



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/17/2026-27

August 21, 2026

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 32nd 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 32nd Annual General Meeting scheduled to be held on Friday, September 11, 2026 through Video Conference (VC)/Other Audio-Visual Means (OVAM) and details relating to e-voting facility, published in the following newspapers dated August 21, 2026:

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

Encl: A/a

quick scroll

Citi, HSBC and StanChart adopt Ant International's forex AI tool



Ant International launched an upgraded version of its artificial intelligence model on Thursday, signing up major global banks as financial institutions accelerate the adoption of specialised AI to manage liquidity risks. The Singapore-based fintech giant rolled out its Falcon Time-Series Transformer Model 2.0 and has partnered with six large banks, including Citi, HSBC, Deutsche Bank, Standard Chartered, and Barclays, according to Kelvin Li (pictured), the firm's general manager of platform tech. The launch comes amid an accelerating global race among financial institutions to embed AI into their core operations.

REUTERS

Sysco adds two board members to advance AI transformation

American multinational corporation Sysco said it has appointed two new directors with artificial intelligence and industry expertise, while also strengthening board oversight, as the food distributor pushes ahead with its AI-driven transformation. The move comes as food and restaurant companies increasingly adopt AI tools to improve demand forecasting, inventory management, supply-chain planning and customer service. Jason Murray, CEO of logistics technology firm Shipium and a former Amazon executive, and Tom Ondrof, former CFO of food service company Aramark, will join the board on September 1, increasing its size to 13 directors. The firm expects \$100 million in savings from AI, automation and process improvements in financial 2027, contributing to revenue growth of 6 per cent to 7 per cent, according to its August outlook.

REUTERS

As AI changes pricing, IT firms see uptick in outcome-based deals

AVIK DAS
Bengaluru, 20 August

Indian information technology (IT) companies are starting to see an uptick in outcome-based pricing deals, a shift away from the traditional time and material (T&M) and fixed price ones, as artificial intelligence (AI) changes the way how new engagements are structured.

Outcome-based pricing marks a fundamental shift from decades-old traditional models by moving from input to output metrics. Under this arrangement, clients pay strictly for actual usage or delivered results. In contrast, conventional models charge for service provider effort, typically billed by daily hours or overall project time.

Tata Consultancy Services (TCS), India's largest IT firm, stated that its client engagement models span multiple horizons. These include output commitment-based, outcome-based, fixed-price, and T&M models.

"In some cases, you do con-



ILLUSTRATION: BINAY SINHA

tinue to see T&M requirements coming in. T&M still means that you take accountability for delivering the outcomes. But all three models we are seeing, and especially in agentic GBS, we are seeing a lot more shift... this quarter to more outcome-based commitment," TCS Chief Operating Officer (COO) Aarthi Subramanian told analysts last month.

For Coforge, outcome-based contracts comprise about 6-7 per cent of its total revenue on a

Deal evolution

- Outcome-based pricing becoming an important part of deal construct in AI era
- Clients pay for measurable outcomes, actual usage and delivered results
- Coforge says 6-7% of its revenue comes from outcome-based deals
- Analysts say few service providers have the operational depth, skill to put skin in the game

run-rate basis, while for Cognizant, 45 per cent of its business process outsourcing (BPO) contracts are now being signed under outcome-based commercial models.

Such contracts still make up a small portion of IT services companies' revenue, with almost everything still skewed towards the traditional T&M and fixed price models. Most companies are yet to share the break-up of these contracts but

say that some artificial intelligence (AI) deals are based on outcomes even as they try to build a model around this pricing strategy.

Outcome pricing model works well for AI-led deals, which are smaller in size and of a short duration, looking for measurable outcomes. A big reason for this is also that enterprises scrutinise their investments much more heavily since AI is changing both the economics of delivery and what clients believe they should be paying for.

Saurabh Gupta, president of HFS Research, said that while large deals still remain a cost play, new deals actually have a hybrid pricing model consisting of subscription, consumption, and some outcomes.

"If 80 per cent of the deal is being done by some platform or tool, there will be a subscription cost to that. Then there will be a consumption cost which could be either in terms of a week or the AI agents' time. So, a week's time is measured in time and in

hours, and AI time is measured in tokens. And, the third is some performance..." Gupta added.

Tech Mahindra, for example, won a deal in the healthcare segment recently, where the commercial model is tied to measurable outcomes with about 40 per cent fewer tickets, 20 per cent lower mean time to resolution, 30-35 per cent reduction in technical debt, and significant productivity improvement over the deal duration.

Infosys, however, is yet to see an uptick in such deals. While its clients have a stronger interest in it, and are having more discussions around it, "it is not so much that it has become a large part of our activity", according to Infosys MD & CEO Salil Parekh.

