



Date: July 29, 2025

To
The National Stock Exchange of India Limited (NSE)
The Listing Department
Exchange Plaza, C-1, Block-G,
Bandra Kurla Complex, Bandra (East),
Mumbai – 400051, Maharashtra, India

Dear Sir/ Madam,

NSE Symbol: CHETANA
ISIN: INE0U1T01012

Sub: Newspaper Advertisement

Ref: Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations')

Pursuant to Regulation 30 and 47 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations'), please find the copy of newspaper advertisement regarding 2nd Annual General Meeting of the Company scheduled to be held on Tuesday, August 19, 2025, at 11:00 a.m. (IST) through Video Conferencing/ Other Audio-Visual Means, eVoting details in the following newspaper:

1. Business Standard, an English Daily Newspaper
2. Mumbai Lakshdeep, a Regional Daily Newspaper

This is for your information and records.

**Thanking you,
Yours faithfully,
For Chetana Education Limited**

Anil Jayantilal Rambhia
Chairman and Managing Director
DIN: 00332241

LIC's stock portfolio sees ₹46,000 cr dent in July

RIL proves to be biggest drag as its stock drops 7.2% this month

DEEPAK KORGAONKAR & PUNEET WADHWA
Mumbai/New Delhi, 28 July

Life Insurance Corporation (LIC), the country's largest domestic institutional investor (DII), has seen a ₹46,000 crore erosion in the value of its equity holdings amid market downturns in July. The benchmark indices, Nifty 50 and BSE Sensex, have slipped 2.6 per cent from their June 2025-end level to 24,837 and 81,463.09 respectively.

From ₹16.10 trillion as on June 30, 2025, the value of LIC's 322-stock portfolio has declined to ₹15.64 trillion as on July 25, 2025, marking ₹46,000 crore mark-to-market loss. However, LIC's portfolio value is still higher by ₹1.94 trillion from April 7, 2025, when the benchmark indices had hit their respective 52-week lows.

The notional loss calculation compares changes in value between the June 30, 2025 and July 25, 2025 period.

The value calculated on LIC's holding, in which the insurance firm has over 1 per cent stake per shareholding pattern data as on June 30, 2025.

The markets, according to G Chokkalingam, founder and head of research at Equinomics Research, are worried about the delay in signing the trade deal with the US. That apart, foreign institutional investors (FIIs) are also keeping an eye on earnings of India Inc. and the overall market valuation.

"Our reliance on the US, both in IT services and pharma goods exports is sizable. Any surprises on this front can spoil the party for these sectors and the market sentiment. There is no doubt that the overall market valuation is stretched, but there is still scope for 5-7 per cent upside in the Nifty 50 if the earnings come through and the interest rates remain soft," Chokkalingam said.



LIC's top holdings

Company	LIC stake (%)	Value (₹ cr)	Change (₹ cr)
Reliance Industries	6.93	1,30,551	-10,180
TCS	4.86	55,114	-5,745
Larsen & Toubro	13.6	64,407	-4,212
Infosys	10.88	68,503	-3,874
HCL Technologies	5.31	21,469	-3,427

LIC stake as on June 30, 2025; Value as on July 25, 2025; Change over June 30, 2025 Data compiled by BS Research Source: CapitalinePlus

Meanwhile, four IT companies combined, TCS, Infosys, HCLTech and Tech Mahindra, have made a dent of ₹15,321 crore in LIC's portfolio thus far in July.

LIC's top equity holding in terms of value, Reliance Industries, has been one of the biggest value drags on its portfolio, with the stock's 7.2 per cent decline that eroded ₹10,180 crore in value for the public sector insurer.

Larsen & Toubro (L&T) that saw 6 per cent decline in its market price in July, eroded ₹4,212 crore in overall LIC's stock portfolio. Bharti Airtel at ₹1,764 crore, and fast moving consumer goods company ITC contributed ₹1,362 crore in overall net worth erosion for LIC.

On the other hand, Hindustan Unilever (₹1,821 crore), ICICI Bank (₹1,507 crore), and State Bank of India (₹1,133 crore) shored up LIC's portfolio value by ₹4,462 crore during this period.

Mahindra & Mahindra, Ambuja

Cements, Patanjali Foods, ITC Hotels, and UPL have added nearly ₹760 crore to LIC's stock portfolio.

FIIs, according to UR Bhat, cofounder & director, Alphaniti Fintech, have been a worried lot off late as regards Indian markets due to regulatory overhang post the Jane Street development.

In July 2025, they sold ₹20,263 crore worth of Indian equities via stock exchange route. DIIs, on the other hand, have put in ₹39,826 crore during this period and provided some stability to the markets.

