



# CORAL INDIA FINANCE AND HOUSING LIMITED

Regd. Office : Dalamal House, 4th Floor, Nariman Point, Mumbai - 400 021  
Tel. : 2282 0375, 2282 2955, 2283 4389, 2285 3910, 2285 3910 • Fax : 2282 5753  
E-mail : cs@coralhousing.in • Web : www.coralhousing.in • CIN : L67190MH1995PLC084306

CIFHL/SE/23/2025-26

September 10, 2025

To,  
The Manager  
Corporate Relations Department,  
**BSE Limited**  
Corporate Relations Department,  
Phiroze Jeejeebhoy Towers  
Dalal Street,  
Mumbai- 400 001  
**Scrip Code No.: 531556**

To,  
The Manager  
Corporate Relationship Department  
**National Stock Exchange of India Limited**  
Exchange Plaza,  
Plot No. C/1, G Block,  
Bandra-Kurla Complex, Bandra (East),  
Mumbai – 400 051  
**Symbol: CORALFINAC**

Sir/Madam,

**Sub: Compliance under Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”)**

**Ref: Notice of 31<sup>st</sup> Annual General Meeting and E-Voting Information**

Pursuant to Regulation 47 of Listing Regulations, please find enclosed copies of newspaper advertisement, issued for the attention of shareholders regarding the information of the 31<sup>st</sup> Annual General Meeting scheduled to be held on Monday, September 29, 2025 through Video Conference (VC)/Other Audio-Visual Means (OVAM) and details relating to e-voting facility, published in the following newspapers dated September 08, 2025:

- i. Business Standard (English) – All India Edition
- ii. Navshakti (Marathi) – Mumbai Edition

This is for your information and record.

Yours faithfully,

For **Coral India Finance and Housing Limited**

**Riya Shah**  
**Company Secretary**  
**& Compliance Officer**

# MFs vs PMS: Let corpus size, need for flexibility guide choice



**SALIENT POINT**  
**SAURABH MITTAL**

A few days ago I was at a friend's wedding. As it happens sometimes in Indian weddings, the actual turnout far exceeded expectations. Some of the popular dishes ran out early. The chef, under pressure, had to quickly prepare a few alternatives using whatever ingredients were available, items that were easier and faster to prepare in large quantities.

That moment reminded me of mutual funds (MFs) versus portfolio management services (PMS). In a pooled vehicle like a mutual fund, the fund manager — much like the chef — is sometimes forced to act based on the crowd's behaviour.

When investors consider building wealth, most of the discussion tends to revolve around which fund, stock, or manager to choose. But experienced investors know that what shapes long-term outcomes even more powerfully is asset allocation.

But within an asset class, the type of vehicle you choose matters. For equities, two popular options, MFs and PMS, appear similar at first glance: Both involve a professional fund manager investing on your behalf, based on a defined style or strategy. But the structural difference between them is significant. MFs are pooled vehicles, while PMS accounts are non-pooled vehicles. Understanding this distinction is crucial.

In an MF, investors' contributions are pooled, forming a single scheme. The fund manager manages the pool in accordance with the scheme's stated mandate. Investors don't own stocks directly; they own units of the scheme, which reflect their proportionate share of the pool.

The implication of this pooled structure is that your portfolio is tied to the behaviour of every other investor in the scheme. Heavy redemptions during downturns, or due to the scheme's under-performance, can force the manager (like the chef who was forced to improvise) to sell holdings to meet withdrawals.

The portfolio quality of even disciplined, long-term investors can be diluted because others choose to exit in panic. Each investor moves in lockstep with the crowd, whether they like it or not.

### PMS: The non-pooled approach

In PMS, securities are bought directly in the investor's name. Each investor has an individual portfolio, even if the strategy is similar across clients.

The non-pooled structure offers two key advantages. First, your portfolio is insulated from the actions of other investors. If someone else exits suddenly, it doesn't trigger forced selling in your account.

Second, PMS offers greater flexibility at the point of entry or when making a top-up. In an MF, since it's a pooled vehicle, any additional money you invest is allocated pro rata across the existing portfolio, regardless of whether certain stocks are over- or under-valued at that moment. In a PMS, the fund manager has the discretion to decide how your fresh inflows are deployed. They may avoid buying overvalued stocks and increase allocation to those that appear attractive. This ability to stagger or tailor entry can materially impact long-term outcomes.

