



August 4, 2025

BSE Limited

Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai 400 001

National Stock Exchange of India Limited

Exchange Plaza,
Plot No. C/1, G Block, Bandra-Kurla Complex,
Bandra (East), Mumbai 400 051

Scrip Code: 543940

Trading Symbol: JIOFIN

Dear Sirs,

Sub: Newspaper clippings – “Annual General Meeting” of the members of the Company, “Record Date for Dividend” and other related information

This is to inform you that the Notice of the date of the Annual General Meeting, Record Date for Dividend and other related information has been published today i.e. August 4, 2025 in the newspapers viz. The Times of India (English), The Economic Times (English), Maharashtra Times (Marathi) and Navbharat Times (Hindi).

The newspaper clippings are enclosed for information and records.

Thanking you,

Yours faithfully,

For Jio Financial Services Limited

Mohana V

**Group Company Secretary
and Compliance Officer**

Encl: as above

Jio Financial Services Limited

Regd. Office: 1st Floor, Building 4NA, Maker Maxity, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.

Phone: +91-22-3555 4094. Website: www.jfs.in. Email: investor.relations@jfs.in

CIN: L65990MH1999PLC120918

The Privilege of Impunity?

Santosh Desai

As someone who travels frequently on the route taken by the Kanwar Yatra, one has had the opportunity to see how it has evolved over the years. It used to be a quiet affair—a steady line of bare-foot devotees carrying water as they navigated hundreds of kilometres, immersed in a sacred ritual. With time, the numbers grew, as did the intensity. Motorised vehicles started appearing, as did loud music. Today what was a spectacle that feels quite remote moved from its origins. Travelling down that road during this period, one now hangs heavy with a sense of trepidation.



For it is no longer merely a religious event, but a full-blown civic disruption. Roads are taken over, traffic diverted, music blares into the night, and a kind of impunity reigns. The Kanwaris move in clusters—shirless, swagging often on motorbikes, some in convoys with DJ trucks and strobe lights. Their devotion is loud, territorial, and increasingly edged with menace.

It's hard to miss the police—stationed at junctions, guiding traffic away, watching but rarely intervening. When scuffles break out, when property is damaged or someone dares to question the right of way, the law looks the other way. The law, it seems, goes on pilgrimage too.

Why would the state allow this? Not merely allow, but enable it? The answer may lie in the quiet arithmetic of power in contemporary modern India. In a society where opportunity is scarce, where young men increasingly find themselves without steady work, status, or purpose, religion has become the one arena in which they can still feel powerful. Not inward-turning, meditative—but public, performative, religious.

For many of these men, the Kanwar Yatra is not just about a ritual—it is about being seen. It is about claiming space, making noise, and feeling feared if not revered. Structural powerlessness is replaced by a gush of transient and all-encompassing strength. And in tacit complicity, the state offers them one privilege it cannot otherwise afford to give: the right to break the rules. In turns it demonstrates its power by association.

This is the real currency offer. Not jobs, not status, but impunity. To feel, for a few days, what it means to be untouchable—not in legal terms, but in the sense of being beyond consequence. Feeling the rush of power, the heady drub, and nothing feels as emotionally arousing as being part of an event that is visible and group with licence to express themselves freely without boundaries or oversight. The motivations that drive them are as sociological as they are religious, arguably even

santosh36@gmail.com

18 months on, Mahalaxmi temple revamp finally begins

Chaitanya Marpakwar
@timesofindia.com

Mumbai: With the BMC setting a Navratri deadline, work on the much-touted Mahalaxmi Temple beautification finally began 18 months after it was inaugurated by then CM Eknath Shinde who did the pooja opening of the project in Oct 2024. BMC has now said it will complete phase 1 by Navratri, which is Sept.



BMC said it will complete phase 1 by Navratri in Sept

Illumination and street design will be done in the first phase. New compact flower and grass stalls will be installed, and new illumination and pathways will be laid. Officially, it will cost Rs 25 crore plan was drawn out.

One of Shinde's pet projects, the beautification works involve reassignment and redesigning of stalls, decorative

arch entrance gates, provision of escalators, CCTVs, providing marble, landscaping and central room for illumination. The tendering process, installation of signage, pedestrian flow management, construction of a skywalk from Mahalaxmi Temple and across the connector from Alanti Parking to Mandir and landing near the Coastal Road Garden, solar panels, and a new water supply.

The tendering process has been issued to the contractor, and approval of schemes and plans are going on. We are planning to complete the 1st phase before Navratri, which will include illumination and

pathways. The work will begin in the next few days," Mamah Walmaj, Assistant Municipal Commissioner, D Ward said.

