

To,

<b>BSE Limited</b> The General Manager The Corporate Relation Department Phiroza Jeejeebhoy Towers Dalal Street Mumbai 400 001 <b>Scrip Code: 534804</b>	<b>The National Stock Exchange India Ltd.</b> Listing Department Exchange Plaza Bandra Kurla Complex Bandra (East) Mumbai 400 051 <b>Scrip Code: CARERATING</b>
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Dear Sir/ Madam,

**Sub: Newspaper advertisement titled 'Notice of the 32<sup>nd</sup> Annual General Meeting and Remote E-Voting information'**

Pursuant to Regulation 30 and other applicable Regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copies of the newspaper advertisement published in today's newspapers **Business Standard (English) and Navshakti (Marathi)**, inter-alia, informing about the Notice of the 32<sup>nd</sup> Annual General Meeting along with the details of the remote e-voting information.

Copy of the publications is also being hosted on the Company's website at [www.careedge.in](http://www.careedge.in).

We request you to kindly take the above on record.

Thanking you,

Yours faithfully,

**For CARE Ratings Limited**

**Manoj Kumar CV**  
**Company Secretary & Compliance Officer**  
Encl: as above

**CARE Ratings Limited**

4th Floor, Godrej Coliseum, Somaiya Hospital Road, Off Eastern Express Highway, Sion (East), Mumbai - 400 022. Phone: +91-22-6754 3456 • Email: [care@careedge.in](mailto:care@careedge.in) • [www.careedge.in](http://www.careedge.in)

# Weak JLR guidance weighs on TaMo stock

Shares slide over 8% in 4 days as brokerages trim forecast

RAM PRASAD SAHU  
Mumbai, 17 June

Tata Motors' stock has declined 8.4 per cent over the past four trading sessions, with multiple demand-related headwinds weighing on its UK subsidiary, Jaguar Land Rover (JLR).

In response to these challenges, the company has revised its FY26 margin guidance downward, prompting several brokerages to downgrade the stock.

JLR has lowered its FY26 earnings before interest and taxes (Ebit) margin guidance from 10 per cent to a range of 5-7 per cent.

This revision reflects a mix of macro and industry-specific pressures, including the evolving US tariff regime, the ongoing transition to electric vehicles, and a sluggish demand outlook in China.

The company has also flagged risks stemming from forex losses linked to a weakening US dollar, as well as higher capital outlays necessitated by region-specific product requirements.

JLR's financial outlook has also dimmed on the free cash flow (FCF) front. After generating 2.3 billion pounds in FY24 and 1.5 billion pounds in FY25, the company now expects FCF to be near zero in FY26.

The recovery is anticipated in FY27 and FY28, supported by a ramp-up in new model volumes.

JLR has reaffirmed its capital investment plan of £18 billion over FY24-28, including 3.5 billion pounds in FY26, to be funded through internal cash flows. As of FY25-end, JLR's net cash stood at 278 million pounds.

The US market, which comprised 30 per cent of JLR's FY25 sales, presents a significant challenge due to the current 27.5 per cent import tariff.

While a prospective trade deal could lower this to 10 per cent, the near-term impact remains negative. Additional concerns



include elevated dealer inventories and a temporary pause in Jaguar model sales, both of which could suppress FY26 wholesale volumes.

Analysts Joseph George and Ankit Ruparel of IIFL Research forecast a 6 per cent volume decline for JLR in FY26.

Combined with margin compression, this could drive a 25-30 per cent earnings drop. The brokerage expects Q1FY26 to be particularly weak, citing low volumes, compressed margins, and negative FCF.

However, the anticipated early 2026 launch of the Range Rover electric vehicle could serve as the next meaningful catalyst. IIFL has retained its "add" rating with a target price of ₹705.

Other brokerages share a cautious stance. JM Financial has downgraded the stock to "hold," also with a revised target price of ₹705.