Both structures have their place. MFs offer scale, simplicity, liquidity, and tax efficiency, and are an excellent vehicle for disciplined SIP investing.

PMS is better suited for larger portfolios with equity allocation of ₹3-5 crore. With the Securities and Exchange Board of India's mandate of a ₹50 lakh minimum ticket size, one does not want to be over exposed to a single fund manager.

PMS is better suited for investors who want exposure to high-risk, less liquid, small and microcap stocks, where insulation from herd flows is a must.

Choosing between MFs and PMS is not about which is better. It's about understanding the structural difference between the two.

In a pooled structure, your fate is tied to the collective behaviour of all investors. In a non-pooled structure, your portfolio stands on its own. As with all investment decisions, the right choice depends on your corpus size, your need for flexibility, and your willingness to give a manager more discretion. What matters most is that you recognise the distinction and invest with eyes wide open.

The writer is director of Circle Wealth Advisors, a SEBI-registered investment advisor; X: @saurabhsmital

## PURCHASING A RETIREMENT HOME

# Assess quality of services, medical support by engaging with residents

Remember, liquidity is limited in such housing as resale is restricted to other seniors

**SANJEEV SINHA**

India's senior living market is set to expand from \$1.8-2 billion to nearly \$8 billion by 2030, while demand is expected to surge from 1.7 million to 2.3 million units, according to a recent report by JLL and the Association of Senior Living India (ASLI). Seniors considering this option must conduct elaborate due diligence.

### Shifts driving demand growth

India's senior living sector is undergoing a seismic shift driven by demographic changes, social transformations, and increased financial independence among seniors. "With nuclear families becoming the norm and adult children pursuing global careers, professional senior care is gaining preference over traditional models. Today's seniors are healthier, financially secure, and seek communities offering safety, social engagement, and medical support," says Samantak Das, chief economist and head of research and REIS, India, JLL.

### Community engagement

The main advantage of senior living projects is a better quality of life built on strong community engagement and purposeful activities. "Equally important are safety, security, and medical services, which ensure seniors can live independently with peace of mind," says Ankur Gupta, joint managing director, Ashiana Housing, and co-founder, ASLI.

Many projects, however, are located outside city centres, which means moving away from familiar neighbourhoods. "Resale options are limited to other seniors. The quality of life depends largely on the operator's competence. As the concept is still new in India, some families prefer traditional multi-generational living, though growing awareness and



better services are gradually easing these concerns," says Shreya Anand, director, Vedaanta Senior Living.

### Premium pricing

Senior living projects typically cost 15-20 per cent more than regular housing as they offer specialised features and services. "The pricing includes specialised design, safety features, and access to healthcare and lifestyle services. However, the premium varies depending on the developer, location, and level of services offered," says Rahul Purohit, co-founder and chief business officer, Square Yards.

### Due diligence before purchase

Check out those features and amenities on which there can be no compromise. "Essential amenities include 24/7 healthcare, senior-friendly design, green spaces, and community facilities. Review maintenance terms, resident policies, and staff-to-resident ratio. Finally, speak to current residents—happy communities reflect good management," says Sanjeev Govila, certified financial planner and chief executive officer, Hum Fauji Initiatives.

Assess the operational and financial strength of the developer. "His long-term viability, the operator's service record, recurring fee structures, and healthcare partner-

## Diverse price points

Project	Location	Rate (₹/sq. ft.)
Mayura @ Town Tirupati (Vasundhara)	Tirupati	5,700
Ashiana Advik	Alwar Bypass Road, Bhiwadi	5,998
Foundations Manasum Govardhana	Mysore	6,000
Manasum Avighna	Jigani, Bengaluru	6,120
Riva @ New Haven (Tata Realty)	Tumkur Road, Bengaluru	7,200
IKGAI GOA (Prescon Realtors & Infra)	Goa	7,900
Banyan @ Gdrejey Royale woods	Devanahalli, Bengaluru	8,200
Ashiana Swarang	ECR, Near Sheraton Resort, Chennai	9,022
The Madras Pavillion (VNCT Global)	Chennai	9,500

Source: Developers

ships determine the quality of life in these communities," says Abhishek Trehan, executive director, Trehan Iris.

