



APTUS™

Ref No: APTUS/15-MAR/2024-25

March 27, 2025

To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 Scrip Code: 543335	To, National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai - 400 051 Scrip Symbol: APTUS
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Dear Sir/Madam,

**Sub: Newspaper Advertisement for dispatch of the Postal Ballot Notice:**

Pursuant to Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, please find enclosed the newspaper clippings of the Notice of Postal Ballot published by the Company in the English Newspaper - Business Standard and Regional (Tamil) Newspaper - Makkal Kural on Thursday, March 27, 2025.

The above disclosure is also available on the Company's website at [www.aptusindia.com](http://www.aptusindia.com)

This is for your information and records.

Thanking you,

For Aptus Value Housing Finance India Limited

Sanin Panicker

Company Secretary & Compliance Officer



Aptus Value Housing Finance India Ltd.

8B, Doshi Towers, 205, Poonamallee High Road, Kilpauk, Chennai-600 010. Tel: 044-45650000, Fax: 044-4555 4170.

CIN : L65922TN2009PLC073881

[www.aptusindia.com](http://www.aptusindia.com)



# AN ELEPHANT-KIWI PARTNERSHIP

India & New Zealand are looking to seal a trade deal in record time, though milk and wine are adding a dash of drama

SHREYA NANDI  
New Delhi, 26 March

At first glance, striking a trade deal with a country whose population is smaller than Pune's might seem trivial. However, in an era where US President Donald Trump has launched an unprecedented tariff war — targeting both allies and adversaries alike — India and New Zealand reviving negotiations for a comprehensive free trade agreement (FTA) after a decade-long hiatus seems more strategic than surprising.

New Zealand Prime Minister Christopher Luxon, who visited New Delhi last week, expressed his eagerness to conclude the trade deal within a record 60 days, underscoring Wellington's urgency to finalise the agreement swiftly.

With New Zealand's general elections slated for October and India's growing influence in the Indo-Pacific, the timing of the trade pact is crucial for Wellington. Another driving factor is the global surge in protectionism, sparked by Washington's trade policies. With the geopolitical landscape shifting, nations are increasingly prioritising bilateral agreements to secure their trade interests.

India has been actively recalibrating its foreign trade strategy post-Covid-19, engaging more deeply with the global economy through bilateral and regional agreements. Since 2021, it has signed FTAs with Mauritius, the United Arab Emirates (UAE), Australia, and countries that are part of the European Free Trade Association (EFTA).

While negotiations for FTAs with the United Kingdom (UK) and the European Union (EU) began in 2022, they remain unresolved due to lingering differences.

However, with Trump taking office in January and geopolitical dynamics shifting rapidly, both stalled FTAs have received renewed political momentum. In fact, during European Commission President Ursula von der Leyen's visit to New Delhi last month, India and the EU set an ambitious deadline to finalise their trade agreement by the end of 2025.

## A renewed push

Despite the tight timeline, experts believe concluding an FTA with New Zealand in two months is feasible. Three years ago, India had sealed trade deals with Australia and the UAE in under three months.

Arpita Mukherjee, a professor at the Indian Council for Research on International Economic Relations (ICRIER), said that finalising a trade deal with New Zealand within 60 days depends on the scope and depth of the agreement, and the political urgency on both sides.

"There's a rush to sign bilateral trade deals with the EU, UK, Australia, and now New Zealand because it will help India strengthen its position, considering the US's plan to impose reciprocal tariffs on countries," she said. "That's why India and New Zealand are trying to diversify and strengthen their supply chain."

This is not India and New Zealand's first attempt at a trade deal. The two countries

initiated negotiations 15 years ago, but discussions stalled after 10 rounds. There has been no formal round of negotiations since February 2015.

Past talks were hindered by key disagreements, but they also lost momentum as both nations — along with over a dozen others — were simultaneously negotiating to join the China-backed Regional Comprehensive Economic Partnership (RCEP). India eventually exited RCEP in 2019 after years of negotiations.

According to a Delhi-based think tank, a major challenge in renewed talks will be the disparity in tariff structures.

