

**Date:** 30/07/2025

To,  
Listing Compliance Department  
**National Stock Exchange of India Limited**  
Exchange Plaza, Bandra Kurla Complex  
Bandra East, Mumbai - 400051.

Dear Sir/Madam,

**Sub: Newspaper publication of Notice of 8th Annual General Meeting of the Company**  
**Ref: IBL Finance Limited (Symbol: IBLFL)**

Dear Sir/ Madam,

Pursuant to the provisions of Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are pleased to enclose herewith a Newspaper copy of Notice of the 8th Annual General Meeting ("AGM") of the Company to be held on August 22, 2025, Book closure/cut-off date and e-voting schedule which was published in "Free Press" (English) and "Lokmitra" (Gujarati) newspaper dated 30th July, 2025.

Please take the above on record and disseminate the same on your website.

Thanking you

**For IBL Finance Limited**

**Dilipbhai Chauhan**  
**Company Secretary and Compliance Officer**  
**Membership no.: A63390**

**Place:** Surat



# Collapsed after doing yoga

## 52-year-old middle-aged man developed chest pain while descending stairs, died during 2 hours of treatment



Rajkot, Another heart attack incident in Rajkot has been captured on CCTV. After doing yoga at a yoga center, a middle-aged man who was sitting on a chair suddenly collapsed. He was rushed to the hospital in an unconscious state but was declared dead. It can be clearly seen in the CCTV that the old man was doing yoga and was descending the steps and he sat down on the chair below.

At this time, he must have been feeling some pain in his heart, so he was found putting his hand on his chest and suddenly collapsed a minute later. It is worth mentioning here

down on a chair for some time. At this time, after about a minute, he suddenly collapsed from the chair where he was sitting. He was shifted to the hospital in an unconscious state but he died. The initial report revealed that the deceased Praudh had suffered a heart attack. The incident was reported to Malviyanagar police by the staff of the Civil Chowki. The police reached the hospital and shifted the body for postmortem and took necessary paperwork to find out the exact cause of death. The initial report of the postmortem revealed that the deceased Praudh had suffered a heart attack. It is worth mentioning that Rajendrasinh Gurji (aged 52) had gone to the Yoga Center in the morning from where he was shifted to the Civil Hospital via 108 at around 8 am. However, he died at 10 am during a short treatment. The elderly man died during a short treatment.

It can be clearly seen in the CCTV footage of Om Wellness Center that at 8:00 and 9:00, Rajendrasinh Gurji (aged 52) folds one hand over his chest and holds a bag in the other hand as he descends the stairs and sits down in a chair near the stairs.

# E3-Iran nuclear talks: Slim chances for a second deal

Friday morning Iran resumed nuclear talks with Britain, France, and Germany (also called Europe's E3), which are parties to its 2015 Joint Comprehensive Plan of Action (JCPOA), which had codified a 3.7 per cent limit for Iran's uranium enrichment and a waiver of sanctions on Iran. But whether resumption of E3-Iran talks can facilitate revival of US-Iran talks leading to crafting a JCPOA 2.0 has serious limits so far. Prima facie, this second round of E3-Iran talks at Iran's Consulate in Istanbul continuing for four hours on Friday morning seems like a good sign for a start. The Iranian side was represented by Deputy Foreign Minister Kazem Gharibabadi, who said they had a frank, serious, and detailed discussion and "agreed that consultations on this matter will continue". Only that the JCPOA is due to expire in less than three months on October 18. The fundamental leverage that E3 has is to 'snap back' sanctions under the JCPOA, but it must start any such effort at least 30 days in advance, which leaves it with even less time. Then beyond the US, they will also have to deal with China and Russia.

# July 30th - A Day to Honor International Friendship



**Vinod Chandrashekhar Dixit**  
Free-lance Journalist, Writer & Cartoonist  
(dixitpatrakar@yahoo.in)

The International Friendship Day is celebrated on 30th July as per the resolution adopted by United Nations in 2011. It was decided to forge a strong bond of friendship among people of various countries irrespective of their race, colour, gender, religion, ethnicity and other such factors. A bond that is boundless. Perhaps, friendship could be summarized thus. The virtue of friendship has been appreciated by one and all over the world. Friendship is a faithful and loyal relationship between two or more person living anywhere in the world.