A few legal checks must also be conducted. "Senior citizens should engage a trustworthy lawyer to verify legal documents such as clear title deeds and occupancy certificates. Also, evaluate the availability of on-premises medical staff, hospital tie-ups, and emergency response systems," says Abhishek Kumar, Securities and Exchange Board of India (Sebi)-registered investment adviser and founder, SahajMoney.com.

Buyers must also assess purchase, maintenance, and service costs against their own retirement savings. They must factor in future healthcare needs and inflation. Ensure the move to a senior living project does not erode your financial security.

### Resale and inheritance

The resale market for senior homes is limited due to age restrictions. This can impact liquidity and appreciation potential. Confirm the rules regarding the sale, lease, and inheritance of the property. "While inheritance is usually allowed, heirs may not reside unless they meet the age criteria," says Govila.

Exit costs and transfer fees must

be considered. Ownership should be aligned with estate planning through a will or a trust.

### Who should opt?

Senior living suits those seeking social engagement, medical support, and relief from daily chores, particularly when family support is not available. "India's ageing population and the availability of fewer young caregivers in the family will make such homes more relevant. They suit retirees who value community living and prefer freedom from property maintenance," says Kumar.

But these homes may not suit everyone. "Avoid them if you are strongly attached to your ancestral property, are well-supported by family, or are uncomfortable with communal living, as forced moves seldom bring happiness," says Govila. Kumar adds that seniors requiring specialised medical care should avoid them, as such facilities may lack highly trained staff.

Finally, experts warn against overlooking rising maintenance or service charges. "Many also underestimate the emotional toll of leaving familiar surroundings, which can make the transition more difficult," says Govila.

The writer is a Delhi-based independent journalist

**CONTINENTAL CONTROLS LIMITED**  
CIN: L66110MH1995PLC086040  
Reg. Off. - Plot No. A 356/357, Road No. 26, Wagle Industrial Estate, MIDC, Thane (West) - 400604, Maharashtra, India. Contact Number: 022 4184 2289  
Email Id: compliance@continentalcontrols.in | www.continentalcontrols.in