"The markets can dip another 2-3 per cent from here in the run up to August 1 (US tariffs take effect). The US, according to reports, is not too happy with the India-UK trade agreement, and the markets, too, are worried about the absence of a trade deal with the US at this stage. For investors, it's a wait-and-watch period till clarity emerges," Bhat said.



HEALTH INSURANCE FOR SENIOR CITIZENS

Strike a balance between sub-limits and affordability

HIMALI PATEL

Galaxy Health Insurance has launched Galaxy Privilege, a senior citizen plan that covers pre-existing diseases (PEDs) within a year of purchasing the policy. Even as health insurance policies for seniors evolve, elders need to carefully select a policy that offers adequate coverage while fitting into their budgets.

Challenges for seniors

Age-related health risks make purchasing a policy a challenge for senior citizens. Insurers may reject proposals or load premiums heavily after medical tests reveal health issues.

Policies also become costlier. "As we get older, our health risks increase, and this makes health insurance significantly more expensive for seniors," says G. Srinivasan, managing director and chief executive officer (MD & CEO), Galaxy Health

Insurance.

"As the age bracket changes, the premium rate increase can be quite high, raising affordability issues," says Hari Radhakrishnan, expert, Insurance Brokers Association of India (IBAI).

Policies for seniors also come with several types of waiting periods, of which the most significant is the one for pre-existing diseases (PEDs). It can range from one to three years.

What to go for

Experts suggest at least a ₹10 lakh sum insured with the restore benefit. "Later on, as the person contracts more ailments, the insurance company may not enhance the sum insured," says Radhakrishnan.

OPD (outpatient department) coverage and annual health checkups have become available. "Many new plans offer at-home doctor visits and even ICU setups. It's wise to look for

plans that cover modern treatments like robotic surgeries without restrictive limits," says Siddharth Singhal, head of health insurance, Policybazaar. Radhakrishnan cautions that such features can raise the premium for seniors.

Features that need scrutiny

When selecting a policy, the focus should be on avoiding overly restrictive conditions while keeping the premium at a manageable level.

Room rent: Some policies have fixed (e.g., ₹4,000/day) or percentage (of sum insured) based caps. Those who opt for a higher-grade room than the one allowed face proportionate deductions (actual payout is cost of treatment multiplied by the following ratio: permitted room rent/actual room rent).

Disease-wise caps: These restrict claim amounts for specific conditions, regardless of the sum insured.

Co-pay and deductible: Co-pay means that the insured has to

pay a certain percentage of the bill, which could be 10-30 per cent or higher.

A deductible is a fixed threshold amount up to which the insured pays. Beyond it, the policy pays. "Prefer deductible over co-pay as it is predictable," says Anita Upadhyay, CEO, Lord's Mark Insurance Broking Services.

A deductible increases out-of-pocket expenses but also makes the policy more affordable. "Do the cost-benefit analysis of economising on premium versus coverage," says Radhakrishnan.

Managing high premiums

Pairing a base policy with a super top-up can help bring down costs. "Buy a base policy with a sum insured of ₹3 lakh and a super top-up of ₹50 lakh," says Shilpa Arora, co-founder and chief operating officer, Insurance Samadhan. (The base policy sum insured can be higher, say, ₹5 or ₹10 lakh, while super-top-up coverage can go up to ₹90-95 lakh, depending on affordability.) The former can handle smaller expenses while the latter can take care of major bills. "Super top-up is better than a regular top-up because the threshold is calculated cumulatively across claims in a year," says Upadhyay.

"Opting for a preferred network can fetch up to 15 per cent discount. One can also save by downgrading the room category and removing non-essential add-ons," says Singhal.

The writer is a Mumbai-based independent journalist

Mediclaim denied over Google location mismatch: Know about it

A consumer court recently gave respite to a man whose health insurance claim was rejected because his Google timeline didn't match the hospital location.

Can insurers legally reject claims using Google data?
"Insurers can reject a claim based

on Google timeline, but only under strict conditions," says Hari Radhakrishnan, expert at the Insurance Brokers Association of India.

"The data must be lawfully obtained with informed consent under India's digital data protection laws and should decisively support the insurer's claim.

But mobile phones can be used by others, so the data often needs corroboration," he says.

Anita Teli, chief compliance officer at Probus, says that digital data cannot be treated as standalone proof. "Insurers must rely on medical records, bills, and discharge summaries," Teli explains.

How policyholders can protect themselves

Teli advises policyholders to keep full documentation, including prescriptions, hospital admission records, and discharge papers. "Make sure you notify your insurer upon hospitalisation and avoid any mismatches in submitted forms," she says.

