

CARYSIL LIMITED

**Head Office**

Survey No. 312, Navagam,

Vartej 364 060

Bhavnagar, (Gujarat) India

Ph :+91-278-2540218

E-mail: investors@carysil.com

www.carysil.com

**April 27, 2026**

To,  
BSE LIMITED  
Department of Corporate Services  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai- 400 001  
**Scrp Code: 524091**

To,  
National Stock Exchange of India Limited  
Exchange Plaza, Plot No. C/1  
'G' Block, Bandra – Kurla Complex  
Bandra East,  
Mumbai 400 051  
**Trading Symbol: CARYSIL**

**Subject: - Disclosure under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Newspaper Publication**

Pursuant to Regulation 30 read with Schedule III, Part A, Para A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith copies of the newspaper advertisement published on April 27, 2026.

1. The advertisement in Business Standard (All India Editions, English ) and Marathi newspaper Mumbai Lakshwadeep (Standard Mumbai Edition) regarding the opening of special window for re-lodgement of the transfer requests of physical shares and launch of second initiative under 100 days campaign named “Saksham Niveshak” by Investor Education and Protection Fund Authority, Ministry of Corporate affairs., and
2. Business Standard (All India Editions, English) regarding Public Notice of loss of share certificate in accordance with SEBI guidelines.

The above information is also available on the website of the Company [www.carysil.com](http://www.carysil.com).

Thanking You,  
Yours faithfully,

For **Carysil Limited**

**Reena Shah**  
**Company Secretary & Compliance Officer**  
Encl: As above





# Diversify overseas to beat country and currency risk



**FINANCIAL SENSE & SIMPLICITY**  
DEEPESH RAGHUW

The Iran war has not hit the domestic consumer's wallet hard yet. The government has not raised retail petrol and diesel prices. Barring concerns about LPG availability and stress in certain businesses, retail consumers have largely been spared.

But two sets of people have already felt the shock: Those invested in domestic stocks or mutual funds, and those with impending expenses in a foreign currency. If you have exposure both ways, it is a double whammy.

Stock portfolios have taken a knock. For those with expenses or liabilities in foreign currency, rupee depreciation has raised the bills. Of course, rupee depreciation cannot be pinned on a single event. But trying to tell that to a parent funding \$100,000 for a daughter's overseas education. The rupee cost of education has risen from ₹85 lakh to ₹94 lakh in a year. The reasons don't matter to the pocket; only the actual outgo does.

### What can you do?

No solution offers complete protection against such low-probability, high-impact events. However, no global event hurts all economies equally. India imports the bulk of its crude oil, so a shock from West Asia weighs more heavily on the Indian economy and the rupee. If the market believes the Iran war disproportionately hurts oil importers such as India, domestic stock prices take a bigger hit.

Don't limit yourself to domestic investments. And appreciate the risks properly. Risk is easier to see in equity, real estate, or gold. But even seemingly safe bank fixed deposits offer no protection against rupee depreciation. This realisation dawns sooner if you have an impending liability in a foreign currency such

as travel or kids' education.

Invest in assets whose fortunes are not linked to those of the Indian economy. This builds an automatic hedge against the underperformance of domestic equities and rupee depreciation.

Which assets serve this purpose? Foreign equities and precious metals such as gold and silver can do so. Foreign stocks are not tightly linked to the prospects of the Indian economy. Gold and silver, even when bought in India, are globally priced and adjust to currency movements instantly.

Since the start of 2026, the Nifty 50 has returned -8.54 per cent in rupee terms. The S&P 500 is up 4.67 per cent, the MSCI All Country World Index 6.36 per cent, and gold 8.85 per cent in dollar terms. To make the matters worse, the rupee has depreciated 4.61 per cent against the US dollar this year. For an Indian investor, the combined effect is even sharper. A foreign asset would have delivered both the underlying return and the currency tailwind.

Over five years, the Nifty 100 has returned 10.53 per cent per annum. But the rupee has depreciated 4.66 per cent per annum against the US dollar.