**NOTICE OF THE 30<sup>TH</sup> ANNUAL GENERAL MEETING, BOOK CLOSURE DATE AND E-VOTING**

- NOTICE** is hereby given that the 30<sup>th</sup> Annual General Meeting (AGM) of the Members of the Company will be held on **Tuesday, September 30, 2025 at 10:00 A.M.** through Video Conferencing (VC) / Other Audio Visual Means (OAVM) in compliance with all the applicable provisions of the Companies Act, 2013 ("the Act") and the Rules made thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") read with General Circular Nos. 14/2020, 17/2020, 20/2020 and 02/2021 dated April 8, 2020, April 13, 2020, May 5, 2020 and January 13, 2021 respectively issued by the Ministry of Corporate Affairs (MCA) and Circular dated May 12, 2020 and January 15, 2021, issued by the Securities and Exchange Board of India (SEBI) to transact the business as set out in the AGM Notice dated Saturday, September 06, 2025. The information and instructions for Members attending the AGM through VC/OAVM are explained in notes to the Notice of AGM.
- In accordance with the aforesaid circulars of MCA and SEBI, the Notice of AGM and the Annual Report for the financial year 2024-25 comprising Financial Statements, Board's Report, Auditor's Reports and other documents required to be attached therewith have been sent by email to all those Members of the Company whose email addresses are registered with the Company or the Depository Participant(s), as on Friday, August 29, 2025. The aforesaid documents are also available on the website of the Company at [www.bseindia.com](http://www.bseindia.com). The Notice of AGM is also available on the website of Purva Share Registry (India) Private Limited, Registrar and Share Transfer Agents ("RTA") of the Company at [evoting.purvashare.com](http://evoting.purvashare.com).
- In compliance with the provisions of Section 108 of the Act read with relevant Rules there under and Regulation 44 of the Listing Regulations, facility to exercise their right to vote at the 30<sup>th</sup> AGM and the business may be transacted through remote e-voting services provided by CDSL. The facility of e-voting shall also be made available at the AGM. Members attending the AGM and who have not already cast their vote by remote e-voting shall be able to exercise their right to cast vote at the AGM. The facility of remote e-voting as well as the e-voting system on the date of the AGM will be provided by Purva Share Registry (India) Private Limited, Registrar and Share Transfer Agents ("RTA").
- Detailed procedure for joining the AGM and remote e-voting/e-voting is provided in the Notice of the AGM. Members attending the AGM through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.
- The cut-off date for determining the eligibility of the Members to vote by remote e-voting or e-voting at the AGM is September 23, 2025. 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 the facility of remote e-voting, participation in the AGM through VC/OAVM or e-voting at the AGM.
- The remote e-voting period begins on Saturday, September 27, 2025 from 09:00 A.M. and ends on Monday, September 29, 2025 at 5:00 P.M. The remote e-voting shall not be allowed beyond the said date and time.
- Any person, who acquires shares of the Company and becomes Member of the Company after dispatch of the Notice of AGM and holding shares as on the cut-off date i.e., September 23, 2025, may follow the same instructions for remote e-voting and e-voting at the AGM as mentioned in the Notice of AGM.
- The Members who have already cast their vote by remote e-voting prior to the AGM, may also attend the AGM, but shall not be entitled to vote again at the AGM.
- Notice is hereby given pursuant to Section 91 of the Act and Regulation 42 of the Listing Regulations that the Register of Members and the Share Transfer Books of the Company will be closed from September 24, 2025 to September 30, 2025 (both days inclusive) for the purpose of AGM.
- Members holding shares in dematerialized mode, who have not registered/updated their email addresses with the Depository Participant(s), are requested to register/update their email addresses with their Depository Participant(s). After due verification, the Company will forward the procedure for obtaining their login credentials to their registered email addresses. Shareholders holding shares in physical mode are requested to furnish their email addresses and mobile numbers with the Company's RTA at [support@purvashare.com](mailto:support@purvashare.com).
- All grievances connected with the facility for voting by electronic means may be addressed to Ms. Deepali Dhuri, Compliance Officer, Purva Share Registry (India) Private Limited, Unit No. 9, Shiv Shakti Industrial Estate, J. R. Boricha Marg, Lower Parel (East), Mumbai - 400011 or send an email to [evoting@purvashare.com](mailto:evoting@purvashare.com) or contact at 022-022-49614132 and 022-49700138.

**BY ORDER OF THE BOARD OF DIRECTORS**  
For Continental Controls Limited  
Sd/-  
**Rajnish Pandey**  
Whole Time Director

Place: Thane  
Date: 06/09/2025

**INDIAN TERRAIN FASHIONS LIMITED**  
Registered office and Address for communication: Survey No. 549/2 & 232, Plot No 4  
Thirukachiyur & Sengundram Industrial Area, Singaperumal Koil Post, Chengalpattu - 603204, Tamil Nadu.  
Email Id: response.itf@indianterrain.com, Ph: 044 - 4227 9100 Website: www.indianterrain.com  
CIN: L18101TN2009PLC073017

**NOTICE OF 16<sup>TH</sup> ANNUAL GENERAL MEETING**

Notice is hereby given that the 16<sup>th</sup> Annual General Meeting (AGM) of the Members of the Company will be held on Monday, 29<sup>th</sup> September 2025 at 12 Noon IST through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM"). The Ministry of Corporate Affairs ("MCA") has vide its General Circular No. 9/2024 dated 19<sup>th</sup> September 2024 and other necessary Circulars issued by MCA allows conducting of Annual General Meeting of the Company through VC or OAVM without the physical presence of the members for the meeting at a common venue. In terms of the said Circulars and in compliance with the provisions of the Companies Act 2013 and Securities and Exchange Board of India ("SEBI") vide its Circular nos. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 dated 3<sup>rd</sup> October 2024 and other necessary Circulars issued by SEBI in this regard, the AGM of the Company is being held through VC/OAVM. Hence, Members can attend and participate in the AGM through VC/OAVM only.