New Zealand's average import tariff is just 2.3 per cent, with over half of its tariff lines duty-free, giving Indian goods significant market access. In contrast, India's average tariff is way higher. It would require substantial reductions, making a traditional FTA less appealing for India. A report by the Global Trade and Research Initiative highlighted that both countries will need to find common ground on these tariff discrepancies to move forward.

## Trade issues

India's total exports of goods and services to New Zealand stood at \$752 million in 2024, while imports totalled \$791 million. Merchandise exports were valued at \$538 million, while imports amounted to \$335 million.

India primarily imports iron and steel, aluminum, scrap metals, logs and forestry products, wood pulp, wool, apples, kiwi fruit, lamb, and nuts from New Zealand. And its exports include medicines, precious metals and gems, textiles and non-knitted apparel, and agricultural equipment.

New Zealand has been pushing for greater market access for agricultural products, including dairy and alcoholic beverages such as wine. India, however, has consistently maintained that dairy products — including milk, butter, and cheese — are a 'red line' due to political sensitivities, making increased market access unlikely.

Although New Zealand acknowledges these sensitivities, it remains keen to include dairy in the FTA. "I don't want to give up on dairy. We are going to try and find a way to make dairy work. Having done a lot of business in India in my past life, I can tell you it's pretty brutal negotiations but we are up for that," Luxon told Radio New Zealand in an interview last week.

Despite New Zealand's push, the Indian Dairy Association (IDA), a lobby group, remains firm on keeping dairy out of the agreement. IDA President RS Sodhi said the import of high-value dairy imports, such as exotic cheeses, are permitted, though at high tariffs, and these protections are likely to remain.

Wellington's other area of interest is wine. India imposes a 150 per cent import duty on wine — one of the highest in the world.

Anant S Iyer, director general of the Confederation of Indian Alcoholic Beverage Companies, said the industry hoped the Centre would follow the template of its trade deal with Australia to protect the domestic industry from dumping and removal of non-tariff barriers on spirits.

Under the interim trade agreement with Australia, Customs duty on Australian wines was lowered in a phased manner, and wine import was capped or subject to a tariff quota.

A trade expert, speaking anonymously, said that India's market access gains in New Zealand would be limited due to its small market size. However, India is particularly

interested in expanding its presence in the services sector, pushing for more work visas for skilled professionals.

India's primary services exports include information technology (IT) and software services, telecommunications support for New Zealand's digital infrastructure,

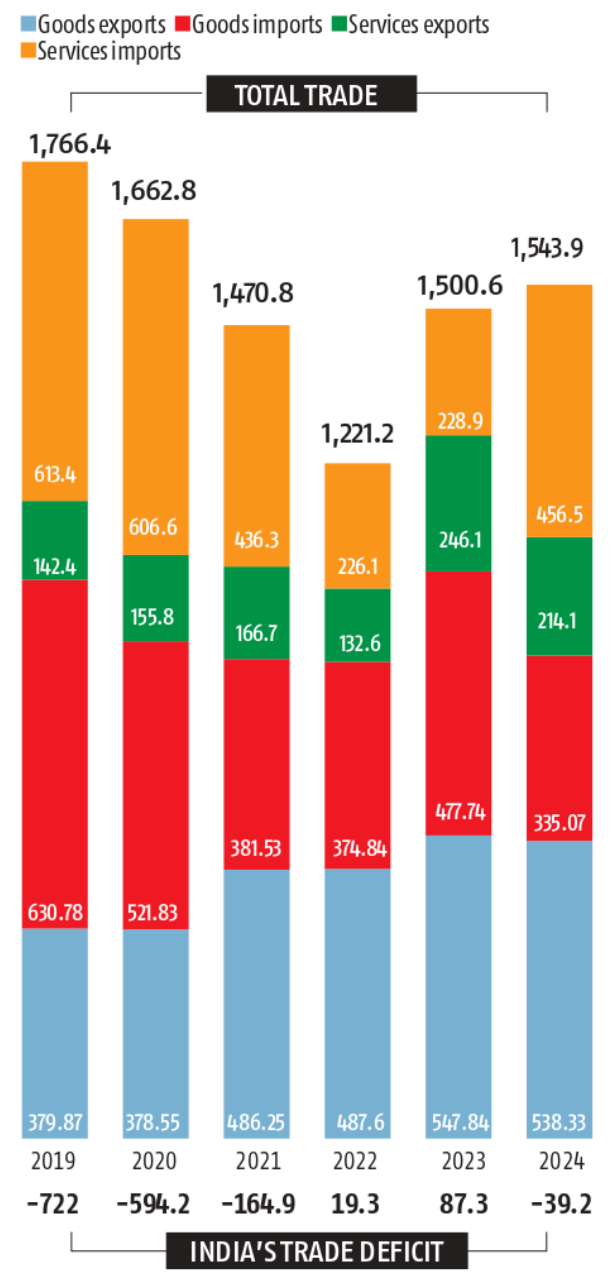
medical tourism, pharmaceutical research, and financial services. New Zealand's service exports, on the other hand, include education, tourism, and fintech services.