Analysts led by Saksham Kausal note that while the company has executed well on internal levers like cost optimisation and operational efficiency, external factors

such as tariff uncertainty, FX volatility (despite hedging), and demand softness in China have necessitated the guidance cut.

Motilal Oswal Research remains "neutral" on the stock. The brokerage has lowered its FY26 Ebit margin estimate for JLR from 6.9 to 6 per cent, leading to a 10 per cent cut in FY26 earnings projections.

Analyst Aniket Mhatre said the need for consistent execution amid a weak demand environment and rising cost pressures, particularly for Tata Motors' domestic commercial (CV) and passenger vehicle (PV) businesses.

The company has set ambitious targets for both segments, aiming for a 40 per cent share and double-digit margins in CVs and 18-20 per cent market share in PVs over the next three years.

While Tata Motors has delivered on internal execution, global macroeconomic pressures and strategic transitions at JLR have introduced significant short-term uncertainty, tempering investor sentiment.



## SDL-BASED STRIPS

# Use for duration matching, not for tactical gains

SANJEEV SINHA

Starting from June 12, 2025, the Reserve Bank of India (RBI) has permitted the use of the separate trading of registered interest and principal of securities (STRIPS) mechanism for State Development Loans (SDLs). It was earlier allowed in central government securities.

"This will enhance price discovery, deepen liquidity, and pave the way for a transparent zero-coupon yield curve in state debt," says Vishal Goenka, co-founder, IndiaBonds.com.

### Understanding STRIPS

STRIPS split a bond's periodic interest payments and principal repayment into individual zero-coupon instruments.

"These zero-coupon government securities do not pay periodic interest, but are sold at a deep discount and redeemed at face value on maturity," says Rajkumar Singhal, chief execu-

tive officer (CEO), Quest Investment Advisors.

"A ₹1,000 STRIP maturing in five years might be priced at ₹700. You will not receive anything during its five-year term, but you will get ₹1,000 at maturity. The ₹300 difference is your return," says Goenka. STRIPS are available across a broad maturity range — from less than a year to over 30 years. "The return on a zero-coupon STRIP typically aligns with the prevailing interest rate at that point on the yield curve. So, a five-year STRIP, for example, offers returns similar to a five-year government or SDL bond," says Arun Patel, founder and partner, Arunasset Investment Services.

### Predictable returns

STRIPS suit long-term investors focused on liability matching. Conventional bonds make interest payouts, which need to be reinvested. This exposes investors to reinvestment

risk in a falling interest rate environment.

"STRIPS provide a fixed payout at maturity. This makes them attractive to investors looking for predictable long-term outcomes," says Patel.

They are simple to use. "They have a clear, known maturity date and value, which makes it easy to plan for a financial goal using them," says Goenka. Credit risk is minimal as these instruments are backed by sovereign entities — either the central or state governments.

They also offer tax advantages. If held for over 12 months, they attract an LTCG tax of 12.5 per cent on gains exceeding ₹1.25 lakh in a financial year.

SDLs offer slightly higher yields than G-Secs. "The higher return and relative safety make it

appealing to investors," says Udbhav Shah, founder and sole proprietor, Dravya Siddhi, a mutual fund distributor.

### No interim cash flow

STRIPS carry duration risk. "Being long-duration instruments, they have high interest-rate sensitivity," says Singhal.

Liquidity is another concern. "Liquidity in STRIPS tends to be lower than in standard government bonds, with fewer buyers and wider bid-ask spreads," says Patel. SDL-based STRIPS carry marginally higher credit risk than central government STRIPS. "Historically, no Indian state has defaulted, but the market assigns a small spread to SDLs versus G-Secs. Currently this spread is about 40 basis points," says Singhal.

Allocation strategy Long-term investors should use STRIPS primarily to meet a financial goal that will come up at a fixed point. They may also be used as a tactical play during a falling interest rate cycle. The RBI governor indicated limited scope for further rate cuts in the June 6 monetary policy announcement. Hence, they are not very attractive as a tactical play now. "The case for STRIPS is less compelling currently than it was 18 months ago," says Patel.