Read full report here: mybs.in/2eoeieA

COMPILED BY AMIT KUMAR

CIAL/COMMN/EGATES/05 29/07/2025

TENDER NOTICE

Item rate E-tenders are invited from reputed contractors for the Supply, Installation, Testing and Commissioning of Biometric Kiosks for Immigration at Cochin International Airport.

Name of Work	EMD	Completion Period	Tender Submission Fee
Supply, Installation, Testing and Commissioning of Biometric Kiosks for Immigration	Rs. 20 Lakhs	5 Months	Rs. 2000/-

Interested firms may register themselves on the online E-Tendering portal <https://etenders.kerala.gov.in> and then download the Tender documents. For eligibility criteria and other details, visit our website www.cial.aero/tenders

Sd/-
MANAGING DIRECTOR

CIN: L5811MH2024PLC417778
Regd. Off: 401, E-Wing, 8 & C Block, Trade Link, Kamala Mill, Delisle Road, Mumbai-400013.
Email: inquiry@chetanaeducation.com Website: www.chetanaeducation.com

NOTICE OF 02ND ANNUAL GENERAL MEETING AND E-VOTING

NOTICE is hereby given that the 2nd Annual General Meeting (AGM) of the Chetana Education Limited (the Company) will be held on **Tuesday, August 19, 2025 at 11:00 a.m.** (IST) through Video Conferencing (VC)/ Other Audio Visual Means (OAVM) facility provided by National Securities Depository Limited (NSDL) to transact the business as set out in the Notice dated **July 21, 2025** in compliance with all the applicable provisions under Companies Act, 2013 and SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 read with all the rules, circulars, etc. The Venue of the meeting shall be deemed to be Registered Office of the Company situated at 401, E-Wing, 8 & C Block Trade Link, Kamala Mill, Delisle Road, Mumbai - 400013, Maharashtra, India.

The Notice convening the 2nd AGM and the Annual Report for the financial year 2024-25 has been electronically sent on **Monday, July 28, 2025** to those members who have registered their email address with Company/ Registrar and Share Transfer Agent (RTA) Depository Participants as on **25th July, 2025**. The aforesaid documents are also available on the website of the Company at www.chetanaeducation.com/company and on the website of the Stock Exchange where the equity shares of the Company is listed, i.e., www.nseindia.com and on the website of National Securities Depository Limited (NSDL) at www.evoting.nsdl.com. Further a letter consisting a weblink for accessing the Notice of the 2nd AGM and Annual Report for the financial report 2024-25 will be dispatched to those shareholders who have not registered their email addresses.

Instruction for remote e-voting and e-voting during the AGM

Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, the Company is pleased to provide the facility of e-voting to its shareholders, to enable them to cast their votes on the resolution proposed to be passed at the AGM, by electronic means. The Company has engaged the services of NSDL, who will provide the e-voting facility of casting votes to shareholders using remote e-voting system (e-voting from a place other than venue of the AGM) as well as e-voting during the AGM (e-voting at 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 i.e. **Tuesday, August 12, 2025** shall be entitled to avail the facility of remote e-voting or e-voting at the AGM. Detailed procedure for remote e-voting is provided in the Notice of AGM. A person who is not a member as on cut-off date should treat this Notice for information purpose only.

Details of e-voting schedule are as under:

- Tuesday, August 12, 2025** is the cut-off date, for determining the eligibility to vote through remote e-voting or e-voting at the AGM.
- The remote e-voting will commence at **09:00 a.m. (IST) on Saturday, August 16, 2025, and will end at 05:00 p.m. (IST) on Monday, August 18, 2025.**

The remote e-voting module shall be disabled by NSDL for voting thereafter. The voting rights of the shareholders shall be in proportion to their share of the paid-up equity share capital of the Company as on the cut-off date. Once the vote on a resolution is cast the shareholders shall not be allowed to change it subsequently or cast the vote again. Only those shareholders, who will be present at the AGM through VC facility and who would not have cast their vote by remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting at the AGM. Shareholders who have voted through remote e-voting will be eligible to attend the AGM and their presence shall be counted for the purpose of quorum, however such shareholder shall not be entitled to cast their vote again at the AGM.