Looking ahead, India and New Zealand will celebrate 100 years of sporting ties in 2026. The countries will mark the occasion with a visit by the Indian men's cricket team to New Zealand in November next year.

The stars seem to be aligning for an FTA, which Prime Minister Narendra Modi recently described as a "match-winning partnership" for both countries. The coming months will reveal whether the negotiations can seal that partnership.

Sanjeeb Mukherjee contributed to this report

## INDIA'S TRADE WITH NEW ZEALAND (\$ million)



Source: Global Trade and Research Initiative

**New & Renewable Energy Development Corporation of Andhra Pradesh Limited (NREDCAP)**  
(A State Government Company)  
Regd. Office: #12-464/5/1, River Oaks Apartments, CSR Kalyana Mandapam Road, Tadepalli, Guntur District, Pin: 522501. Tel: 08645-797162/797163. E-Mail: gm@nredcap.in, pdsa@nredcap.in. Website: www.nredcap.in  
Ref: NREDCAP/GCRT/42-322/2024-25. **NOTICE INVITING TENDER** Dt: 26-03-2025  
E-tenders are invited for 'Design, Engineering, Supply, Installation, Testing & Commissioning of 378Kw Grid Connected Solar Rooftop Systems with 5 years Warranty at Area Hospital Guduvada, Homeo GGH cum Medical College Guduvada and 7 other APVVP hospitals (CHCs of Vuyyuru, Avinigadda, Chalapalli, Guduru, Karikippadu, Gannavaram and Pamarru)'. Please visit website: <https://tenderapprocurement.gov.in> and NREDCAP website [www.nredcap.in](http://www.nredcap.in) for tender details and the tender document will be uploaded on 27-03-2025. Sd/-VC & Managing Director

**KERALA WATER AUTHORITY e-Tender Notice**  
Tender No: 62, 63, 64, 65, 66/SEIPHOTSR/2024-25  
Jal Jeevan Mission-1. Construction of 15Ll OHSR at Kaiprambu Pt. 2) CWSS to NATTIKA FIRKA- Extension of Gravity main pipe ETS road to Perinjalam OHSR, 3) Construction of 18Ll OHSR, 4) WSS to chelakkara, mullunkara and panjal- Construction of 6 m dia intake well cum Pump house, 5) WSS to Thiruvilwamaia- Soil exploration test at Proposed WTP site- Construction of 6m dia Intake Well cum Pump house.  
EMD: Rs. 1,00,000/-, Rs. 50,000/-  
Tender fee: Rs. 8,850/-, Rs. 5,900/-  
Last Date for submitting Tender: 15.04.2025 03.00pm  
Phone: 0487-242320 Website: [www.kwa.kerala.gov.in](http://www.kwa.kerala.gov.in), [www.etenders.kerala.gov.in](http://www.etenders.kerala.gov.in)  
KWA-JB-GL-6-1248-2024-25 Superintending Engineer PH Circle, Thrissur