In compliance with the aforesaid MCA Circulars and SEBI Circulars, Notice of the AGM along with the Annual Report for the Financial Year 2024-25 is being sent only through electronic mode to those Members whose e-mail addresses are registered with the Company / Depositories. The Notice calling the AGM together with the Full Annual Report has been uploaded on the website of the Company at [www.indianterrain.com](http://www.indianterrain.com), on the website of the Stock Exchanges i.e. National Stock Exchange or India limited (NSE) at <https://www.nseindia.com> and BSE Limited at <https://www.bseindia.com> and on the website of CDSL (Agency providing the VC / OAVM facility, Remote e-Voting facility and e-voting system during the AGM) i.e. [www.evotingindia.com](http://www.evotingindia.com). The shareholders may also send request to the Company's investor email id: [secretarial@indianterrain.com](mailto:secretarial@indianterrain.com) to get the copy of Annual Report and for any other investor related communication.

**Member of registering/ updating email addresses:**  
Members who have not registered their e-mail address and mobile number are requested to register the same in respect of shares held in demat mode with the concerned Depository Participant (DP) and in respect of shares held in physical mode, by submitting Form ISR-1 with the e-mail address, Folio number details and relevant documents to the Company at [secretarial@indianterrain.com](mailto:secretarial@indianterrain.com) or to our Registrar & Share Transfer Agent (RTA) viz. Link Intime India Private Limited at [rt.helpdesk@linkintime.com](mailto:rt.helpdesk@linkintime.com).

**Instructions for Voting through electronic means:**  
Pursuant to the provisions of Section 108 of the Companies Act 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 (as amended) and Regulation 44 of SEBI (Listing Obligations & Disclosure Requirements) Regulations 2015 (as amended) and aforesaid MCA Circulars, your Company will be providing the facility of remote e-voting to the Members in respect of the business to be transacted at the AGM and has arranged the facility for voting through electronic means through Central Depository Services (India) Limited (CDSL).

In terms of SEBI Circular No. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated 9<sup>th</sup> December 2020 on e-voting facility provided by listed Companies, individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants by way of a single login credential. Shareholders are advised to update their mobile number and email id in their demat accounts in order to access e-voting facility.

Members whose names appear on the Register of Members / Register of Beneficial Owners maintained by the Depositories as on the Cut-off Date for e-voting, i.e. Monday, 22<sup>nd</sup> September 2025, shall be entitled to avail the facility of remote e-voting / e-voting at the AGM. Any person who acquires shares of the Company and becomes a Member after dispatch of the Notice but before the cut-off date for e-voting, i.e. Monday, 22<sup>nd</sup> September 2025, may obtain the Login ID and password by sending an e-mail to [rt.helpdesk@linkintime.com](mailto:rt.helpdesk@linkintime.com) or [helpdesk.evotingindia@cdslindia.com](mailto:helpdesk.evotingindia@cdslindia.com) by mentioning their Folio No. / DP ID and Client ID Number.

The remote e-voting commences on Wednesday, 24<sup>th</sup> September 2025 at 9.00 A.M. IST and ends on Sunday, 28<sup>th</sup> September 2025 at 5.00 P.M. IST. Members will not be able to cast their vote through remote e-voting beyond the said date and time and the remote e-voting module shall be disabled for by CDSL thereafter.

Additionally, the facility for e-voting shall also be made available at the time of AGM for Members attending the meeting who have not already cast their vote by remote e-voting shall be able to exercise their right through e-voting during the AGM. Detailed procedures for remote e-voting and e-voting at the AGM are provided in the Notice.

Mr. K. J. Chandramouli, Partner of M/s. BP & Associates, Practising Company Secretaries, Chennai have been appointed as Scrutinizer for conducting the e-voting process (electronically or otherwise) in a fair and transparent manner.

The results declared along with the Scrutinizer's Report shall be placed on the Company's website [www.indianterrain.com](http://www.indianterrain.com) and website of CDSL [www.evotingindia.com](http://www.evotingindia.com) and simultaneously communicated to the Stock Exchanges viz. The National Stock Exchange of India Limited and BSE Limited, Mumbai, where the Company's shares are listed, not later than two working days after the conclusion of AGM.

