the Board of Directors  
For One 97 Communications Limited  
Sd/-  
Sunil Kumar Bansal  
Company Secretary & Compliance Officer  
M. No.: F 4810

Place: Noida, Uttar Pradesh  
Date: August 02, 2025

## VERANDA LEARNING SOLUTIONS LIMITED

(CIN: L74999TN2018PLC125880)

Registered Office: G.R Complex, First floor, No.807-808, Anna Salai, Nandanam, Chennai, Tamil Nadu, 600 035  
Ph: 044-4690 1007 | [www.verandalearning.com](http://www.verandalearning.com)

### 02/2025-26 NOTICE OF THE EXTRA ORDINARY GENERAL MEETING

Notice is hereby given that the 02/2025-26 Extra-Ordinary General Meeting ("EGM") of the members of Veranda Learning Solutions Limited ("the Company") will be held on **Monday, August 25, 2025 at 12.00 Noon (IST)** through Video Conference (VC)/Other Audio Visual Means (OAVM) to transact the special business as set out in the Notice of EGM. This is in compliance with the General Circular dated September 19, 2024, and earlier circulars issued by the Ministry of Corporate Affairs ("MCA Circulars"), as well as Regulation 44 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR"), read with the relevant circulars issued by SEBI ("SEBI Circulars") dated October 03, 2024, and previous SEBI circulars.

In compliance with MCA Circulars and SEBI Circulars, the Notice of EGM has been sent on 2<sup>nd</sup> August 2025 in electronic mode only to all those members whose e-mail IDs were registered with the Company or the Registrar and Share Transfer Agent or their respective Depository Participant(s).

**Remote e-voting:** In compliance with provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2015 and SEBI LODR, the Company is providing its members, the facility to exercise their right to vote at the EGM by electronic means on all the businesses set forth in the notice of the EGM through the remote e-Voting provided by CDSL. The detailed instructions for remote e-voting facility are contained in the Notice convening the EGM, which has been sent to the members.

The details pursuant to the provisions of Companies Act, 2013 and Rules are given hereunder:

- the Cut-off date to determine the eligibility to vote by electronic means or at the EGM is **Monday August 18, 2025**
- Remote e-voting shall commence on **Friday, August 22, 2025 from 9:00 A.M.(IST) and ends on Sunday, August 24, 2025 to 05:00 P.M (IST)** after which e-voting platform shall be disabled by CDSL.
- Members who shall be present at the EGM through VC/OAVM facility and have not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the EGM.
- Members who have cast their vote by remote e-voting prior to the EGM may also attend/participate in the EGM through VC/OAVM but shall not be entitled to cast their vote again.
- Any Person, who acquires shares of the Company and becomes a Member of the Company after the Notice has sent electronically by the Company and holds shares as of the cut-off date; may obtain the login ID and password by sending a request to [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com). However, if he/she is already registered with CDSL for remote e-voting then he/she can use his/her existing User ID and password for casting their votes.
- The procedure for e-voting, attending the EGM through VC/OAVM facility and registration of E-mail ID by shareholder has been provided in the Notice of EGM. The same is available on the website of the Company: [www.verandalearning.com](http://www.verandalearning.com), website of Central Depository Services (India) Limited [www.evotingindia.com](http://www.evotingindia.com) and also on the website of the Stock Exchanges i.e., BSE Limited at [www.bseindia.com](http://www.bseindia.com) and National Stock Exchange of India Limited at [www.nseindia.com](http://www.nseindia.com).
- In case of any queries or grievances relating to electronic voting, members may contact to Mr. Rakesh Dalvi, Senior Manager (CDSL), Central Depository Services (India) Limited, A Wing, 25<sup>th</sup> Floor, Marathon Futurex, Mafatal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com) or call on 1800225533.

For Veranda Learning Solutions Limited  
Sd/-  
S Balasundharam  
Company Secretary & Compliance Officer  
(M. No: ACS-11114)

Place: Chennai  
Date: August 02, 2025

## ABB India Limited

CIN: L32202KA1949PLC032923

Registered Office: Disha - 3rd Floor, Plot No. 5 & 6, 2nd Stage, Peenya Industrial Area IV, Peenya, Bengaluru - 560 058  
Phone: +91 (80) 22949451, 22949150 - 22949153; Fax: +91 (80) 22949148  
Website: [www.abb.co.in](http://www.abb.co.in), E-mail: [investor.helpdesk@in.abb.com](mailto:investor.helpdesk@in.abb.com)