**PSPCL Punjab State Power Corporation Limited**  
Regd. Office: PSEB Head Office, The Mall Patiala- 147001  
Corporate Identity No. U40109PB2010SGC033813  
Website: [www.pspcl.in](http://www.pspcl.in), Mobile No. 96461-55525  
**Open E-Tender Enq. No. 7677/P-3/EMP-12886 Dated: 24-03-2025**  
Dy.Chief Engineer/ Headquarter (Procurement Cell-3) GGSSTP, Roopnagar invites E-Tender ID No. ID: 2025\_POWER\_137328\_1 for Procurement of clinker grinder roller & assembly for wet ash handling system of stage II & II at GGSSTP Ropar.  
For detailed NIT & Tender Specification please refer to <https://eproc.punjab.gov.in> from 25.03.2025/ 03.00 PM onwards.  
**Note:** Corrigendum & addendum, if any will be published online at <https://eproc.punjab.gov.in>  
76155/12/4060/2023/42993 **RTP - 36/25**

**NSE NATIONAL STOCK EXCHANGE OF INDIA LTD.**  
Registered Office: Exchange Plaza, C-5, Block G, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051, Maharashtra, India  
**NOTICE**  
Notice is hereby given that the following Trading Member of the National Stock Exchange of India Ltd. (Exchange) has requested for the surrender of its trading membership of the Exchange:  
Sl. No. Name of the trading member SEBI registration number Last Date for filing complaints  
1. A. S. Stock Broking and Management Pvt Ltd. IN2000252739 27-05-2025  
The constituents of the above-mentioned trading member are hereby advised to lodge immediately complaints, if any, against the above mentioned trading member on or before the last date for filing complaints as mentioned above and no such complaints filed beyond this period will be entertained by the Exchange against the above mentioned trading member and it shall be deemed that no such complaints exist against the above mentioned trading member or such complaints, if any, shall be deemed to have been waived. The complaints filed against the above-mentioned trading member will be dealt with in accordance with the Rules, Bye-laws and Regulations of the Exchange/ NCL. The complaints can be filed online at <https://www.nseindia.com/invest/file-a-complaint-online>. Alternatively, the complaint forms can be downloaded from <https://www.nseindia.com/invest/download-complaint-form-for-offline-registration> or may be obtained from the Exchange office at Mumbai and also at the Regional Offices.  
For National Stock Exchange of India Limited  
Place: Mumbai Date: 27 March, 2025 Sd/- Vice President Regulatory  
Nifty50

50 years of substance over sensation.  
50 Years of Insight  
Business Standard  
50 Years of Insight

**BEFORE THE NATIONAL COMPANY LAW TRIBUNAL BENCH AT CHENNAI CP/CAA/8/CHE/2025**  
IN THE MATTER OF THE COMPANIES ACT, 2013  
And  
In the matter of Sections 230 to 232 and other applicable provisions of the Companies Act, 2013  
And  
In the matter of Scheme of Arrangement between Dalmia Bharat Sugar and Industries Limited and Dalmia Bharat Refractories Limited and their respective Shareholders.  
**Dalmia Bharat Refractories Limited,**  
A company incorporated under Companies Act, 1956, having its registered office at, Dalmiapuram, District Tiruchirappalli, Tamil Nadu – 621 651  
... Petitioner /Resulting Company  
**NOTICE**  
Notice is hereby given that by an order dated 12<sup>th</sup> day of March 2025, the Chennai Bench of the National Company Law Tribunal has fixed the date of hearing of the Company Petition filed by the Petitioner Company (**Dalmia Bharat Refractories Limited**) under Section 230 to 232 of the Companies Act, 2013 for the sanction of Scheme of Arrangement between Dalmia Bharat Sugar and Industries Limited and Dalmia Bharat Refractories Limited and their respective Shareholders, on the 30<sup>th</sup> day of April 2025. Any person desirous of supporting or opposing the said Petition should send to the Petitioner's Advocates, notice of his intention, signed by him or his Advocate, with his name and address, so as to reach the Petitioner's Advocates not later than two days before the date fixed for hearing of the Petition. Where he seeks to oppose the Petition, the grounds of opposition or a copy of his affidavit shall be furnished with such notice. A copy of the Petition will be furnished by the undersigned to any person requiring the same on payment of the prescribed charges for the same.  
Dated this 26<sup>th</sup> Day of March, 2025  
**PAWAN JHABAKH**  
Counsel for the Petitioner  
New No. 115, First Floor, Luz Church Road, Mylapore, Chennai- 600004