Notice is also given pursuant to Section 91 of the Companies Act, 2013 and Rule 10 of the Companies (Management and Administration) Rules, 2014 (as amended), that the Register of Members and Share Transfer Books will be closed from Tuesday, 23<sup>rd</sup> September 2025 to Monday, 29<sup>th</sup> September 2025 (both days inclusive) on account of 16<sup>th</sup> Annual General Meeting.

Any query / grievance in relation to voting by electronic means can be addressed to Company Secretary & Compliance Officer, Indian Terrain Fashions Limited at Survey No. 549/2 & 232, Plot No 4 Thirukachiyur & Sengundram Industrial Area, Singaperumal Koil Post, Chengalpattu - 603204, Tamil Nadu, Ph: 044 - 4227 9100, Email: [secretarial@indianterrain.com](mailto:secretarial@indianterrain.com) or MUFG Intime India Private Limited (previously known as "Link Intime India Private Limited") at C101, Embassy 247, L.B.S.Marg, Vikhroli (West), Mumbai - 400083 who are our Registrar and Share Transfer Agent (RTA), Telephone No. 022 - 4918 6000, Email to [rt.helpdesk@linkintime.com](mailto:rt.helpdesk@linkintime.com) or call CDSL No. 1800 22 55 33 or email to [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com).

**By order of the Board**  
For INDIAN TERRAIN FASHIONS LIMITED  
Sd/-  
**Sainath Sundaram**  
Company Secretary & Compliance Officer  
Membership No: F12981

Date: 6<sup>th</sup> September 2025  
Place: Chennai

**CORAL INDIA FINANCE AND HOUSING LIMITED**  
Regd. Office: Dalalamba House, 4<sup>th</sup> Floor, Nariman Point, Mumbai - 400021  
Tel No.: 2283 4389, 2285 3910 • Fax : 2282 5753  
Email: [cs@coralhousing.in](mailto:cs@coralhousing.in) • Website: [www.coralhousing.in](http://www.coralhousing.in); CIN: L67190MH1995PLC084306

**NOTICE OF THE 31<sup>ST</sup> ANNUAL GENERAL MEETING THROUGH VIDEO CONFERENCING (VC) / OTHER AUDIO-VISUAL MEANS (OAVM) AND E-VOTING INFORMATION**

Notice is hereby given that the 31<sup>st</sup> Annual General Meeting ("AGM") of the Shareholders of Coral India Finance and Housing Limited ("the Company") will be held on **Monday, September 29, 2025 at 11.00 a.m. IST through Video Conference ("VC") / Other Audio-Visual Means ("OAVM")** to transact the business, that will be set forth in the Notice of the 31<sup>st</sup> AGM. The venue of the meeting shall be deemed to be the registered office of the Company at Dalalamba House, 4<sup>th</sup> Floor, Jammalal Bajaj Marg, Nariman Point, Mumbai - 400 021.

In accordance with all the applicable provisions of the Companies Act, 2013 ("the Act") and the Rules issued thereunder and the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") read with the Ministry of Corporate Affairs ("MCA") General Circular No. 09/2024 dated 19<sup>th</sup> September 2024, other Circulars issued by the Ministry of Corporate Affairs ("MCA") from time to time and Master Circular SEBI/HO/CFD/POD2/CIR/P/0155 dated 11<sup>th</sup> November 2024 issued by SEBI (hereinafter collectively referred to as "the Circulars"), the AGM of the Company will be held through VC/OAVM.

In compliance with the applicable provisions, the electronic copies of the Notice of the 31<sup>st</sup> AGM and the Annual Report along with annexures for the Financial Year 2024-25 will be sent to the shareholders whose email addresses are registered with the Company/Depository Participants. Further, a letter providing a weblink for accessing the Notice of the AGM and Annual Report for the financial year 2024-25 will be sent to those shareholders who have not registered their email address. The Notice of the 31<sup>st</sup> AGM and the Annual Report along with annexures for the Financial Year 2024-25 will also be available on the Company's website at [www.coralhousing.in](http://www.coralhousing.in) and on the websites of the Stock Exchange where the Equity Shares of the Company are listed, i.e., BSE Limited at [www.bseindia.com](http://www.bseindia.com), National Stock exchange of India Limited at [www.nseindia.com](http://www.nseindia.com) and on the website of National Securities Depositories Limited at [www.evoting.nsdl.com](http://www.evoting.nsdl.com).