Shah suggests considering alternatives such as small savings schemes, PSU bank deposits, and mutual fund debt schemes (Bharat Bonds and target maturity plans based on PSU bonds, G-Secs or SDLs).

## Invest if you don't need regular payouts

- Suitable for a long term, conservative investor targeting a certain amount for a specific goal
- Due to lower liquidity, should be comfortable holding till maturity
- Goal longer than 12 months is advisable for favourable tax treatment
- An LTCG benefit is more meaningful for those in higher tax brackets
- Those uncomfortable with interim price volatility may avoid
- Not for retirees or those seeking regular cash flows

## New RBI rules on KYC: What it means for you

To strengthen consumer protection and improve service delivery, the Reserve Bank of India (RBI) has issued fresh directives requiring all banks and regulated entities to issue timely and repeated notifications to customers for periodic Know Your Customer (KYC) updates. The instructions are to be implemented no later than January 1, 2026.

### Key changes:

- Advance notifications: Before the KYC update is due, banks must send at least three advance notices, including one physical letter, using available communication channels like SMS, email, or app notifications
- Post-due reminders: If the KYC is still not updated after the due date, three additional reminders must

be sent, including another physical letter

- Clear instructions & help channels: These communications must provide simple instructions, support escalation mechanisms, and clearly state the consequences of non-compliance
- Audit trail required: Banks must record each notification attempt in their system to create an audit trail

### Customer-friendly updates:

To further ease the burden on customers, especially those in rural areas, the RBI has now allowed business correspondents (BCs) to assist in the KYC updating process. Customers whose details remain unchanged or who have updated only their address can now submit self-declarations through a BC.

Read full report here: [mybs.in/2enU4R](https://mybs.in/2enU4R)

COMPILED BY SUNIAANA CHADHA

**MUTHOOT MICROFIN**  
A Muthoot Group Company

Corporate Identity Number: L65190MH1992PLC066228

**MUTHOOT MICROFIN LIMITED**: Regd. Office: 13<sup>th</sup> Floor, Parinee Crescenzco, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra -400051, Website: [www.muthootmicrofin.com](http://www.muthootmicrofin.com)

**Notice seeking 'Expression of Interest' from Asset Reconstruction Companies (ARC) for sale of Financial Assets by Muthoot Microfin Limited's (MML)**

Muthoot Microfin Limited's (MML) invites Expression of Interest (Eoi) from ARC's for the proposed sale of its following stressed loan pool. Eligible prospective buyers are requested to intimate their willingness to participate by way of an Eoi in the format provided by MML and provide a Non Disclosure Agreement (NDA) in the format provided by MML and copy of Registration Certificate issued by Reserve Bank of India (RBI) along with Eoi

The Stressed Loans shall be sold on 'As is, Where is' and "as is what is" basis without any recourse to MML

(Amount in Rs. Cr as on 31 <sup>st</sup> March 2025)				
Title of the account ("Stressed Assets")	Aggregate of 31.03.2025	Principal on Reserve Price	Price:	Terms of Sale
Portfolio of Stressed MFI Loans	Rs. 351.36 crs	Reserve	Rs. 123.00 crs	Cash + SR Basis

The timelines for sale are as under:-

Sr. No.	Activity	Dates
1	Period of due diligence by prospective bidder including receipt of queries, if any (*)	18.06.2025 to 23.06.2025 (till 12.00 Noon)
2	Bid Submission	23.06.2025 till 12.00 Noon
3	Bid Opening, Negotiations and Declaration of highest bidder	23.06.2025 @ 1.00 PM
4	Fund Transfer and Execution of Assignment Agreement	23.06.2025 1.00 pm onwards

\* Access to virtual data room for due diligence would only be available after submission of Eoi and NDA to Muthoot Microfin Limited (MML).