However, officials said that the actual work order hasn't been issued to the contractor, and work has begun without a formal work order. It is unlikely that even phase 1 work will be completed by Navratri. Sources close to BMC Shinde said that he was upset at the BMC delaying the works. "As CM, Shinde allocated Rs 289 crore for the development of Mahalaxmi and Mahalaxmi temple complexes. The delay by the BMC is unacceptable and hurts the sentiment of devotees patiently waiting for an upgrade of the temple precinct. The temple trust has raised the matter with Shinde too," said a senior Sena functionary.

Shinde saves face and his 2 'controversial' ministers

For deputy chief minister and Shiv Sena president Eknath Shinde, it seemed like a face-saving exercise when he was able to protest his two controversial ministers Sanjay Shirsat, as well as minister of public relations and tourism, Sanjay Ramdas Kadam. Even as the opposition was pressing for their removal from the state cabinet, Shinde visited New Delhi and called on Union home minister Amit Shah for a relief. According to reports, the BJP high command spoke to CM Devendra Fadnis and conveyed the sentiments of the home minister. During the recently concluded monsoon session, a video surfaced allegedly showing Shirsat sitting in his bedroom with a bag filled with cash. In the subsequent weeks, both ministers' names were mentioned in the state legislature. It was assumed that Shinde would 'sacrifice' Shirsat to protect himself and his BJP leadership.

There is political gain at work here. An anger and discontent that could otherwise have taken more disruptive forms—protest, dissent, a movement for change—has instead been channelled into a mobilising force for a politically advantageous cause. A potential threat has not only been neutralised, but also converted into a prime asset. The Yatri's serve as a thinly veiled warning about the untouchable—not in legal terms, but in the sense of being beyond consequence. Feeling the rush of power, the heady drub, and nothing feels as emotionally arousing as being part of an event that is visible and group with licence to express themselves freely without boundaries or oversight. The motivations that drive them are as sociological as they are religious, arguably even

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Sena UBT, MNS tie-up likely for BMC polls only: Bhujbal

Nashik: Senior NCP minister Chhagan Bhujbal has said there was a "distinct possibility" that the Shiv Sena (UBT) and the MNS will join hands to contest the BMC polls only. "My assessment, based on receiving, is that the pre-political understanding between the two Thackeray groups will be only for the civic polls in Mumbai. It is unlikely that they will have a tie-up for the polls in other cities like Pune and Nashik," Bhujbal told TOI. "At this juncture it is too early to predict whether the coming together of the Thackeray cousins would adversely impact the Mahayuti in the BMC polls. The top brass of the Mahayuti... needs to quickly firm up their strategy to continue to lead in the state..." He added that CM Devendra Fadnis and his deputy chief minister Eknath Shinde would take the final call on whether to have a pre-poll pact for the civic polls.

—Ranjana Dasgupta

BJP, Sena spar over housing society bldg redevelopment

Pradeep Gupta

Kalyan: A fierce political tug-of-war has broken out between the Mahayuti alliance over the long pending redevelopment of Mahad's Shantidoot Society in Kalyan. The project, stalled for over a decade, has become a major flashpoint between BJP and Shiv Sena politicians. Former BJP MLA Narendra Pawar launched a hunger strike last Sunday alongside several affected residents, demanding that Mahad terminate its agreement with the project's builder, Tycoon Realty, and that a criminal case be registered against the developer for prolonged delays. "The people elected MLA Bhoir, not the builder. Why is he defending the builder in press conferences?" Pawar asked, accusing Shiv Sena MLA Vishwanath Bhoir of siding with the developer rather than the residents. In retaliation, Shiv Sena supporters staged a protest against Pawar outside the DCP office in Kalyan, accusing him of politicising the issue and potentially derailing the redevelopment process. Some residents, aligned with Shiv Sena, argued that Pawar's agitation may disrupt ongoing efforts to find a resolution and further delay construction.

The Shantidoot Society redevelopment project, affecting Bhoir's families, was assigned to Kalyan-based Tycoon Realty by Mahad in 2022. However, the project remained in limbo, with repeated appeals by residents failing to yield results. A meeting on Saturday was attended by MLA Bhoir, Shiv Sena city president Parit Patil, and former corporator Sanjay Patil. Bhoir stated that senior Mahayuti netas have taken note of the issue. Bhoir criticised Pawar's hunger strike, saying, "The matter is already progressing. Creating unrest at this stage is counterproductive." However, Pawar stated, "Until an FIR is registered against the builder and Mahad replaces him—as demanded by the society—I will not call off my hunger strike."