We cannot leave our whole life alone and need a faithful relationship to someone to live happily called friends. Friendship is universal, and with social media so present nowadays its hard not to stay close and up to date with those special people, even if they don't live in the same town anymore. Everyone needs a good and loyal friend to share bad or good life events, enjoy happy moments and share unbearable events of the life. Emphasizing on the importance of friendship, the great ancient Greek Philosopher and scientist exclaimed, "Man is by nature a social animal; an individual who is unsocial naturally and not accidentally is either beneath our notice or more than human. Society is something that precedes the individual. Anyone who either cannot lead the common life or is so self-sufficient as not to need to, and therefore does not partake of society, is either a beast or a god."

There are people to whom friendship is everything. Without a friend, life becomes unbearable for them. A saviour in troubled times, a friend in need becomes an invaluable asset. It is a nice experience to cherish memories of those occasions

when a friend made a change in one's life with a timely act. Devoting a day to such nice people in one's life is an idea worth celebrating. And, many people have already embraced the idea. According to the great Roman Statesman Cicero "Friendship increases happiness and diminishes misery by doubling our joy and dividing our grief".

The main purpose of International Friendship Day is to promote the concept of friendship across different backgrounds and cultures in order to promote peace all over the world. It is also for reminding the general public of the importance of maintaining friendship and making new friends for improving\* the overall well-being of a person. The International Day of Friendship is an important opportunity to confront the misunderstandings and distrust that underlie so many of the tensions and conflicts in today's world. It is a reminder that human solidarity is essential to promoting lasting peace and fostering sustainable development. Getting a best friend in the life is very hard for everyone and if one gets it, he/she is really bestowed with the true love of God. With the world

becoming a global village, thanks to the transformation brought about by information technology, Indians too have joined the bandwagon of worshippers of friendship through the net and other means. Friendship Day is all about celebrating the bond of friendship. Connections are like plants which you need to take care of. You need to constantly nourish your connections with different individuals in order to maintain the friendship or build it.

Friendship Day is all about celebrating the bond of friendship. It is an occasion to turn the pages of life and reminisce the wonderful moments that you have spent with your pals in the school, college or workplace. Friendship between different people from different countries and with different cultures can inspire peace efforts and assist in building bridges between communities. Friendship is important because it helps break down barriers and connect people with diverse cultures and backgrounds. It even plays an important role in promoting peace in different cultures. **(B-15 Jyoti-Kalash Society, Jodhpur Tekra, Satellite, Ahmedabad - 380 015)**

# Beyond blame game: Thailand, Cambodia must understand their shared past

The border conflict between Cambodia and Thailand that erupted on Thursday, July 24, along various locations continues to worsen as it entered its fourth day on Sunday, July 27. Each side claims the other launched fresh artillery attacks across contested border areas, despite US President Donald Trump's Saturday claim that leaders of both countries had agreed to work towards a ceasefire.

While Cambodia said it fully endorsed Trump's call for an immediate ceasefire, Thailand expressed gratitude to the US President but opined that talks with Cambodia were not possible at this stage because Cambodia continued to target Thai civilians—a claim Phnom Penh vehemently denied.

**The Blame Game**  
Both sides continue to blame each other for firing the first shot on Thursday and for military actions that have exacerbated the border fight, engulfing new areas and causing severe collateral damage.

Cambodia's Defence Ministry claimed on July 27 that Thailand shelled and launched fresh ground assaults at several points along the border, including firing heavy artillery at historic temple complexes. Contrarily, the Thai army claimed Cambodian forces had fired shots into several areas on Sunday, including civilian homes, and alleged that the Cambodian army was mobilising long-range launchers.



Thailand also accused Cambodia of launching "armed attacks" on its civilians, while Cambodia cited Thailand's deployment of F-16 jets and tanks, and its use of cluster munitions and artillery, as examples of aggression.