The format of NDA and EOI can be obtained from Mr. Praveen T and Mr. Amal Neeraj Muthoot Microfin Limited, 5th Floor, Muthoot Towers, M G Road, Cochin 682035 (Email id: [praveen.t@muthootmicrofin.com](mailto:praveen.t@muthootmicrofin.com) & [amalneeraj.v@muthootmicrofin.com](mailto:amalneeraj.v@muthootmicrofin.com)). Thereafter, the prospective buyers, can undertake the due diligence at their own cost.

Upon receipt of Eoi and NDA, the detailed sale process note and information pertaining to the

NPA accounts offered for sale would be shared with the eligible bidders.

MML reserves the right to sell these assets in whole or in part, in one or multiple pools, to include additional assets to and / or withdraw certain assets or all the assets, at its sole discretion, without assigning any reasons at any stage of transaction.

The cut-off date for the sale of the abovementioned assets shall be specified separately at the time of final bid submission as part of the sale process.

All costs, expenses, taxes, stamp duties and liabilities incurred by each Bidder in connection with the Transaction, including (without limitation) in connection with Due Diligence, preparation and/or submission of the Bid, including fees of its own advisors, if any, shall be borne and paid by such Bidder, whether its Bid is accepted or rejected for any reason and MML does not assume any liability whatsoever in this connection

MML reserves the right to terminate the sale/auction process at any point of time without prescribing any reason thereof, at its own discretion. The decision of MML shall be final and binding in this regard.

Evaluation of Bids received and any sale under this process shall be subject to MML's bid parameters, evaluation criteria and final approval by the Competent Authority of MML

The above stated sale of stressed loans shall be in compliance with relevant RBI and other regulatory requirements.

**VEEFIN** (Formerly known as Veefin Solutions Pvt Ltd)  
Regd. Office: Off No - Global One, 2nd Floor, 252, Lal Bahadur Shastri Marg, Kurla (West), Mumbai 400070.  
Email id: [investors@veefin.com](mailto:investors@veefin.com), CIN: L72900MH2020PLC347893

## NOTICE OF POSTAL BALLOT & E VOTING INFORMATION

NOTICE is hereby given that pursuant to Section 110 read with Section 108 of the Companies Act, 2013 ("the Act"), Rule 20 and Rule 22 of the Companies (Management and Administration) Rules 2014, relevant circulars issued by Ministry of Corporate Affairs, Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations") and Secretarial Standard on General Meetings ("SS-2") issued by Institute of Company Secretaries of India, as amended and other applicable laws and regulations (including any statutory modification or re-enactment thereof) read with General Circular No. 14/2020 dated 8<sup>th</sup> April, 2020, General Circular No. 17/2020 dated 13<sup>th</sup> April, 2020, General Circular No. 22/2020 dated 15<sup>th</sup> June, 2020, General Circular No. 33/2020 dated 28<sup>th</sup> September, 2020, General Circular No. 39/2020 dated 31<sup>st</sup> December, 2020, General Circular No. 02/2021 dated 13<sup>th</sup> January, 2021, General Circular No. 10/2021 dated 23<sup>rd</sup> June, 2021, General Circular No. 20/2021 dated 8<sup>th</sup> December, 2021, General Circular No. 03/2022 dated 5<sup>th</sup> May, 2022, General Circular No. 11/2022 dated 28<sup>th</sup> December, 2022 and General Circular No. 09/2023 dated 25<sup>th</sup> September, 2023 issued by the Ministry of Corporate Affairs (hereinafter collectively referred to as "MCA Circulars") and SEBI Circular No. SEBI/HO/CFD/PoD-2/P/CIR/ 2023/4 dated January 5, 2023 issued by SEBI for seeking consent of the shareholders / members of Veefin Solutions Limited ("the Company" or "Veefin") ("Members"), to pass the resolutions as set out in the Postal Ballot notice by way of remote electronic voting ("E-Voting").