Uddhav to attend INDIA bloc meeting in Delhi on Aug 7

Mumbai: Shiv Sena (UBT) MP Sanjay Raut on Sunday said his party chief Uddhav Thackeray will visit Delhi on Aug 7, and to attend an INDIA bloc meeting. Uddhav is likely to call on Leader of Opposition in Lok Sabha Rahul Gandhi and Congress president Mallikarjun Kharge. He may also meet other INDIA bloc netas. "Rahul Gandhi has spoken to Uddhav and given him a special invitation for the INDIA meeting. So Uddhav will be in Delhi on August 7, and he will take up issues in Delhi," Raut said. Uddhav urged INDIA bloc netas in July to convene a meeting ahead of the upcoming Bihar election and local civic body elections in Maharashtra. —Chaitanya Marpakwar

PUBLIC EYE
PRAPULLA MARPAKWAR

en raided by police for illegal activities. To make his report, Parab had even talked a copy of the first information report, which had full details of the bar, name of the owner, along with the names and addresses of the girls who were caught during the raid. Parab's disclosure had caused massive embarrassment not only for Shinde, but even Fadnis and the BJP leadership.

The Rising Impact of CSR and ESG

In an era where conscious consumerism is redefining the market, Malabar Gold and Diamonds stands out by showing that purpose and profit can coexist seamlessly

Organisations with strong ESG performance often enjoy easier access to capital, lower borrowing costs, and inclusion in socially responsible investment portfolios. Moreover, transparency and accountability in ESG practices can improve investor confidence, which is crucial for both public and private companies. Strong governance practices help mitigate risks related to fraud, corruption, and asset mismanagement. Also, ESG initiatives often encourage organisations to adopt more efficient processes, minimise waste, and innovate in product design and delivery. For instance, reducing energy consumption or sourcing sustainable materials can decrease operational costs and enhance long-term profitability. Likewise, embracing social and governance reforms can cultivate a culture of transparency and innovation, leading to improved decision-making and a competitive edge.

In a world where conscious consumerism is rapidly emerging as the gold standard, Malabar Gold and Diamonds beautifully proves that elegance and sustainability can abide together. The group aligns its CSR efforts with the United Nations Sustainable Development Goals (UN SDGs), drawing inspiration from UN sustainability initiatives and incorporating them into its projects. The group has a women-focused approach, prioritising women as the first and prime beneficiaries in all projects. The Chairman advocates for a decentralised approach, and states, "We allocate our CSR funds in partnership with local NGOs, targeting the communities where we generate our income. Our initiatives are tailored to address specific local needs. For instance, while distributing food in urban neighbourhoods, we found that many children coming to collect meal packets were not attending school. This revelation inspired us to establish the Micro-Learning Centres (MLCs), providing these children with essential educational opportunities."

ethical, purpose-driven, and supportive workplaces. This helps in attracting top talent and reducing attrition rates. Additionally, employee engagement is normally high in companies where employees feel that their employer is making a positive impact on the world.

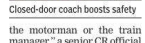
A unique aspect of the CSR initiatives at Malabar Group is the active involvement of employees in all programmes. The company has implemented a Two-Day CSR Leave Policy that grants every employee two full days of paid leave for participating in CSR initiatives across the country. Also, employees are directly engaged in designing, implementing and evaluating CSR initiatives.

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Prototype of CR's closed-door coach for locals unveiled

TIMES NEWS NETWORK

Mumbai: Central Railway has developed a prototype of a closed-door coach for non-AC locals—its first such attempt to enhance commuter comfort and ventilation on Mumbai's suburban network. The prototype, prepared at CR's Karur car shed using a Siemens-manufactured rake, comes a month-and-a-half after the Mumbai accident. This is the first time CR has experimented with closed-door technology on a non-air-conditioned EMU rake. The development follows a commitment made by railway minister Ashwini Vaishnaw to introduce such safety measures on non-AC locals after the Mumbai mishap. This is a prototype of a closed-door system with ventilated design, which is yet to receive approval. It can be operated by



Closed-door coach boosts safety

the motorman or the train manager," a senior CR official said. This is the first time CR has experimented with closed-door technology on a non-air-conditioned EMU rake. The development follows a commitment made by railway minister Ashwini Vaishnaw to introduce such safety measures on non-AC locals after the Mumbai mishap. This is a prototype of a closed-door system with ventilated design, which is yet to receive approval. It can be operated by

JIO FINANCIAL SERVICES LIMITED

Regd. Office: 1st Floor, Building 4NA, Maker Makli, Bandra Kurla Complex, Bandra (West), Mumbai - 400051
E-mail: investor.relations@jio.com | Tel: +91 22 3552 4034
CIN: L58990MH1999PLC1201918

INFORMATION REGARDING (A) SECOND ANNUAL GENERAL MEETING (POST LISTING); AND (B) RECORD DATE FOR DIVIDEND

The Second Annual General Meeting (Post Listing) ("AGM") of the members of the Company will be held through Video Conferencing ("VC") / Other Audio-Visual Means ("OAVM") on **Thursday, August 28, 2025 at 2:00 pm (IST)**, in compliance with all applicable provisions of the Companies Act, 2013 and the Rules made thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations, 2015 read with all applicable circulars on the matter issued by the Ministry of Corporate Affairs ("MCA") and the Securities and Exchange Board of India ("SEBI"), to transact the business set out in the Notice convening the AGM.