As I write this piece, what began as skirmishes along the border threatens to escalate into an all-out war between the two Southeast Asian neighbors, who have a long history of disputed border claims.

**Friends Turned Foes**  
The latest dispute has been exacerbated by a feud between two supposedly old friends—Hun Sen, the authoritarian ruler who handed power in Cambodia to his son Hun Manet in 2023, and Thailand's former populist leader Thaksin Shinawatra, whose daughter Paetongtarn Shinawatra became prime minister in 2024 but had to resign over ethical issues related to the border dispute.

Both Thaksin and Hun Sen remain highly influential in their countries. Once considered close friends, they

are now embroiled in a bitter dispute, trading insults on social media.

The public rift between Thaksin Shinawatra and his longtime friend Hun Sen, Cambodia's de facto leader, has further fueled their countries' conflict, whose future trajectory remains unknown.

**Collateral Damage**  
Thailand and Cambodia share a long, complex history that predates modern borders. The rigid lines of nation-states cannot fully account for the deep civilisational ties between these two Southeast Asian neighbours.

Four days into the deadliest conflict in the last 14 years between the two countries, the border clashes, which began on Thursday with violence over contested territory near Prasat Ta Muen Thom—an ancient temple—have already claimed at least 34 lives and displaced more than two hundred thousand people. As I conclude this piece, clashes have escalated to at least 12 locations along the disputed border.

Casualties: According to

Cambodian defence ministry sources, at least 13 people have been confirmed killed so far—8 civilians and 5 soldiers—with more than 71 wounded. In Thailand, the army has reported a total of 21 deaths so far, including 14 civilians (children among them) and 7 armed forces personnel. Additionally, at least 29 Thai soldiers and 30 civilians have been wounded in Cambodian attacks.

**Displacements:** At least 138,000 people have been evacuated from Thai border regions, while over 50,000 have either fled or been evacuated in Cambodia.

The casualties and evacuations in this latest conflict have already exceeded those from the previous clashes between 2008 and 2011.

**The Centrifuge**  
The most recent tensions began in May when troops from Thailand and Cambodia briefly exchanged fire in a contested area, killing a Cambodian soldier and leading to retaliatory measures by both sides.

On Wednesday, July 23, the crisis worsened when five Thai soldiers were injured by a landmine—the second such incident in less than a week. Thailand alleged that landmines had been recently placed in the area—a claim Cambodia denies. The situation further deteriorated with Thailand recalling its ambassador to Cambodia and announcing it would expel Cambodia's envoy in Bangkok.

**Why the Fighting?**  
First, a Century-Old Dispute—Thailand and Cambodia have bickered for decades over un-demarcated points along their 817-km (508-mile) land border, leading to periodic tensions.

The contested claims stem from a 1907 map drawn under French colonial rule that separated Cambodia from Thailand. Cambodia has used this map as a reference to claim territory, while Thailand argues it is inaccurate.

The most prominent and violent conflicts have centered around the 1,000-year-old Preah Vihear temple, a major point of dispute.

In 1962, the International Court of Justice (ICJ) awarded sovereignty over the Preah Vihear temple area to Cambodia. However, tension escalated in 2008 after Cambodia attempted to list it as a UNESCO World Heritage site, leading to skirmishes over several years that caused

The United Nations Security Council (UNSC) decision to appoint Pakistan as the chair of its Taliban Sanctions Committee is a staggering betrayal of its own counter terrorism mandate effectively turning a global watchdog into an enabler of the very forces it was meant to restrain. This development has not only raised eyebrows but also serious questions about the UNSC's commitment to fighting global terrorism. The appointment is not merely ironic, it is in fact profoundly dangerous. Pakistan, far from being a neutral stakeholder in the fight against terror, has long operated as the global incubator of jihadist terrorism. It has systemically used terrorism as an instrument of foreign policy and continues to harbour, finance, and protects internationally sanctioned terrorist organizations like Lashkar-e-Taiba (LeT) and Jaish-e-Mohammad (JeM). Both these terrorist organisations have a huge role in perpetrating terrorism not only against India but also globally. The recent Pahalgam terror attack is a testimony to the fact that Pakistan continues to brazenly brandish and perpetrate terrorism. Pakistan's reputation as a state sponsor of terrorism is neither speculative nor exaggerated. It is rooted in decades of