**Instructions of remote e-voting and e-voting during the AGM**

- Pursuant to provisions of Section 108 and other applicable provisions, if any, of the Companies Act, 2013 read with rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of the Listing Regulations, the Company is pleased to provide the facility of remote e-voting to the shareholders, to exercise their right to vote on the resolutions proposed to be passed at the AGM. The facility of casting votes by the members using electronic voting system and for participating in the 31<sup>st</sup> AGM through the VC / OAVM along with voting during the AGM will be provided by National Depository Services Limited (NSDL).
- The remote e-voting period commences from **Thursday, September 25, 2025 at 9.00 a.m. IST to Sunday, September 28, 2025 at 5.00 p.m. IST**. The e-voting will not be permitted beyond 5.00 P.M. on **Sunday, September 28, 2025**. Members attending the meeting who have not cast their votes through remote e-voting shall be able to vote at 31<sup>st</sup> AGM.
- The cut-off date for determining eligibility of members for remote e-voting is **Monday, September 22, 2025**. A person whose name recorded as beneficial owner in the registered of members as on the cut-off date i.e. **Monday, September 22, 2025**, shall be entitled to avail facility of remote e-voting and voting at AGM.
- The manner of participation and voting remotely or during the AGM for the Shareholders holding shares in dematerialized mode, physical mode and for Shareholders who have not registered their e-mail has been provided in the Notice of the AGM.
- Any Shareholders who have acquired shares of the Company and becomes Member of the Company after the Company sends the Notice of the 31<sup>st</sup> AGM by email and holds shares as on the cut-off date are requested to refer notice of the AGM for the process to be adopted to obtain User ID and Password for casting vote.
- Members who have cast their votes by remote e-Voting prior to the AGM may also attend/ participate in the Meeting through VC/ OAVM but they shall not be entitled to cast their vote again.

In case of any queries related to e-Voting, you may refer the Frequently Asked Questions (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 call on toll free no.: 022-4886 7000 or send a request Mr. Sagar Gudhate, Senior Manager - NSDL at [evoting@nsdl.co.in](mailto:evoting@nsdl.co.in), 301, 3rd Floor, Naman Chambers, G Block, Plot No-C-32, Bandra Kurla Complex, Bandra East, Mumbai- 400051.

Shareholders holding shares in demat mode who have not updated their email address with Company are requested to register/update the details in their demat account, as per the process advised by their Depository Participant. Shareholders holding shares held in physical form who have not updated their email or KYC details are requested to register/update the said details in the prescribed Form ISR-1 with Registrar and Share Transfer Agent of the Company, MUFG Intime India Private Limited by writing at their address at C-101, 247 Park, L.B. S Marg, Vikhroli (West), Mumbai - 400 083 or by sending email at [rt.helpdesk@linkintime.com](mailto:rt.helpdesk@linkintime.com). The shareholders can access the relevant forms on the Company's website at <https://coralhousing.in/kyc-forms.php>.

The Board of Directors at their Board meeting held on May 28, 2025 have considered and recommended final dividend @ 20% on face value of ₹ 2 each i.e. ₹ 0.40 (Forty Paise) per equity share, subject to approval of shareholders at AGM. The final dividend will be paid, if approved, to those members whose names appear on the Register of Members or beneficial owners as maintained by the depositories as on record date i.e. Friday, September 12, 2025 and the dividend will be paid to the members on or before Tuesday, October 28, 2025.

The shareholders may refer to the Company's communication related to TDS payment on dividend during the year 2024-25 and related draft of the forms/ declaration thereto on the Company's website at [www.coralhousing.in](http://www.coralhousing.in).

**For Coral India Finance and Housing Limited**  
Sd/-  
**Riya Shah**  
Company Secretary

Place: Mumbai  
Date: September 06, 2025