In US dollar compound annual growth rate (CAGR) terms, the S&P 500, MSCI ACWI, and gold have delivered 11.34 per cent, 8.57 per cent, and 21.56 per cent, respectively. Clearly, portfolio diversification beyond domestic equities would have helped.

What portion of your portfolio should you allocate to such assets? For the exposure to add value, the allocation must be meaningful. I prefer at least 25 per cent. You may allocate more depending on your comfort and outlook. For foreign equity exposure, you can invest in foreign equity funds domiciled in India, invest via GIFT City funds, or take the LRS (liberalised remittance scheme) route. When you hold assets outside India, remember to make the requisite disclosures in your income tax returns.

You could argue I have cherry-picked time periods. There is always a chance that domestic stocks may outperform and the rupee may appreciate, in which case these suggestions could look counterproductive. Fair enough. But diversification is not about having all your money in the best-performing asset all the time. It is about not having all your money in the worst-performing asset at any point in time.

The writer is a SEBI-Registered investment advisor and founder.

www.PersonalFinancePlan.in

## YOUNG BUYERS DISCONTINUING HEALTH POLICIES

# Skipping cover can erode savings, lead to debt, derail investments

Combine base policy with super topup, opt for policy with favourable bonus norms to manage premium cost

### HIMALI PATEL

A recent survey by Niva Bupa Health Insurance found a high rate of abandonment of health insurance policies among young buyers. Fifty per cent of buyers aged 24-34 discontinued their policies within the first three years. Around 34 per cent of those who allowed their policies to lapse did so because they believed they were healthy. Affordability is the most commonly cited reason for lapse, with 46 per cent of those who discontinued naming it as a factor.

**Flawed perception of no value**  
Young Indians often overestimate their health. "They confuse the absence of disease today with good health over the long term," says Nimish Agrawal, director, digital business unit, Niva Bupa Health Insurance.

Young buyers often underestimate future health risks. "Illnesses, infections, accidents, lifestyle disorders, and sudden surgeries can happen even at a young age," says Narendra Bharinadval, president, Insurance Brokers Association of India.

Arun Ramamurthy, co-founder, Staywell Health adds that the lack of health insurance coverage results in high out-of-pocket healthcare expenditure in India.

**Financial impact of illness**  
Young individuals in the early stages of their earning journey are especially vulnerable to health-related shocks. A hospitalisation for dengue, viral complications, appendicitis, or kidney stones can lead to a significant hospital bill. A road accident, a short stay in an intensive care unit, or a critical illness can add a massive financial blow. "The average claim size for a young policyholder is around ₹1.8 lakh," says Agrawal. Bharinadval adds that medical expenses often create acute debt stress.

### Super topups: Enjoy high coverage at low cost

Sum Insured	Deductible	Annual premium (in ₹)
750,000	3,00,000	1,665
10,00,000	3,00,000	1,788
10,00,000	4,00,000	1,296
10,00,000	5,00,000	1,252
15,00,000	3,00,000	2,037
15,00,000	4,00,000	1,432
15,00,000	5,00,000	1,375
25,00,000	5,00,000	1,638
40,00,000	10,00,000	996
45,00,000	5,00,000	2,185
65,00,000	10,00,000	1,053
70,00,000	5,00,000	2,495
90,00,000	10,00,000	1,108
95,00,000	5,00,000	2,798

Note: Annual premiums are of a super topup policy by Niva Bupa, for a 30-year-old, living in Delhi or Mumbai  
Source: Staywell Health

### Young waiting periods while cross, avoid loading

Most health insurance policies have several waiting periods. "Buying a policy early means waiting periods are completed before treatment is needed later in life," says Bharinadval.

Premium loading refers to the additional cost insurers charge when they identify higher health risk in a buyer. "Buying health insurance early helps avoid such loading," says Agrawal. Bharinadval adds that delaying the purchase can also result in exclusions and restrictive provisions.