### Extract of unaudited financial results for the quarter and year to date ended June 30, 2025

(₹ in Crores)

Sl. No.	Particulars	Quarter ended June 30, 2025	Half year ended June 30, 2025	Corresponding quarter ended June 30, 2024 in the previous year
1	Total income from operations	3,175.44	6,335.00	2,830.86
2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	474.11	1,110.24	593.76
3	Net Profit / (Loss) for the period before Tax (after Exceptional and / or Extraordinary items)	474.11	1,110.24	593.76
4	Net Profit / (Loss) for the period after Tax (after Exceptional and / or Extraordinary items)	352.08	826.20	442.63
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	335.83	828.82	434.45
6	Equity Share Capital (Face value per share ₹ 2/- each)	42.38	42.38	42.38
7	Earnings per share (of ₹ 2/- each) (for continuing operations) -			
	1. Basic	16.62	38.99	20.89
	2. Diluted	16.62	38.99	20.89
8	Earnings per share (of ₹ 2/- each) (for discontinued operations) -			
	1. Basic	(0.02)	0.01	0.04
	2. Diluted	(0.02)	0.01	0.04

**Note:**  
1. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the Stock Exchange websites: [www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com) and company's website: [www.abb.co.in](http://www.abb.co.in).

Place: Bengaluru  
Date: August 02, 2025

For ABB India Limited  
Sd/-  
Sanjeev Sharma  
Managing Director  
DIN: 07362344

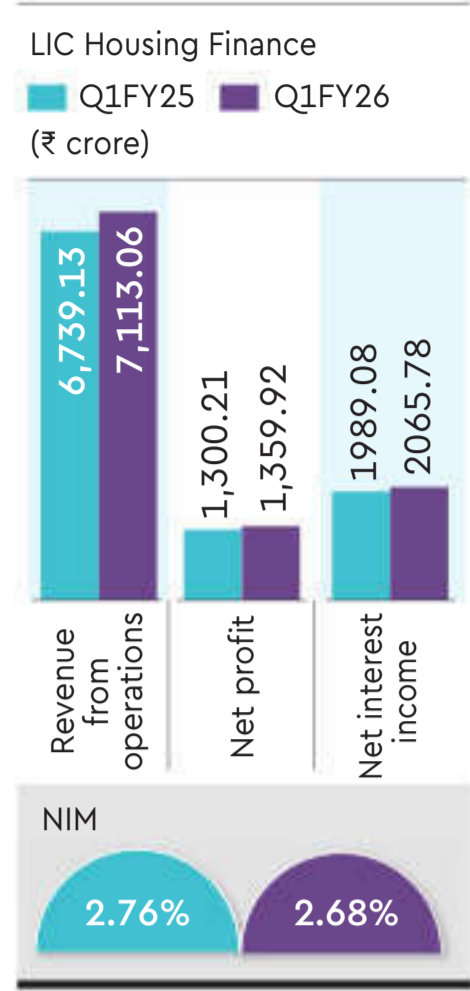
# LIC Housing cautious on growth of 'risky' affordable segment

CHRISTINA TITUS  
Mumbai, August 2

**LIC HOUSING FINANCE** will grow their affordable housing segment with caution on account of its riskier nature and industry-wide delinquencies in the segment, said MD & CEO Tribhuvan Adhikari in a post-earnings interaction. "We understand the segment is slightly risky and the industry is also facing some asset quality pressure. Therefore, we are taking it very slowly and cautiously." "Since we are also new to this segment, we don't have enough infrastructure and expertise right now, but we are trying to build it," said Adhikari.

LIC Housing Finance entered affording housing space in last year. Over the

## REPORT CARD



next 3-4 years, the lender expect the segment to contribute 15% to the overall loan portfolio.

Being the new player in the segment, LIC Housing Finance does not face any asset quality pressure in the affordable housing segment currently, Adhikari added.

In the current financial year, the housing financier's major focus will be to protect margin than growing the loan book.

The lender's net interest margin for the first quarter was 2.68% compared to 2.76% in Q1FY25 and 3.21% in Q1FY24.

It retained the guidance for margin at 2.6-2.8% in FY26.

The lender also expect the cost of funds to come down by 20-25 basis points in

FY26, further boosting the margin. Cost of funds stood at 7.50% in Q1FY26 compared to 7.76% in Q1FY25.

It also pointed out competition with banks is challenging at this point.