international community's commitment to eradicating terrorism especially at a time when Pakistan's military Field Marshal Asim Munir has openly come across voicing support for the global designated terrorist organisations like Lashkar-e-Taiba (LeT) and Jaish-e-Mohammad (JeM). Both these terrorist organisations have a huge role in perpetrating terrorism not only against India but also globally. The recent Pahalgam terror attack is a testimony to the fact that Pakistan continues to brazenly brandish and perpetrate terrorism. Pakistan's reputation as a state sponsor of terrorism is neither speculative nor exaggerated. It is rooted in decades of

documented actions, intelligence findings, and firsthand accounts from counterterrorism experts and security agencies around the world. Pakistan's Inter-Services Intelligence (ISI) agency has been the primary architect behind a complex web of terrorist groups that serve the country's strategic interests across South Asia and beyond. In India, Pakistan has consistently supported terror groups like LeT and JeM, responsible for some of the most horrific attacks in the region. LeT's role in the 2008 Mumbai attacks that claimed over 170 lives, including foreign nationals to the recent Pahalgam attack claiming 26 lives is a chilling testament to

Pakistan's continuous strategy of using terrorism as asymmetric warfare. JeM, likewise, carried out numerous attacks on Indian soil. From attacking the Indian Parliament in 2001 to the deadly Pulwama suicide bombing in 2019, JeM continues till date with its terror activities in Jammu and Kashmir. Both groups continue to operate openly in Pakistan, under various aliases and charitable guises, with complete state protection.

In Afghanistan, Pakistan's influence is even more brazen. The Taliban movement itself originated in the Pakistan, where its leadership council the so-called "Quetta Shura" was long headquartered. Pakistan provided the Taliban with training, arms, financial aid, and ideological guidance, facilitating their rise during the Afghan civil war and their resurgence following the US invasion in 2001. As the United States and its allies fought to stabilise Afghanistan, Pakistan played a duplicitous game. It positioned itself as a frontline partner in the War on Terror, receiving billions of dollars in military and economic aid.

**PHYSICAL POSSESSION NOTICE**  
**ICICI Bank**  
Branch Office: ICICI Bank Ltd Office Number 201-B, 2nd Floor, Road No 1 Plot No-B3, WIFI IT Park, Wagle Industrial Estate, Thane (West)- 400604

The undersigned being the Authorised Officer of ICICI Bank Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) R/w Rule 3 of the Security Interest (Enforcement) rules 2002, issued demand notices upon the borrowers mentioned below, (on underlying pool assigned to ICICI Bank by Dewan Housing Finance Ltd.) in relation to the enforcement of security in respect of a Housing Loan facility granted pursuant to a loan agreement entered into between DHFL and the borrower, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

As the borrower failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/ her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates. The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of ICICI Bank Limited.

Sr. No.	Name of the Borrower(s)/ Co-Borrower(s) (DHFL Old LAN & ICICI New LAN)	Description of Property/ Date of Possession	Date of Demand Notice/ Amount in Demand Notice (Rs.)	Name of Branch
1.	Hardik Bharatbhai Solanki / Pujanben Hardikbhai Solanki- New ICICI Lan No. QZSUR00005013410- Old DHFL Lan No. 04100008551	Flat No. 406, 4th Floor, Building No. A, Harikrushna Residency, Near Railway Crossing, Block No. 338/B, Umra, Olpad, Surat- 394210. July 26, 2025	September 30, 2024 Rs. 12,17,100.76/-	Surat
2.	Jagaram N Jat / Jamudevi Jagadikumar Jat- New ICICI Lan No. QZBRD00005019465- Old DHFL Lan No. 01800008059	Flat No. A/404, 4th Floor, Wing A, Dharam-bhakti Residency, Opp Sai Swami Residency, Kim Main Road, Opp Swami Narayan Temple, Kudsad, Ramnagar, Block No. 799, Plot No. 21,22,23,24,25,26, Surat 394110. July 27, 2025	July 13, 2022 Rs. 13,60,117.00/-	Surat