In case of any queries or grievances connected with e-voting or attending the AGM through VC/ OAVM, you may refer to the Frequently Asked Questions (FAQs) and the e-voting user manual available at: www.evoting.nsdl.com under the "Help/FAQs" section or write an email to evoting@nsdl.co.in or call the NSDL helpline at 1800 1020 990 / 1800 22 44 30. For queries related to shares, Members may contact the Company's Registrar and Share Transfer Agent: MUF6 Intime India Private Limited Address: C-101, 1st Floor, 247 Park, LBS Marg, Vikhroli West, Mumbai - 400083, Maharashtra, India; Email: rnt.helpdesk@in.mpmis.mufg.com; Tel: 022-49186270

By order of the Board,
Chetana Education Limited
Sd/-
Anil Jayantilal Rambhia
Chairman & Managing Director
DIN: 00322241

Date: July 28, 2025
Place: Mumbai

पंजाब एण्ड सिंध बैंक
PUNJAB & SIND BANK

MUMBAI ZONE
(27/29 Ambalal Doshi Marg Fort Mumbai 400001)

PREMISES REQUIRED

Punjab & Sind Bank requires suitable ready built and well-constructed hall type building having Carpet Area (Upto 2000 sqft qft) on lease/rental basis premises should be preferably at **(Bandra Kurla Complex/Nariman Point)**. Premises offered should have all clearance certificates from statutory authorities. Interested owners / registered Power of attorney Holders of such premises in the desired locality who are ready to lease out their readily available premises on long term lease basis preferably for 15 years or more may send their offers in the prescribed format available on Bank's Web Site www.punjabandsindbank.co.in or the same may be obtained from the above address during office hours. The complete offer duly sealed & signed and should reach the undersigned on or before **(18.08.2025, till 5 PM)** at the above address.

No brokerage will be paid by the Bank. Bank reserves the right to accept or reject any or all offers at its sole discretion without assigning any reasons whatsoever.

-Sd/-
ZONAL MANAGER

29.07.2025

पंजाब नैशुनल बैंक
... भररोसे का प्रतीक

punjab national bank
...the name you can BANK upon!

HO: CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION
FOURTH FLOOR, 5, SANSAD MARG, NEW DELHI 110001

RFP for appointment of External auditor to conduct external audit of Bank's Internal Audit System

Open tenders are invited from eligible bidders through GeM portal for appointment of External auditor to conduct external audit of Bank's Internal Audit System.

For further details, interested bidders may refer to the tender document (GeM bid no: **GEM/2025/B/6497813**) which can also be downloaded from Bank's e-procurement portal <https://etender.pnbnet.in> or from Bank's website www.pnbindia.in.

Last date of submission of the e-tender is 16.08.2025 up to 2:00 p.m.

CHIEF MANAGER

PPAP AUTOMOTIVE LIMITED
CIN: L74899DL1995PLC073281
Registered Office: 54, Okhla Industrial Estate, Phase-III, New Delhi-110020
Corporate Office: B-206A, Sector-81, Phase-II, Noida-201305, Uttar Pradesh
Tel: +91-120- 4093901
Website: www.ppapco.in, E-Mail ID: investorservice@ppapco.com

NOTICE TO THE SHAREHOLDERS OF THE COMPANY

Subject: Compulsory transfer of Equity Shares to Investor Education and Protection Fund ("IEPF").

Notice is hereby given pursuant to the provision of section 124(6) of Companies Act, 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("the Rules"), the Company is required to transfer all shares in the name of IEPF in the respect of which dividend is not paid or claimed for seven consecutive years or more.

The shares and unclaimed Final dividend for the financial year 2017-18 are due to transfer to IEPF. The details are available on the website of the Company at https://www.ppapco.in/financials#unpaid_and_unclaimed_dividend.

The company has sent individual notices to all those shareholders whose shares and unclaimed dividend are liable to be transferred to IEPF.

The unpaid dividend can be claimed by sending letter to Registrar and Share Transfer Agent, M/s. MUF6 Intime India Private Limited, Noble Heights, 1st Floor, Plot NH 2, C-1 Block LSC, Near Savitri Market, Janakpuri, New Delhi- 110058, Tel No.: 011-41410592, e-mail: iepf.shares@in.mpmis.mufg.com on or before 22nd September, 2025.

No claim shall lie against the Company in respect of shares and unclaimed dividend transferred to IEPF pursuant to the Rules.

However, the concerned Shareholders can claim back the shares and unclaimed dividend transferred to IEPF in accordance with the procedure and on submission of such documents as prescribed under the Rules.