"They (banks) have an advantage of low borrowing cost, which we don't have. I have to lower rates if I have to be competitive, which will eat into margins," said Adhikari.

The lender stated the demand for housing loans was weak in the first quarter, likely due to borrowers are waiting for further rate cuts to happen.

"We are expecting another 50 bps cut, probably in October and another in December. I believe the interest rate cycle will be more or less settled by December end," Adhikari said.

# M&M acquires 59% stake in SML Isuzu

PRESS TRUST OF INDIA  
Mumbai, August 2

**MAHINDRA & MAHINDRA** (M&M) on Saturday said it has completed the acquisition of 58.96% controlling stake in commercial vehicle manufacturer SML Isuzu and has renamed it as SML Mahindra (SML). M&M said that it has reconstituted the company's board, which will now be headed by Mahindra Group veteran Vinod Sahay as its executive chairman. Venkat Srinivas has been appointed as the executive director & ceo of SML, it added.

Sahay is currently president for aerospace and defence, trucks, buses & CE Mahindra Group, a position he will continue to serve, it said. Sahay's appointment as executive chairman of SML Isuzu is effective from August 3 and that of Srinivas from August 1, the firm said.

# IMPACTED BY SHARP RISE IN OPERATING EXPENSES

# Federal Bank profit down by 15% to ₹862 crore in Q1

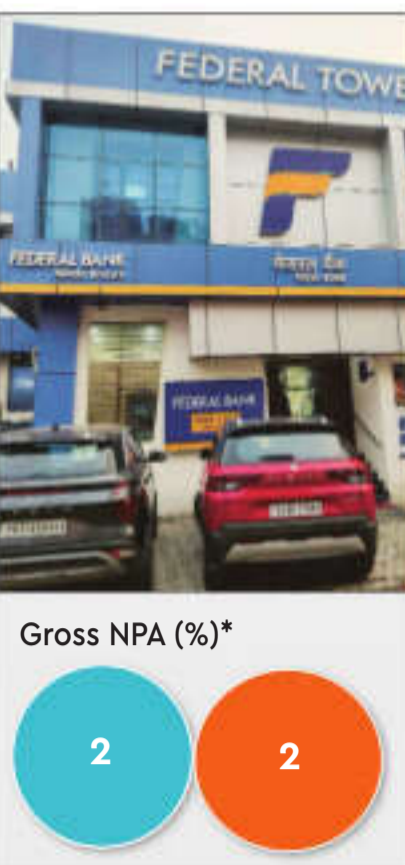
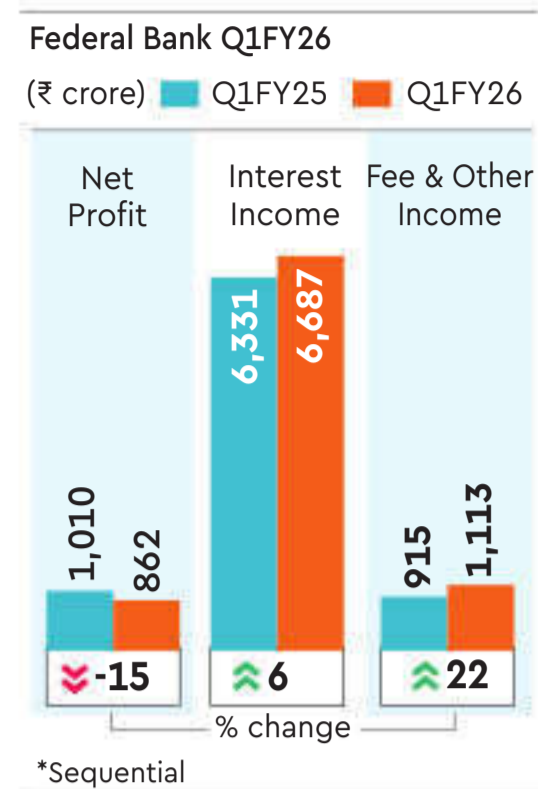
NARAYANAN V  
Chennai, August 2

**FEDERAL BANK ON** Saturday reported a 15% year-on-year (y-o-y) decline in net profit for the June quarter to ₹861.75 crore, impacted by sharp rise in operating expenses and a three-fold jump in provisions for bad loans.

The Kerala-based private sector lender posted a 6% increase in interest income to ₹6,686.63 crore in Q1FY26, while interest expenses rose at a faster pace of 8% to ₹4,349.8 crore. The bank reported its highest-ever other income at ₹1,113 crore, a 22% y-o-y increase, supported by growth in fee-based products and treasury income.