In accordance with the MCA Circulars issued, members can vote only through the remote e-voting process. Accordingly, the physical copy of the Postal Ballot Notice along with postal ballot forms and pre-paid business reply envelope are not being sent to the members. Members are requested to provide their assent or dissent through remote e-voting only.

The Company has completed dispatch of Postal Ballot Notice dated June 09, 2025 along with explanatory statement on June 17, 2025 only through electronic mode to all those members whose email addresses are registered with the Company/Depositories Participants ("DP's")/Registrar and Transfer Agent ("RTA") as on June 13, 2025 ("Cut-off date") in accordance with the aforesaid MCA Circulars and SEBI Regulations. It is however, clarified that all the persons who are members of the Company as on Friday, June 13, 2025 (including those members who may not have received this Notice due to non-registration of their email IDs with the Company or the Depositories/Depository Participants) shall be entitled to vote in relation to the resolution specified in this Notice. Voting rights of the Members shall be in proportion to the shares held by them in the paid-up equity share capital of the Company as on Cut-off date. Once the vote on a resolution is cast by the shareholder, the shareholder shall not be allowed to change it subsequently.

In case members who have not registered their e-mail address are requested to register the same in respect of shares held in electronic form with the Depository through their Depository Participant(s) and in respect of shares held in physical form by writing to the Company's Registrar and Share Transfer Agent, Bigshare Services Pvt Ltd, Office No S6-2, 6th floor, Pinnacle Business Park Next to Ahura Centre, Mahakali Caves Road, Andheri (East) Mumbai-400093.

The Board of the Directors of the Company has appointed Mr. Maheshi Ganatra, (Membership No. F11332) of M/s. Maheshi Ganatra & Associates, Practicing Company Secretary, as the Scrutinizer for conducting the postal ballot through e-voting process in a fair and transparent manner.

Members may note that the copy of Postal Ballot Notice along with the Explanatory Statement will be available on the website of the Company, viz., [www.veefin.com](http://www.veefin.com) and on the website of the Stock Exchange viz., BSE Limited at [www.bseindia.com](http://www.bseindia.com) respectively and also on the website of National Securities and Depositories Limited ("NSDL") viz., [www.evoting.nsdl.com](http://www.evoting.nsdl.com).

The documents referred in the Postal Ballot notice are available for inspection electronically and the members seeking to inspect such documents can send an e-mail to [investors@veefin.com](mailto:investors@veefin.com).

**VOTING THROUGH ELECTRONIC MODE (E-VOTING):**

Pursuant to the provisions of Section 108 of the Act, read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended from time to time, and Regulation 44 of the SEBI Listing Regulations, the Company is pleased to provide all its Members the facility to cast their vote electronically, through the remote e-voting services provided by NSDL. Members of the Company holding shares in physical or dematerialized form as on the cut-off date i.e. Friday, June 13, 2025, may cast their vote through remote e-voting.

All the Members are informed that:

- all of the business as set out in the Postal Ballot Notice may be transacted through remote e-voting;
- the remote e-voting shall commence on Thursday, June 19, 2025 (9:00 AM Indian Standard Time);
- remote e-voting shall end on Friday, July 18, 2025 (5:00 PM Indian Standard Time);
- remote e-voting shall not be allowed beyond 5:00 p.m. on Friday, July 18, 2025;
- Only a person whose name is recorded in the Register of Members or in the Register of Beneficial Owners maintained by the Depositories as on the cut-off date Friday, June 13, 2025 shall be entitled to cast their votes. Once the vote on a resolution is cast by the shareholder, the shareholder shall not be allowed to change it subsequently;
- members who have not received Postal Ballot Notice may write to [investors@veefin.com](mailto:investors@veefin.com), and obtain the same. Those members holding shares in physical form, whose email addresses are not registered with the Company, may register their email address by providing the Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN Card), AADHAR (self-attested scanned copy of Aadhar Card) by email to [investors@veefin.com](mailto:investors@veefin.com). Those members holding shares in demat form whose email addresses are not registered with the Company or their DP, may register their email address by providing their DPID-CLID (16 digit DPID+CLID or 16-digit beneficiary ID), Name, client master or copy of Consolidated Account Statement, PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar card) by email to [investors@veefin.com](mailto:investors@veefin.com).