Mayank Verma, global head of data and AI at Xebia, believes the world has to move from the staff augmentation to the pod model, which is agent plus human beings. "People are right now experimenting with it and this may take a couple of years, but the pie will increase because we are in a transition phase."

SK Hynix workers to get 60% of bonuses in stock

Chipmaker SK Hynix said it has reached a tentative wage deal with its South Korean workers that will see them receive at least 60 per cent of this year's bonuses in company stock rather than the all-cash payout they received last year.

The AI boom has sent SK Hynix's earnings soaring, leading to eye-popping bonuses for its employees.



Workers are set to be paid an average 779 million won (\$547,000) for 2026, according to Reuters calculations.

"It is a win-win solution. An all-cash payment would have placed both SK Hynix and its workers in a difficult position," said Kim Yong-jin, a management professor at Sogang University.

"It would drain the company's cash reserves and could have triggered a public backlash over what may be seen as lavish payouts," he said.

REUTERS

87% small & medium biz say AI tools improve advertising: Amazon report

UDISHA SRIVASTAV
New Delhi, 20 August

Artificial Intelligence (AI) is assisting businesses to overcome traditional barriers of cost, complexity and limited resources, making sophisticated advertising accessible.

According to a report by Amazon Ads, nearly nine in 10 (87 per cent) small and medium-sized businesses (SMBs) say AI-powered advertising tools have enabled them to access advertising channels, audiences or formats that previously felt out of reach, including high-impact video formats such as streaming TV.

Beyond expanding access, AI is also helping businesses grow, with 75 per cent saying AI-enabled advertising has



AI IS LOWERING THE COST OF EXPERIMENTATION & PROVIDING FEEDBACK TO SMBs, ALLOWING THEM TO PURSUE GROWTH STRATEGIES

supported business growth, and 68 per cent say it has unlocked greater creativity in their advertising by virtue of simplified tools.

The report was commis-

sioned by Amazon Ads and conducted by Opinion. The data was collected between April 7 and April 23.

Kapil Sharma, director of Amazon Ads India, said the share of Amazon advertisers using AI-powered tools in India has grown by 77 per cent year-on-year with SMBs generating 62 per cent more ad creatives with those tools in Q1FY26 (April-June quarter) over last year.

AI is also lowering the cost of experimentation and providing faster feedback to SMBs, allowing them to pursue growth strategies, like expanding cross-border or launching new product lines. Looking ahead, Indian SMBs expect AI to become a bigger part of how they reach their business goals through advertising.

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NOTICE OF THE 32ND ANNUAL GENERAL MEETING THROUGH VIDEO CONFERENCING (VC) / OTHER AUDIO-VISUAL MEANS(OAVM) AND E-VOTING INFORMATION

Notice is hereby given that the 32nd Annual General Meeting ("AGM") of the Shareholders of Coral India Finance and Housing Limited ("the Company") will be held on Friday, September 11, 2026 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 32nd AGM. The venue of the meeting shall be deemed to be the registered office of the Company at Dalamal House, 4th 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. 03/2025 dated 22nd September 2025, other Circulars issued by the Ministry of Corporate Affairs ("MCA") from time to time and Master Circular 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 32nd AGM and the Annual Report along with annexures for the Financial Year 2025-26 has been sent to the shareholders whose email addresses are registered with the Company/Depository Participants. Further, a letter providing a weblink & QR for accessing the Notice of the AGM and Annual Report for the financial year 2025-26 has been sent to those shareholders who have not registered their email address. The Notice of the 32nd AGM and the Annual Report along with annexures for the Financial Year 2025-26 will also be available on the Company's website at 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, National Stock exchange of India Limited at www.nseindia.com and on the website of National Securities Depositories Limited at 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 32nd 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 Tuesday, September 08, 2026 at 9.00 a.m. IST to Thursday, September 10, 2026 at 5.00 p.m. IST. The e-voting will not be permitted beyond 5.00 P.M. on Thursday, September 10, 2026. Members attending the meeting who have not cast their votes through remote e-voting shall be able to vote at 32nd AGM.
- The cut-off date for determining eligibility of members for remote e-voting is Friday, September 04, 2026. A person whose name recorded as beneficial owner in the registered of members as on the cut-off date i.e. Friday, September 04, 2026, 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 32nd 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 or call on toll free no.: 022-4886 7000 or send a request Mr. Sagar Gudhate, Assistant Vice President – NSDL at 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 mt.helpdesk@in.mpmg.mufg.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 25, 2026 have considered and recommended final dividend @ 10% on face value of ₹ 2 each i.e. ₹ 0.20 (Twenty 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, August 28, 2026 and the dividend will be paid to the members on or before Friday, October 09, 2026.