However, provisions & contingencies surged to ₹400.16 crore, up three times from a year earlier, dragging down prof-

## REPORT CARD



\*Sequential % change

itability. KVS Manian, MD & CEO of Federal Bank, attributed the higher provisions to stress in the agrimicrofinance loan book.

# ADTECH DOMINANCE CHARGES CCI orders detailed probe against Google



PRESS TRUST OF INDIA  
Mumbai, August 2

**FAIR TRADE REGULATOR** CCI has ordered a detailed investigation into Google's conduct in the online display advertising market on a complaint filed by the Alliance of Digital India Foundation (ADIF).

In an order passed by Competition Commission of India (CCI) on Friday, the regulator said it has decided to club the complaint with ongoing investigations in similar cases and asked the director general (DG) to carry out a consolidated probe into Google's conduct in the AdTech ecosystem.

"The DG is directed to investigate the various alleged practices of Google in Online Display Advertising services and AdTech intermediation services and submit a consolidated investigation report in the matters, accordingly," it added.

The order comes in response to a detailed complaint filed by ADIF alleging that Google has engaged in anti-competitive practices across various layers of its advertising technology stack.

# Property registrations in Mumbai up 4% in Jan-July

PRESS TRUST OF INDIA  
New Delhi, August 2

**MUMBAI REAL ESTATE** market continues to see strong demand, as registration of properties rose by 4% to 88,639 units during the January-July period, according to Knight Frank.

As many as 84,866 units were registered in Mumbai's municipal region during the first seven months of the last calendar year. The data relates to transactions in both primary and secondary property markets.

The government's revenue from these registrations rose by 13% year-on-year (y-o-y) to ₹7,854 crore, real estate consultant Knight Frank India said, citing data from the Maharashtra government.

On both metrics, the consultant said that Mumbai recorded the strongest performance since 2013 for the January-July period.

Shishir Bajjal, chairman & managing director (MD), Knight Frank India, said, "Mumbai's residential market continues to show steady buyer confidence."

## ABB India Limited

CIN: L32202KA1949PLC032923  
Registered Office: Disha - 3rd Floor, Plot No. 5 & 6, 2nd Stage, Peenya Industrial Area IV, Peenya, Bengaluru - 560 058  
Phone: +91 (80) 22949451, 22949150 - 22949153; Fax: +91 (80) 22949148  
Website: www.abb.co.in, E-mail: investor.helpdesk@in.abb.com



### Extract of unaudited financial results for the quarter and year to date ended June 30, 2025

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Place : Bengaluru  
Date : August 02, 2025

For ABB India Limited  
Sd/-  
Sanjeev Sharma  
Managing Director  
DIN: 07362344

## Veranda VERANDA LEARNING SOLUTIONS LIMITED

(CIN: L74999TN2018PLC125880)  
Registered Office: G.R Complex, First floor, No.807-808, Anna Salai, Nandanam, Chennai, Tamil Nadu, 600 035  
Ph: 044-4690 1007 | [www.verandalearning.com](http://www.verandalearning.com)

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- In case of any queries or grievances relating to electronic voting, members may contact to Mr. Rakesh Dalvi, Senior Manager (CDSL,) Central Depository Services (India) Limited, A Wing, 25<sup>th</sup> Floor, Marathon Futurex, Mafatal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com) or call on 1800225533.

For Veranda Learning Solutions Limited  
Sd/-  
S Balasundharam  
Company Secretary & Compliance Officer  
(M. No: ACS-11114)

Place: Chennai  
Date: August 02, 2025

**Admission Open 2025**

## Master of Public Health MBA (Healthcare Analytics) MBA (Development Management)

**#1**  
Healthcare Management  
University in India

**40+ Years**  
Legacy in Health  
Management Research

**₹ 35.6 LPA**  
Highest Package

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 admissions@ihmr.edu.in | www.ihmr.edu.in  
 1, Prabhu Dayal Marg, Sanganeer Airport, Jaipur-302029, Rajasthan, India

## ONE 97 COMMUNICATIONS LIMITED

CIN: L72200DL2000PLC108985  
 Registered Office: 136, First Floor, Devika Tower, Nehru Place, New Delhi-110019, Delhi, India  
 Corporate Office: One Skymark, Tower-D, Plot No. H-10B, Sector-98, Noida-201304, Uttar Pradesh, India  
 Telephone No.: +91 120 4770 770; Fax: +91 120 4770 771  
 Email: [compliance.officer@paytm.com](mailto:compliance.officer@paytm.com); [www.paytm.com](http://www.paytm.com)