In case of any queries relating to e-voting, Members may refer to the FAQs for Shareholders and e-voting user manual for Shareholders available at the download section of [www.evoting.nsdl.com](http://www.evoting.nsdl.com) or at 022-4886 7000 and 022-2499 7000 or send a request at; and in case of any grievances connected with the facility of remote e-voting please contact Ms. Rimpal Bag, NSDL, 4th Floor, 'A' Wing, Trade World, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai-400013 or Email at [evoting@nsdl.com](mailto:evoting@nsdl.com)

The resolutions, if approved, shall be deemed to have passed on the last date of e-voting i.e. July 18, 2025. The result of the Postal Ballot will be announced by the Chairman or the Company Secretary in writing on or before July 20, 2025, at the Company's registered office at Mumbai. The results, together with the Scrutinizer's report, will be displayed at the registered office and on the website of the Company i.e., [www.veefin.com](http://www.veefin.com) besides being communicated to BSE Limited on which the equity shares of the Company are listed.

For Veefin Solutions Limited (Formerly known as Veefin Solutions Pvt Ltd)  
Sd/-  
Urja Thakkar  
Company Secretary & Compliance Officer  
Membership No.: A42925

Place : Mumbai  
Date : 17<sup>th</sup> June, 2025

**CareEdge RATINGS** CARE RATINGS LIMITED  
(CIN: L67190MH1993PLC071691)  
Regd. Office: 4<sup>th</sup> Floor, Godrej Coliseum, Somaia Hospital Road, Off Eastern Express Highway, Sion (East), Mumbai - 400022, Tel: 022-67543456 Fax: 022-67543457  
Email: [investor.relations@careedge.in](mailto:investor.relations@careedge.in), Website: [www.careedge.in](http://www.careedge.in)

## NOTICE OF THE 32<sup>nd</sup> ANNUAL GENERAL MEETING AND REMOTE E-VOTING INFORMATION

Notice is hereby given that the Thirty-second (32<sup>nd</sup>) Annual General Meeting ("AGM") of the Members of CARE Ratings Limited (the "Company") will be held on Thursday, July 10, 2025 at 3.30 p.m. (IST) by means of Video Conferencing facility ("VC") or Other Audio Visual Means ("OAVM") without the physical presence of the Members and the venue of the meeting shall be deemed to be the Registered Office of the Company i.e. 4<sup>th</sup> Floor, Godrej Coliseum, Somaia Hospital Road, Off. Eastern Express Highway, Sion (East), Mumbai - 400 022, to transact the business as set out in the Notice of the AGM, in compliance with the applicable provisions of the Companies Act, 2013 ("the Act"), Rules made thereunder and the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), read with General Circular No. 14/2020 dated April 8, 2020, and subsequent circulars issued in this regard, the latest being General Circular No. 09/2024 dated September 19, 2024 and all other relevant circulars issued by the Ministry of Corporate Affairs (collectively referred to as "MCA Circulars"), Circular Nos. SEBI/HO/CFD/CMD2/CIR/P/2022/62 dated May 13, 2022 and subsequent circulars issued in this regard, the latest being SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 dated October 3, 2024, and other applicable circulars issued by SEBI in this regard (collectively referred to as "SEBI Circulars").

In terms of MCA and SEBI Circulars, the Company has sent the Notice of AGM along with the Annual Report for the Financial Year 2024-25, on Tuesday, June 17, 2025, electronically to all the Members of the Company whose email address(es) are registered with the Company / Registrar & Share Transfer Agent ("RTA") / Depository Participants ("DP"). Further, a letter providing a web-link for accessing the Annual Report have also been sent to those Members who have not registered their E-mail IDs.