### Avail of tax benefits

Buyers enjoy tax deduction on premiums paid towards insuring parents. ₹25,000 is available for premiums paid for self, spouse and children. If the insured person and spouse are



Senior citizens, the deduction is ₹50,000," says Agrawal. An additional deduction can be claimed for premiums paid towards insuring parents: ₹25,000 for non-senior and ₹50,000 for senior-citizen parents.

### Combine base plan with super topup

Buy a base health insurance policy and combine it with a super topup. "A super top-up covers hospitalisation bills beyond the threshold chosen by the insured," says Arti Mulik, chief technical officer, Universal Somp General Insurance.

One individual may buy a ₹25 lakh base policy, while another may buy a ₹10 lakh base policy with a ₹15 lakh super top-up. "The person buying the latter combo will likely pay 30 to 50 per cent less in total premium,"

says Abhishek Kumar, SEBI-registered investment advisor and founder, SahajMoney.com. A super top-up costs less because it is triggered only after the base plan pays the initial ₹10 lakh.

Mulik suggests that the deductible should be equivalent to the cover already available.

### Choose policy with no-claim bonus

A no-claim bonus (NCB) rewards a policyholder for every year in which no claim is made. "Most health policies reward claim-free years by increasing the sum insured by a specific percentage without charging an additional premium," says Mulik. Only a few policies offer a discount on the renewal premium. Kumar says that NCBs can reduce the per-unit cost of insurance.

Check the annual percentage increase in NCB, which can range from 10 to 50 per cent. "Verify the maximum cap up to which the sum insured can be enhanced," says Kumar. The maximum increase can be as high as 500 per cent over the policy's lifetime.

"Many policies reduce the accumulated bonus significantly after a claim," says Kumar. But some premium plans do not.

### Use monthly premium option, wellness discounts

Monthly premium options can improve affordability by spreading the annual premium across smaller payments. "However, even one missed instalment risks policy discontinuation," says Shilpa Arora, co-founder and chief operating officer (COO), Insurance Samadhan.

She informs that wellness benefits can reduce renewal premiums by 10 to 20 per cent. Policyholders can also pay premiums for up to three years upfront. Multi-year payments often come with discounted pricing. Arora cautions that policyholders should be confident about the insurer and the policy before they choose this option.

The writer is a Mumbai-based independent journalist

## PUBLIC NOTICE - FOURTH AUCTION IVRCL LIMITED UNDER LIQUIDATION

As per Insolvency and Bankruptcy Code, 2016  
E-mail: [ivrc\\_liquidation@gmail.com](mailto:ivrc_liquidation@gmail.com), [www.ivrccl.com](http://www.ivrccl.com)

**FOURTH E-AUCTION**  
Sale of Assets under Insolvency and Bankruptcy Code, 2016 Date & Time: 21.05.2026  
Pursuant to the Order of the Hon'ble National Company Law Tribunal, Hyderabad vide its order dated 20th July, 2019 in W.P.(Comp) No. 121 of 2019 in the matter of IVRCL Limited (Liquidator: Liquidation), the undersigned is inviting bids for sale of assets owned by IVRCL Limited forming part of the liquidation estate under section 33(1) of IBC, 2016. The said Assets will be sold on "AS IS WHERE IS" BASIS "WHATSOEVER THERE IS" AND "WITHOUT RECOURSE BASIS".

Set of Assets	Assets	Reserve Price (INR)	EMD Amount (INR)
Asset Set 1	Sale of Corporate Debtor as a going concern on "AS IS WHERE IS" "WHATSOEVER THERE IS" AND "WITHOUT RECOURSE BASIS"	1102.57 Crores	111 Crores

Asset Set 2	Assets	Reserve Price (INR)	EMD Amount (INR)
Asset Set 2	Sale of Individual Assets (being part of non-core assets of the CD as further listed in "Non-core Assets Part 1" on "AS IS WHERE IS" "WHATSOEVER THERE IS" AND "WITHOUT RECOURSE BASIS"	50.08 Crores	5 Crores
Asset Set 3	Sale of Scarce/locally scarce being part of non-core assets of the CD as further listed in "Non-core Assets Part 2" on "AS IS WHERE IS" "WHATSOEVER THERE IS" AND "WITHOUT RECOURSE BASIS"	15.64 Crores	1.6 Crores