### INFORMATION REGARDING 25<sup>th</sup> ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCING ("VC") / OTHER AUDIO-VISUAL MEANS ("OAVM")

Members may please note that the 25<sup>th</sup> Annual General Meeting ("AGM") of One 97 Communications Limited ("Company") will be held through VC / OAVM on Friday, August 29, 2025 at 09:00 a.m. (IST) to transact the businesses that will be set forth in the notice of AGM ("Notice"), in compliance with all the applicable provisions of the Companies Act, 2013 ("Act"), rules made thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") read with various circulars including General Circular Nos. 14/2020 dated April 08, 2020, 17/2020 dated April 13, 2020, 20/2020 dated May 05, 2020, as extended from time to time and last extended vide General Circular No. 9/2024 dated September 19, 2024, issued by the Ministry of Corporate Affairs ("MCA") and SEBI circular no. SEBI/HO/CFD/CFO-PoD-2/PJ/IR/2024/133 dated October 03, 2024 (hereinafter collectively referred to as "Circulars") and other applicable laws.

In compliance with the above Circulars, the Notice and Annual Report 2024-25 ("Annual Report") shall be sent, in due course, only through electronic mode to those Members whose e-mail addresses are registered with the Company/ MUFG Intime India Private Limited (Formerly known as Link Intime India Pvt. Ltd.), the Registrar and Share Transfer Agent of the Company ("RTA")/ Depositories/ Depository Participants ("DPs") and whose names appear in the Register of Members of the Company and/or in the Register of Beneficial Owners maintained by the Depositories. Additionally, in accordance with Regulation 36(1)(b) of the SEBI Listing Regulations, the Company is also sending a letter to Members, whose e-mail IDs are not registered with Company/ RTA/DPs, providing the weblink of Company's website from where the Annual Report can be accessed. The Notice and Annual Report shall also be available on the website of the Company at <https://ir.paytm.com/aggm>, on the website of National Securities Depositories Limited ("NSDL") at [www.evoting.nsdl.com](http://www.evoting.nsdl.com), on the websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com), respectively and on the website of RTA at <https://web.in.mpmf.com/client-downloads.html>. The physical copies of the Notice along with Annual Report shall be sent to those Members who request for the same at [compliance.officer@paytm.com](mailto:compliance.officer@paytm.com) mentioning their Folio no./DP ID and Client ID.

The instructions for joining and manner of participation in the AGM shall be provided in the Notice. Members attending the AGM through VC / OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Act.

The Company shall provide remote e-voting facility to all its Members to cast their votes on the resolutions that will be set forth in the Notice. Additionally, the Company shall also provide the facility of voting through e-voting system during the AGM.

**Manner of casting vote(s) through e-voting:**  
The manner for remote e-voting and e-voting at AGM by the Members holding shares in dematerialized mode, physical mode and who have not registered their e-mail address shall be provided in the Notice. Members attending the AGM who have not cast vote(s) by remote e-voting shall be eligible to cast vote electronically during the AGM.

**Manner of registering / updating e-mail address:**  
 • Members holding share(s) in physical form, may register their email address by writing to the Company's RTA, MUFG Intime India Pvt. Ltd (Formerly known as Link Intime India Pvt. Ltd.) Noble Heights, 1st Floor, Plot No. 2, C-1 Block LSC, Near Savitri Market, Janak Puri, New Delhi - 110058, along with the duty filled in Form ISR-1 and related proofs, available at <https://ir.paytm.com/faqs>.  
 • Members holding share(s) in electronic mode are requested to register/update their e-mail addresses in respect of demat holdings with the respective DPs by following the procedure prescribed by the DPs for receiving all Member-related communications from the Company.

Members are requested to carefully read the Notice and in particular, instructions for joining AGM, manner of casting vote through remote e-voting or e-voting at the AGM.

This advertisement is being issued for the information and benefit of all the Members of the Company in compliance with the applicable Circulars.

By order of the Board of Directors  
For One 97 Communications Limited  
Sd/-  
Sunil Kumar Bansal  
Company Secretary & Compliance Officer  
M. No.: F 4810

Place: Noida, Uttar Pradesh  
Date: August 02, 2025