The Notice of AGM along with the Annual Report for the Financial Year 2024-25 are also available on the Company's website at [www.careedge.in](http://www.careedge.in) and also on the website of the Stock Exchanges, i.e. BSE Limited and National Stock Exchange of India Limited i.e. at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) respectively, as well as on the website of National Securities Depository Limited (NSDL) at [www.evoting.nsdl.com](http://www.evoting.nsdl.com). The requirements of sending physical copy of the Notice of the AGM and Annual Report to the Members have been dispensed with vide MCA and SEBI Circulars.

In terms of Section 108 of the Act, read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended, and Regulation 44 of the Listing Regulations and Secretarial Standard on General Meetings (SS-2) issued by the Institute of Company Secretaries of India, the Company is pleased to provide the facility to its Members to exercise their right to vote by electronic means on resolutions proposed to be passed at AGM using the e-Voting platform provided by the National Securities Depository Limited ("NSDL").

All the Members are further informed that:

- The Remote e-Voting period will commence on Monday, July 7, 2025 at 9:00 a.m. (IST) and will end on Wednesday, July 9, 2025 at 5:00 p.m. (IST);
- The cut-off date for determining the eligibility to vote by remote e-Voting or e-Voting at the time of the AGM: Thursday, July 3, 2025;
- Any person, who becomes Member of the Company after the dispatch of Notice of the 32<sup>nd</sup> AGM by email and holds shares as on the Cut-off date i.e. Thursday, July 3, 2025 may obtain the User ID and password by sending a request at [evoting@nsdl.com](mailto:evoting@nsdl.com) or to the Company's email address [investor.relations@careedge.in](mailto:investor.relations@careedge.in). However, if you are already registered with NSDL for remote e-Voting then you can use your existing user ID and password for casting your vote.
- In addition, the facility for e-Voting will also be provided at the AGM. Those Members, who are present at the AGM through VC/OAVM facility and have not already cast their votes on the resolutions by way of remote e-Voting shall be eligible to vote through e-Voting system during the AGM.
- Members may note that the remote e-Voting module shall be disabled by NSDL at 5:00 p.m. on Wednesday, July 9, 2025 and once the vote on a resolution is cast by the Member, the Member shall not be allowed to change it subsequently;
- The Members who have cast their vote by remote e-Voting prior to the AGM can attend the AGM through VC/OAVM but shall not be entitled to cast their vote again through the e-Voting system at the AGM;
- The Members participating in the AGM and who had not cast their vote by remote e-Voting, shall be entitled to cast their vote through e-Voting system during the AGM;
- A person whose name is recorded in the register of Members or in the register of beneficial owners maintained by the depositories as on the Cut-off date only shall be entitled to avail facility of remote e-Voting as well as e-Voting at the time of AGM;
- For the process and manner of remote e-Voting, Members may go through the instructions in the Notice convening the AGM and in case of any queries or issues regarding e-Voting, Members may refer the Frequently Asked Questions for Members and e-Voting user manual for Members available at the download section of [www.evoting.nsdl.com](http://www.evoting.nsdl.com) or call at 022-4886 7000 or send a request at [evoting@nsdl.com](mailto:evoting@nsdl.com)

Members are advised to register/update their e-mail address with their DPs in case of shares held in electronic form and to the Company and/or its RTA i.e. KFin Technologies Limited at [inward.ris@kfintech.com](mailto:inward.ris@kfintech.com), in case of shares held in physical form for receiving all communications, including Annual Report, Notices, Circulars etc. by email from the Company in future.

Members are also requested to read the Notes set out in the Notice of the AGM and in particular the instructions for joining the AGM, manner of casting vote through remote e-Voting or e-Voting at the AGM.