The Shareholders may refer to the Company's communication related to TDS payment on dividend during the year 2025-26 and related draft of the forms/ declaration thereto on the Company's website at www.coralhousing.in.

For Coral India Finance and Housing Limited

Sd/-
Riya Shah
Company Secretary
Place: Mumbai
Date: August 20, 2026

NBCC (INDIA) LIMITED
(A Government of India Enterprise)
Registered Office: NBCC Bhawan, Lodhi Road, New Delhi-110003
(CIN: L74899DL1960GO1003335)
Tel: 011-24367314-18, 43591555 (EPABX) Fax:91-11-24366995
Email: co.sectt@nbccindia.com, website: www.nbccindia.in

NBCC's 66th Annual General Meeting and E-voting Information

Notice is hereby given that the NBCC's 66th Annual General Meeting (AGM) of the members would be held on Friday, September 11, 2026, at 12:00 Noon (IST) through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM"), in compliance with the applicable provisions of the Companies Act, 2013 and Rules made thereunder read with MCA's General Circular 03/2025 dated September 22, 2025 and applicable SEBI Circulars to transact the businesses as set out in the notice.

Pursuant to the MCA & SEBI circulars, the Company has dispatched, electronically, the Notice of 66th AGM and Integrated Annual Report for the financial year 2025-26 to the members whose e-mail IDs are registered with the Depositories or Alankit Assignments Limited (the Company's RTA). These documents are also accessible on the Company's website at <https://www.nbccindia.in/>, as well as on the website of the stock exchanges at (www.bseindia.com, www.nseindia.com) and the National Securities Depository Limited, agency for the remote e-Voting facility (<https://www.evoting.nsdl.com>).

In compliance with Section 108 of the Companies Act, 2013 read with the Rules made thereon and Regulation 44 of the SEBI (LODR) Regulations, 2015, as amended, the Company is pleased to offer e-voting facility to cast vote (s) through National Securities Depository Limited (NSDL) to all the eligible members in respect of all the items to be transacted at 66th AGM.

A person whose name would appear in the register of Members/Beneficial owners on Friday, September 04, 2026 (Cut-off date), shall be entitled to vote through remote e-voting or e-voting in AGM.

- Date and time of commencement of remote e-voting: September 08, 2026 (Tuesday), from 9:00 a.m. (IST)
- Date and time of end of remote e-voting: September 10, 2026 (Thursday), up to 5:00 p.m. (IST).

Members may note that:

- The manner of remote e-voting and e-voting at the 66th AGM by members holding shares in dematerialized mode, physical mode and for members who have not registered their email addresses is provided in the notice of the 66th AGM.
- The facility of voting would also be made available during the 66th AGM to those members present in the AGM through the VC/OAVM facility, who have not cast their vote through remote e-voting and are otherwise not barred from doing so.
- The members who have cast their vote by remote e-voting may attend the AGM but shall not be entitled to cast their vote again.
- Any person who becomes a member of the Company after dispatch of Notice and holds shares as on the cut-off date, i.e. may obtain the User ID and Password by sending a request to evoting@nsdl.com. In case the member is already registered with NSDL for remote e-voting, then the existing user ID and password can be used for casting the vote.

Members are requested to refer to the instructions for remote e-voting as mentioned in the AGM Notice. In case of any queries/grievances regarding attending of AGM & e-Voting, kindly 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 or call at 022 - 4886 7000 or send a request to NSDL at evoting@nsdl.com or send to Ms. Pallavi Mhatre, Sr. Manager, NSDL at pallavid@nsdl.com

For other queries/grievances, members may contact Mr. J K Singla (Deputy General Manager) of Alankit Assignments Limited (RTA) at Alankit House, 4E/2 Jhandewalan Extension, New Delhi-110055, at Tel: 011-42541960, 9899888264, Email ID: jsingla@alankit.com / rtat@alankit.com.

Sh. Sachin Agarwal, partner of M/s Agarwal S. & Associates, Company Secretaries, would act as the scrutinizer to scrutinize the e-voting and 66th AGM process in a fair and transparent manner.

The Members who have not registered their email address so far, or want to update their email IDs, are requested to register/ change the same with their depository participant/ RTA, to receive all communication electronically, and to avail the NACH facility, i.e. direct credit of dividend amount in the bank account. Further, members are requested to update their bank details with their Depository Participant (holding shares in dematerialized mode) and with the RTA of the company (holding shares in physical mode).

The process of sending the AGM Notice and Integrated Annual Report to the shareholders for NBCC's 66th AGM has been completed by August 20, 2026.

For NBCC (India) Limited
Sd/-
Deepti Gambhir
Company Secretary & Compliance Officer
F-4984
Date: August 21, 2026
Place: New Delhi