The Notice of the AGM and the stand-alone and consolidated audited financial statements for the financial year 2024-25, along with Board's Report, Auditors' Report and other documents required to be attached thereto, will be sent electronically to those members of the Company whose e-mail addresses is registered with the Company / KFin Technologies Limited ("KFinTech"), Company's Registrar and Transfer Agent/ Depository Participant / Depositories. A letter providing the web-link, including the exact path, where Annual Report for the financial year 2024-25 is available, will be sent to those members who have not registered their e-mail address. The Notice of the AGM and the aforesaid documents will also be available on the Company's website at www.jio.com and on the website of the Stock Exchanges, that is, BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE") at www.bseindia.com and www.nseindia.com, respectively, and on the website of KFinTech, at <https://vesting.kfintech.com>.

Member registering / updating e-mail address:

- Members holding shares in physical mode, who have not registered / updated their e-mail address with the Company, are requested to register / update their e-mail address by submitting duly filled SR1 (available on the website of the Company at www.jio.com) duly filled and signed along with requisite supporting documents to KFinTech at Unit - Jio Financial Services Limited, Silexium Tower 8, Plot No. 31,832, Gachibowli, Financial District, Nanakramguda, Hyderabad-500 032.
- Members holding shares in dematerialised mode, who have not registered / updated their e-mail address with their Depository Participant(s), are requested to register / update the same with the Depository Participant(s) where they maintain their demat accounts.

Member of casting vote(s) through e-voting:

Members can cast their vote(s) on the business as set out in the Notice of the AGM through electronic voting system ("e-voting"). The manner of voting, including voting remotely ("remote e-voting") by members holding shares in dematerialised mode, physical mode and for members who have not registered their e-mail address has been provided in the Notice of the AGM. Members attending the AGM who have not cast their vote(s) by remote e-voting will be able to vote electronically at the AGM.

Joining the AGM through VC / OAVM:

Members will be able to attend the AGM through VC / OAVM, through JioMeet, at <https://jioevents.jio.com/jioagm>. The information about login credentials to be used and the steps to be followed for attending the AGM are explained in the Notice of the AGM.

RECORD DATE FOR DIVIDEND AND PAYMENT THEREOF

- The Company has fixed **Monday, August 11, 2025** as the "Record Date" for determining entitlement of members to dividend, recommended by the Board of Directors of the Company, for the financial year ended March 31, 2025.
- The dividend will be paid within a week from the conclusion of the AGM. As mandated by SEBI, dividend to the members holding shares in Physical mode shall be paid electronically, only after they have furnished Permanent Account Number, Contact Details (Postal Address, Mobile Number and bank account details) to the Company. Specimen signature, etc. for their corresponding physical folios.

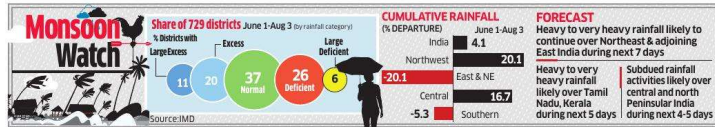
Member registering mandate for receiving Dividend:

Members are requested to register / update:

- their complete bank details with their Depository Participant(s), if shares are held in dematerialised mode by submitting forms and documents as may be required by the Depository Participant(s); and
- Permanent Account Number, Contact Details (Postal Address, Mobile Number and E-mail, bank account details, Specimen signature, etc. with KFinTech by submitting duly filled and signed SR1 (along with requisite supporting documents at its aforesaid address), if shares are held in physical mode.

Members are requested to carefully read the Notice of the AGM and in particular, instructions for joining the AGM and manner of casting vote through remote e-voting or voting at the AGM.