**Bank Details For EMD Payment**  
Prospective bidders shall deposit the Earnest Money Deposit (EMD) through their own e-wallet account on the <https://ibbi.banknet.com> portal. Upon the successful conclusion of the auction, the EMD amount of the highest bidder will be transferred to the account of the Account of IVRCL LIMITED in Liquidation, having Account No. 44585940795, Bank Name: State Bank of India Branch: Old M.L.A. Quarters, Hyderabad. IFS Code: SBIN0011880

**Last Date for Submission of Documents & EMD - May 19, 2026 before 05:00 PM.**

**Site Visit and Inspection details**  
Site can be visited between 10:00 AM to 5:00 PM from April 27, 2026 to May 19, 2026 subjected to at least 48 hours prior intimation.

Contact @ 9818419759

For e-auction details, Contact Mobile No. (+91) 82912 20220, 022-69028900  
E-mail: [ibbi\\_ppsb@sbilfinance.com](mailto:ibbi_ppsb@sbilfinance.com), [support.ibbn@sbilfinance.com](mailto:support.ibbn@sbilfinance.com)

**NOTE:**  
1. This Sale Notice shall be read with the Complete e-Auction Process Information Document (Process Document) containing details of the Assets, eligibility, E-Auction Bid Form etc. which is available at <https://ibbi.banknet.com/liquidation-ibbi/home> or can contact the Liquidator for further details.  
2. Interested bidders for the respective Category (a) and/or Set of Assets are required to submit the eligibility documents and EMD on or before 19.05.2026 as provided in the Process Document through the electronic platform only.  
3. The Liquidator reserves the right to amend the key terms of the sale process including timelines for any of all Categories (a) and/or Set of Assets (b) being sold in the e-auction, in the event amendments/ extensions of any of the timelines with respect to the sale process timelines for any of all categories (a) and/or Set of Assets (b) will be available on the e-auction website and communicated to the Eligible/Qualified/Successful Bidders.  
4. Prospective bidders shall deposit the Earnest Money Deposit (EMD) through the Banknet auction platform only. If the bidder is found ineligible, EMD shall be liable to be forfeited.  
5. The Successful Auction bidder shall provide balance sale consideration within 30 days from the date of issuance of Letter of Intent by the Liquidator. Payment beyond 30 (thirty) days shall be permissible only with the prior approval of the Stakeholders' Consultation Committee (SCC) and shall attract interest. Payments made after 30 (thirty) days with prior approval of SCC, but within 90 (ninety) days from the date of issuance of the Letter of Intent shall attract interest at the rate of 12% per annum. In the event the balance sale consideration is not received within 90 (ninety) days from the date of issuance of the Letter of Intent, the bid shall stand forfeited.  
6. It may be noted that entire Fourth E-Auction Process is subject to the decision of Hon'ble National Company Law Tribunal in respect of applications which has been filed by the Liquidator and/or not limited to extension of time, approval of sale as a going concern, application filed by the erstwhile bidder challenging the termination of sale as a going concern that is required for completion of liquidation of the Company and further subject to the decision of Hon'ble National Company Law Appellate Tribunal in respect of appeals which has been filed by the erstwhile bidder and further subject to any decision of the Hon'ble Apex Court as and when the circumstances arise.  
7. Bidders under Category B can bid for individual assets under the category and/or for the entire asset set. The reserve price and EMD for individual assets has been mentioned in "Non-core Assets Part 1" & "Non-core Assets Part 2".  
Nothing contained herein shall constitute a binding offer or commitment for sale of assets of the Company.