For PPAP Automotive Limited
Sd/-
Pankhuri Agarwal
Company Secretary & Compliance officer

Place : Noida
Date : 28 July, 2025

DHAMPUR BIO ORGANICS LIMITED
Regd. Office : Sugar Mill Compound, Village Asmoli Sambhal Moradabad, UP - 244304 IN
CIN - L15100UP2020PLC136939, Phone No +91-7302318313
Email : investors@dhampur.com, Website - www.dhampur.com

Extract of Unaudited Consolidated Financial Results for the Quarter ended June 30, 2025

Sl. No.	Particulars	Quarter Ended		Year Ended	
		30-Jun-25 (Unaudited)	31-Mar-25 (Audited)*	30-Jun-24 (Unaudited)	31-Mar-25 (Audited)
1.	Total Income from Operations	785.26	703.80	638.62	2,696.64
2.	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	-32.96	60.57	0.72	17.47
3.	Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	-32.96	60.57	0.72	15.71
4.	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	-22.00	44.80	0.12	14.69
5.	Total Comprehensive Income for the period	-22.05	46.12	0.17	16.72
6.	Paid up Equity Share Capital	66.39	66.39	66.39	66.39
7.	Other Equity				945.35
8.	Earnings Per Share (of ₹ 10/- each)				
	Basic & diluted (₹ per share)	₹ -3.31	₹ 6.75	₹ 0.02	₹ 2.21

*Refer note ii) below

Notes:

- The above financial results are approved in the meeting of the Board of Directors held on July 28, 2025 after being reviewed and recommended by the Audit Committee.
- The figures for the quarter ended March 31, 2025 are the balancing figures between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the financial year.
- The Parent Company has its commercial papers listed on Bombay Stock Exchange with below details:
 - Credit Rating: Care A2+
 - Outstanding amount as on June 30, 2025: ₹ 50 Cr
 - Due date of repayment: August 12, 2025
 - Actual date of repayment: N.A.The additional information pursuant to regulation 52 (4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as applicable, in respect of commercial papers are disclosed in the full financial results submitted with stock exchanges.
- Sugar being a seasonal industry, the performance of the quarter may not be representative of the annual performance of the Company.
- Figures for the previous corresponding periods have been regrouped, wherever considered necessary.
- The consolidated financial results are available on the website of the Company (www.dhampur.com).

The specified items of the standalone financial results of the Company are given below:

Particulars	Quarter Ended		Year Ended	
	30-Jun-25 (Unaudited)	31-Mar-25 (Audited)*	30-Jun-24 (Unaudited)	31-Mar-25 (Audited)
Total Income	822.90	703.57	638.57	2,718.11
Profit before tax	-29.58	60.27	1.71	17.84
Profit after tax	-19.37	39.65	1.11	12.09

For Dhampur Bio Organics Limited
Sd/-
Gautam Goel
Managing Director & CEO
DIN 00076326

Place: New Delhi
Dated: July 28, 2025

SUNDARAM MUTUAL
— Sundaram Finance Group —

Notice – cum – Addendum to the Scheme Information Document / Key Information Memorandum / Statement of Additional Information of schemes of Sundaram Mutual.

Investors are hereby informed that Sundaram Trustee Company Limited, the Trustee to Sundaram Mutual Fund has decided to carry out the following Changes in Weekly frequency feature of Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP) in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the Scheme(s) of Sundaram Mutual Fund with effect from 04/08/2025.

Weekly frequency features of Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP).

Existing Weekly frequency feature of SIP and STP	Proposed Changes in Weekly frequency feature of SIP and STP
The Weekly frequency SIP/STP requests shall be processed on Wednesday of every week.	Weekly frequency SIP/STP requests will now be processed on all working days of the week.

Notes:-

- If the chosen date is not a business day, the SIP/STP instalment will be processed on the next business day.
- Investor has the option to choose any day of the week (Monday to Friday). In case the investor has not selected any day, the default day for processing shall be every Wednesday.

In view of the above, relevant changes will be carried out in the SID and KIM of the abovementioned Schemes.

All other terms and conditions of the Scheme Information Document(s) / Key Information Memorandum(s) / Statement of Additional Information will remain unchanged. This addendum forms an integral part of the Scheme Information Document (SID) / Key Information Memorandum (KIM) / Statement of Additional Information (SAI) of the schemes of Sundaram Mutual Fund as amended from time to time.

For Sundaram Asset Management Company Ltd
R Ajith Kumar
Company Secretary & Compliance Officer

Place: Chennai
Date: July 29, 2025.

For more information please contact: Sundaram Asset Management Company Ltd (Investment Manager to Sundaram Mutual Fund) CIN: U93090TN1996PLC034615	Corporate Office: 1st & 2nd Floor, Sundaram Towers, 46, Whites Road, Royapettah, Chennai-14. Contact No. (India) 1860 425 7237, (NRI) +91 40 2345 2215 www.sundarammutual.com Regd. Office: No. 21, Patullos Road, Chennai 600 002.
--	--

Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