The above-mentioned borrowers(s)/ guarantors(s) are hereby given a 30 day notice to repay the amount, else the mortgaged properties will be sold on the expiry of 30 days from the date of publication of this Notice, as per the provisions under the Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Date : July 30, 2025  
Place: Surat

Authorised Officer  
ICICI Bank Limited

**IBL FINANCE LIMITED**  
CIN: L65999GJ2017PLC098565  
**Registered Office:** Shop-151, Silver Stone Arcade, Nr. Kantheriya Hanuman Temple, OP-34/ABCD, FP-50, Singanapore, Causway Road, Surat, Gujarat, India, 395004  
**Website:** www.iblfinance.in; **Email:** compliance@iblfinance.in; Phone No.: +91 932811 16900

**NOTICE OF THE 8<sup>TH</sup> ANNUAL GENERAL MEETING OF THE COMPANY, BOOK CLOSURE / CUT OFF DATE AND E-VOTING**  
Notice is hereby given that the 8<sup>th</sup> Annual General Meeting (AGM) of IBL Finance Limited will be held on Friday, August 22, 2025 at 4:00 PM IST via Video Conferencing (VC)/Other Audio Visual Means (OAVM) in accordance with MCA Circular No. 09/2024 dated September 19, 2024 along with previous circulars (hereinafter collectively referred to as "MCA Circulars"), and related SEBI Circular dated October 03, 2024, to transact ordinary and special business as detailed in the AGM notice. The AGM Notice and Annual Report 2024-25 are being sent only through electronic mode to members whose email IDs are registered with the Company/Depositories as on Friday, July 25, 2025, and are available at **www.iblfinance.in**, **www.nseindia.com** and **www.evoting.nsdl.com**. Members who have not registered their email IDs can temporarily register them as per the procedure given in the AGM notice. Upon successful registration, members will receive the AGM documents and e-voting credentials.  
The Register of Members and Share Transfer Books will remain closed from August 16, 2025 to August 22, 2025. Members holding shares as on cut-off date: August 15, 2025, can participate in remote e-voting and e-voting during the AGM. The remote e-voting will commence on 9:00 A.M. on Tuesday, August 19, 2025 and will end on 5:00 P.M. on Thursday, August 21, 2025. Members may note that: a) Once a vote is cast through remote e-voting module, it cannot be changed, b) E-voting facility will be available during the AGM and c) Members who voted via remote e-voting may attend the AGM but cannot vote again.  
Members who acquire shares after dispatch of the notice and hold them as on August 15, 2025, may request login credentials by emailing evoting@nsdl.co.in or compliance@iblfinance.in. Existing NSDL users can use their current credentials. Forgotten passwords can be reset on **www.evoting.nsdl.com**. As per SEBI's circular dated December 9, 2020 on e-Voting facility provided by Listed Companies, individual shareholders in demat mode can vote through their demat accounts. Ensure mobile number and email are updated with the depository. Members may contact Mr. Dilipbhai Chauhan, Company Secretary and Compliance Officer of the Company at the registered office of the Company or may write an e-mail to **compliance@iblfinance.in** or may call on +91 9328116900 for any further clarification.  
Members can attend and participate in the AGM through VC/OAVM facility only. The instructions for joining the AGM are provided in the AGM Notice. In case the shareholders/members have any queries or issues regarding participation in the AGM, you can write an email to **evoting@nsdl.co.in** or Call at: 1800 1020 990 and 1800 22 44 30. Members attending the meeting through VC/OAVM shall be counted for the purposes of reckoning the quorum under Section 103 of the Companies Act, 2013.

**For IBL Finance Limited**  
**Sd/-**  
**Dilipbhai Chauhan**  
Company Secretary and Compliance Officer

**Place: Surat**  
**Date: July 30, 2025**