Purnotsam Behera  
Liquidator of IVRCL Limited  
Date: 27th April, 2026  
Place: Hyderabad

Registration No. IBBI/PA-02/IP-NO6940/2019-2020/12993  
Email ID - [ivrc\\_liquidation@gmail.com](mailto:ivrc_liquidation@gmail.com)

## कार्यालय नगर पालिक निगम, रायगढ़ (छ.ग.)

संकांक 387/न.प.नि/2026 रायगढ़ विनांक 24.04.26  
॥ ई-प्रोपियेटी निविदा आमंत्रण सूचना ॥  
नगर पालिक निगम, रायगढ़ द्वारा निम्नलिखित कार्य हेतु अधिसूचना (Online) निविदा आमंत्रित की जाती है -

क्र. सं.	वि. क्र.	कार्य का विवरण	अंश. राशि (₹)	निविदा प्रस्तुत करने की तिथि
1	189619	CONSTRUCTION OF STEEL BRIDGE AND SHIFTING LAYING OF DI PIPE LINE AT CHANDON CHOWK AREA.	94.39	15-05-2026
2	189625	CONSTRUCTION OF STEEL BRIDGE AND SHIFTING LAYING OF DI PIPE LINE NEAR KEWADABADI BUS STAND.	110.15	15-05-2026

प्रत्येक निविदा कार्य की प्रतिलिपि की सम्पूर्ण प्रत, प्रवेश कर, निविदा निविदा रिक्ति, निविदा राशिकर्षक व अन्य सम्बन्धी ई-अपडोकरने वेब पोर्टल <https://nps.investnigam.gov.in> पर उपलब्ध कराने की जाती है।  
कार्यालय अधिवक्ता न.प.नि, रायगढ़

## CARYSIL

GERMAN ENGINEERED

**CARYSIL LIMITED**  
CN 129/44/18/197/02/2023  
Registered Office: A-702, 7th Floor, Kanaka Wall Street, Chakala Andheri-Kurla Road, Andheri (East), Mumbai 400 093 (India) Phone: 022 4190 2000, Email: [investors@carysil.com](mailto:investors@carysil.com)

**NOTICE OF LOSS OF SHARE CERTIFICATE**  
The following share certificate(s) of the company have been reported as lost/misplaced and the holder(s) of the said share certificate(s) have requested the company for issue of duplicate share certificate(s).

Notice is hereby given that the Company will proceed to issue duplicate share certificate(s) to the above mentioned person(s) unless a valid objection is received by the company within 7 days from the date of publication of this notice. No claims will be entertained by the company with respect to the original share certificate(s) subsequent to the issue of duplicate certificate(s).

Name of Shareholder	Folio No.	Certificate Nos.	Distinctive Nos.	No. of Share (₹100)
AARTI SURESH KERKAR	000004	2170	216901-217000	100
SURESH SHANTARAM KERKAR		2341	234001-234100	100
		988	98701-98800	100

Mumbai April 24, 2026  
Company Secretary & Compliance Officer  
Reena Shah

## PUBLIC NOTICE

Notice is hereby given to the general public that Anand P Kalla & Anand Prakash Kalla Son of VD Kalla, formerly employed with Enxio Power Cooling Solutions India Private Limited as Assistant Vice President- Marketing, currently having its registered office at Daeha Chambers, 7th Floor, No. 250 (Dtd No. 268), V.P. Ramani Road, Royapettah, Chennai, Tamil Nadu 600014, India and having its regional office at Delhi and Mumbai has ceased to be in the employment of the Company with effect from 30.08.2025.

From the aforesaid date, the said individual has no authority whatsoever to represent, act, communicate, or transact on behalf of the Company in any manner.

It has come to the Company's attention that certain unauthorized communications and representations purporting to be on behalf of the Company may have been made by the said individual after cessation of employment. The Company hereby clarifies that any such statements, information, or representations are not authorized by the Company and should not be relied upon.

The Company expressly disclaims all liability and responsibility for any acts, representations, assurances, or commitments made by the said individual on or after 30.08.2025. Any person dealing with him shall do so at their own risk, cost, and consequences.

The general public, clients, government agencies, public sector undertakings, vendors, and other concerned are hereby advised to verify any information directly with the Company through its official channels before acting upon the same.