**APTUS Aptus Value Housing Finance India Ltd.**  
CIN: L65922TN2009PLC073881  
Registered Office: No. 8B, Doshi Towers, 8th Floor, No. 205, Poonamallee High Road, Kilpauk, Chennai 600 010.  
Phone No: 044 45650000  
Email: [cs@aptusindia.com](mailto:cs@aptusindia.com) Website: [www.aptusindia.com](http://www.aptusindia.com)  
**NOTICE OF POSTAL BALLOT AND REMOTE E-VOTING INFORMATION**  
NOTICE is hereby given pursuant to Sections 108, 110 and other applicable provisions, if any, of the Companies Act, 2013 ("the Act"), read with Rule 20 and 22 of the Companies (Management and Administration) Rules, 2014, ("the Rules"), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), Secretarial Standards-2 on General Meeting ("SS-2") issued by Institute of Company Secretaries of India, the relevant circulars including the General Circular No. 09/2023 dated September 25, 2023, issued by the Ministry of Corporate Affairs ("MCA Circulars") and other applicable laws, rules and regulations (including any statutory modification(s) or re-enactment(s) thereof for the time being in force), the Company has sent the Postal Ballot Notice along with the explanatory statement through electronic mode on Wednesday, March 26, 2025 to those members whose names appear in the Register of Members and whose e-mail ids are registered with the Company's Registrar and Share Transfer Agent ("RTA") / Depositories as on Friday, March 21, 2025 ("cut - off date") for seeking approval of the members of the Company by postal ballot through electronic means on the items of special business, as set out in the notice of the postal ballot.  
In compliance with Regulation 44 of the SEBI Listing Regulations and pursuant to the provisions of Section 108 and Section 110 of the Act read with the Rules, the MCA Circulars and SS-2, the Company is pleased to provide remote e-voting facility to its Members, to enable them to cast their votes electronically. The Company has engaged the services of KFin Technologies Limited to provide the remote e-voting facility to all its members. The remote e-voting period will commence on **Thursday, March 27, 2025 at 09:00 a.m. IST** and shall end on **Friday, April 25, 2025 at 05:00 p.m. IST**. The remote e-voting shall be disabled thereafter.  
The members whose names appear in the Register of Members maintained by Company's RTA / Depositories as on the cut-off date, are entitled to vote on the resolutions set forth in the Notice through remote e-voting only. Members who have not yet registered their email addresses are requested to register the same with the depository through the depository participant. Further, in compliance with the MCA circulars, physical copy of the Postal Ballot Notice along with the Postal Ballot Form are not sent to the members and members are required to communicate their assent or dissent only through remote e-voting system. The notice of postal ballot along with the instructions for remote e-voting is also available on the Company's website at [www.aptusindia.com](http://www.aptusindia.com), website of Stock Exchanges i.e. BSE Limited and the 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 KFin Technologies Limited at <https://evoting.kfintech.com>.  
The Board of Directors of the Company has appointed Mr. S Sandeep (FCS No. 5853, COP No. 5987), Managing Partner, S. Sandeep & Associates, Practising Company Secretaries as the Scrutinizer for conducting the postal ballot only through the remote e-voting process in a fair and transparent manner.  
The results of the postal ballot through remote e-voting (along with the Scrutinizer's Report) will be announced by the Chairman of the Company or any other official authorised by him on or before Monday, April 28, 2025 at the Registered Office of the Company. The results will be displayed on the website of the Company [www.aptusindia.com](http://www.aptusindia.com) besides being communicated to the Stock Exchanges, Depositories and RTA.  
In case of any grievances relating to remote e-voting process, the members can write to KFin Technologies Limited at [inward.ris@kfintech.com](mailto:inward.ris@kfintech.com) or call on 1800-309-4001.  
For Aptus Value Housing Finance India Limited  
Sd/-  
Sanin Panicker  
Company Secretary & Compliance Officer  
Place : Chennai  
Date : March 26, 2025