For CARE Ratings Limited  
Sd/-  
Manoj Kumar CV  
Company Secretary & Compliance Officer  
Place : Mumbai  
Dated : June 17, 2025

ICICI Bank शाखा कार्यालय : आयसीआयसीआय बँक लिमिटेड, तळ मजला, आकूरी सेंटर, एमआयडीसी, टेलिफोन एक्सचेंज बिल्डिंग, आकूरी स्टॉक एक्सचेंज समोर, अंधेरी पूर्व, मुंबई-४०००९३

SBI भारतीय स्टेट बँक
होम लोन सेंटर, मुंबई साऊथ, मोल्दास हाऊस, 'ए', १ला मजला, अ. नं. अंबेडकर रोड, विन्हायती (१), मुंबई - ४०० ०३२

vedanta वेदांता लिमिटेड
सी.आय.एन.एल: एल१३०१एएच१९६५पीएलसी२११३४४
नोंद. कार्यालय: १ला मजला, 'सी' विंग, युनिट १०३, कॉर्पोरेट अँडवेल, चकाला, अंधेरी (पूर्व), मुंबई ४०० ०९३

Table with 4 columns: क्र. (क्र.), कर्जदाराचे/सह-कर्जदाराचे/हमीदाराचे नाव/कर्ज खाते क्रमांक, काही अस्तित्वात जात बोजासह तारण मतेचा तपशील, थकबाकी रक्कम, आरक्षित मूल्य, मालमतेच्या परिणामी तारीख आणि वेळ, ई-लिवाव तारीख आणि वेळ

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मोतीलाल ओसवाल होम फायनान्स लिमिटेड
सी.आय.एन.एल: एल१३०१एएच१९६५पीएलसी२११३४४
मोतीलाल ओसवाल टॉवर, रजिस्ट्रार कार्यालय, एअर डेपोसमोर, प्रभादेवी, मुंबई-४०००२५

किरळरी डिपॉजिटर्स, रिजन्-III
पत्रव्यवहाराचा पत्ता : होरायझन विल्डिंग, १ला मजला, रानडे रोड आणि गोखले रोडचे जंक्शन, गोखले रोड (उत्तर), दादर (पश्चिम), मुंबई-४०० ०२८. दूरध्वनी क्र.: ०२२-२४७७६०१२/७०/५८

सर्वसाधारण अँड रिस्कन्ट्रान्स ऑफ फायनान्सिअल असेट्स अँड एफकोसिमेंट ऑफ सिस्कुटी इंटरटेन अडिनिवम, २००२ सहाजचा सिस्कुटी इंटरटेन (एफकोसिमेंट) रुक, २००२ च्या नियम ८(६) च्या तरतुदीनुसार स्थावर मालमतेचा ई-लिवाव विक्री सूचना

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वैधानिक सूचना - सिस्कुटी इंटरटेन (एफकोसिमेंट) रुक, २००२ च्या नियम ८(६) नुसार
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वैधानिक सूचना - सिस्कुटी इंटरटेन (एफकोसिमेंट) रुक, २००२ च्या नियम ८(६) नुसार
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गृहम हाऊसिंग फायनान्स लिमिटेड
नोंदीपकून कार्यालय : ६वा मजला, बी विल्डिंग, गंगू टुनो, लोहेगाव, पुणे, महाराष्ट्र ४११०१४.
शाखा कार्यालय मुंबई: शिफारस आर्केड, १ला मजला, टिपका आर्केड, तारापूर रोड, बोईसर, मुंबई, महाराष्ट्र ४००५०९.

ई-लिवाव - विक्री सूचना
सर्वसाधारण अँड रिस्कन्ट्रान्स ऑफ फायनान्सिअल असेट्स अँड एफकोसिमेंट ऑफ सिस्कुटी इंटरटेन (एफकोसिमेंट) रुक, २००२ च्या नियम ८(६) च्या तरतुदीनुसार स्थावर मालमतेचा ई-लिवाव विक्री सूचना

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नोंदीपकून कार्यालय: ४था मजला, गोदरेज कोलोरीस इमारत, सोमिया हॉस्पिटल रोड, ऑफ इन्टरनेट एक्सचेंज हाव्ये, सायन (पूर्व), मुंबई, महाराष्ट्र, ४०००२२.