ENXIO POWER COOLING SOLUTIONS  
INDIA PRIVATE LIMITED  
VINAY VEJENDLA  
Place : Chennai  
Date : 27.04.2026  
AUTHORISED SIGNATORY

## AXIS BANK LTD.

Regd. Office: 'Trishul', 3rd floor, Opp. Samarathnagar Temple, Near Law Garden, Ellisbridge, Ahmedabad - 380 006.  
Corporate Office: Axis Bank Limited, Axis House, Pandurang Budhkar Marg, Worli, Mumbai - 400 025.  
CIN: L65110G/1993PLC020769, Phone: 079-66306161, Email: [shareholders@axis.bank.in](mailto:shareholders@axis.bank.in)

### AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31<sup>st</sup> MARCH, 2026

(₹ in crores)

PARTICULARS	Axis Bank (Standalone)				Axis Bank (Consolidated)			
	FOR THE QUARTER ENDED 31.03.2026	FOR THE YEAR ENDED 31.03.2026	FOR THE QUARTER ENDED 31.03.2025	FOR THE YEAR ENDED 31.03.2025	FOR THE QUARTER ENDED 31.03.2026	FOR THE YEAR ENDED 31.03.2026	FOR THE QUARTER ENDED 31.03.2025	FOR THE YEAR ENDED 31.03.2025
Total Income from operations	38,746.64	1,53,163.08	38,022.03	1,47,934.10	41,142.89	1,62,211.95	39,958.04	1,55,916.86
Net Profit / (Loss) for the period (before tax, exceptional and/or extraordinary items)	6,491.21	29,553.98	9,393.02	34,346.58	7,247.19	32,293.47	9,894.77	36,722.16
Net Profit / (Loss) for the period before tax (after exceptional and/or extraordinary items)	6,491.21	29,553.98	9,393.02	34,346.58	7,247.19	32,293.47	9,894.77	36,722.16
Net Profit / (Loss) for the period after tax (after exceptional and/or extraordinary items)	7,071.31	24,456.66	7,117.50	26,373.48	7,602.63	26,384.85	7,475.13	28,055.11
Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	Refer note 1	Refer note 1	Refer note 1	Refer note 1	Refer note 1	Refer note 1	Refer note 1	Refer note 1
Paid-up equity share capital (Face value ₹2/- per share)	621.63	621.63	619.47	619.47	621.63	621.63	619.47	619.47
Reserves (excluding Provisional Reserve) as shown in the Audited Balance Sheet of the previous year	2,03,572.63	2,03,572.63	1,77,997.47	1,77,997.47	2,12,957.29	2,12,957.29	1,85,433.36	1,85,433.36
Earnings per Share (Face value ₹2/- per share) (for continuing and discontinued operations) (₹) (not annualised)	22.76	78.82	22.89	85.28	24.47	85.04	24.14	90.72
- Basic	22.76	78.82	22.89	85.28	24.47	85.04	24.14	90.72
- Diluted	22.63	78.31	22.87	84.77	24.33	84.48	24.01	90.18
Securities Premium Account	54,201.34	54,201.34	53,315.56	53,315.56				
Net Worth	1,96,039.77	1,96,039.77	1,73,051.25	1,73,051.25				
Outstanding Debts	2,35,270.61	2,35,270.61	1,84,146.52	1,84,146.52				
Outstanding Redeemable Preference Shares	Ni	Ni	Ni	Ni				
Debt Equity Ratio	1.15	1.15	1.03	1.03				
Capital Redemption Reserve	Ni	Ni	Ni	Ni				
Debiture Redemption Reserve	Ni	Ni	Ni	Ni				

**Notes:**  
1. Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to banks.  
2. The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the website of the Bank ([www.axis.bank.in](http://www.axis.bank.in)) and on the Stock Exchange websites ([www.nseindia.com](http://www.nseindia.com)) and [www.bseindia.com](http://www.bseindia.com).  
3. Previous period figures have been regrouped and reclassified, where necessary, to make them comparable with current period figures.

For and on behalf of the Board  
AMITABH CHAUDHRY  
Managing Director and CEO  
(DIN: 00531120)

Place: Mumbai  
Date: 25<sup>th</sup> April, 2026  
[www.axis.bank.in](http://www.axis.bank.in)