By order of the Board of Directors
Sd/-
Mohana V
Place: Mumbai Date: August 4, 2025
Group Company Secretary and Compliance Officer
www.jio.com



Exporters Urged to Build Brands as a Way Around Trump Tariffs

Government seeks traders' inputs on employment-linked scheme for certain goods like marine

Kiritika Sena

New Delhi: The government is pushing exporters to build and promote homegrown brands to cope with the 25% tariff imposed by the US. It has also sought industry inputs on an employment-linked scheme for certain exports such as marine goods which now face threat from Ecuador due to the higher tariffs. Officials said reducing testing charges for smaller exporters levied by the Export Inspection Council could also be looked at to ease exporters' concerns on the adverse impact of the tariffs on India's exports.

"It is important for Indian exporters to brand building and promotion to come out of the clutches of any subsidies amid the US tariffs," said an official, adding that the brand promotion exercise can be jointly done by export promotion councils and the India Brand Equity Foundation. Washington has imposed an across-

board 25% tariff on all Indian origin goods, effective August 7, along with an unspecified penalty India's competitors including Pakistan, Vietnam, Bangladesh, and Turkey are in the 15-20% range.

The steep duty could hurt nearly half of India's exports of more than \$85 billion to the US. Textiles could be one of the worst-hit with \$4 billion

a comparatively lower 15% tariff. "While India has a 25% tariff and a penalty, there is a feeling that many countries may not be able to create capacities soon. Even clients will not shift to Ecuador overnight," said a representative of an export promotion body. The representative added that the tariffs have lowered the possibility of the India-US bilateral trade pact negotiations ending any time soon.

The government is also considering a proposal to reintroduce interest subsidy on credit to MSME exporters under the proposed Export Promotion Mission.

"If some exporter wants wheat or rice as an intermediate product, the Ministry has proposed that the Food Corporation of India can offer these at a fixed price," said an exporter of food products.

APPREHENSIONS OF CHINA ROUTING SHIPMENTS THROUGH NEPAL

Nepal, China Steel may Face Duty Evasion Probe

THE TRIGGER Nepal emerged as one of top three exporters to India despite absence of major manufacturing facilities

Suryash Kumar & Twesh Mishra

New Delhi: The Directorate of Revenue Intelligence could initiate a probe into steel imports from Nepal and China, a move aimed at protecting the domestic industry from cheap, substandard imports, said people familiar with the development. It comes after Nepal emerged as one of the top three steel exporters to India despite the absence of significant manufacturing facilities, they said.



Steel imports during the first three months of this financial year averaged 15.9%, making the neighbouring country the third largest steel exporter to India during this period.

In some instances, a Nepal-based company was exporting steel many times over its nameplate capacity, an official told ET on condition of anonymity. This triggered apprehensions of Chinese steel being routed through Nepal, as alleged by the Indian industry. Nepal has unilateral duty-free access to India while direct exports from China attract at least 12% safeguard duty.

el and lying while exporting to India," the official said. Last month, the steel ministry issued a clarification stating that not only are finished and semi-finished steel imports required to adhere to quality control orders (QCOs) but also the raw material used as input needs to comply with the quality regime.

Officials also found that some Indian importers with a BIS certificate were importing substandard steel products from China or Nepal and doing just cosmetic value addition to them. "The QCO norms require importers not only to comply with the coating part for which it has certification, but also to ensure that the base material also sticks to quality norms," the official said.

A BIS certificate is enforced through QCO, which the government issues. The order mainly affects the traders who act as middlemen in importing steel without adding any value to the steel. "MSMEs (micro, small and medium enterprises) are not affected by this order; it hurts the middle parties, and they are the ones who are creating a furore over this," the official added.

'Proposed Mining Policy to Bolster Biz'

Nagpur: Union minister Nitin Gadkari Sunday said the mining policy being framed by the Centre would provide ease of doing business as all clearances will be given in three months so that the

extraction process starts in four months. Gadkari said he suggested that the policy should allow the mining process to start as soon as possible. -PTI

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Manner of registering / updating e-mail address:
 (a) Members holding shares in physical mode, who have not registered / updated their e-mail address with the Company, are requested to register / update their e-mail address by submitting Form ISR-1 (available on the website of the Company at www.jiofi.in) duly filled and signed along with requisite supporting documents to KFinTech at Unit: Jio Financial Services (Invest. Services), Salsaram Tower B, Plot 31/82, Gachibowli, Financial District, Nanakramguda, Hyderabad - 500032.

(b) Members holding shares in dematerialised mode, who have not registered / updated their e-mail address with their Depository Participant(s), are requested to register / update the same with the Depository Participant(s) where they maintain their demat accounts.
Manner of casting vote(s) through e-voting:
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Joining the AGM through VC / OAVM:
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Manner of registering mandate for receiving Dividend:
 Members are requested to register / update:
 (a) their complete bank details with their Depository Participant(s), if shares are held in dematerialised mode, by submitting forms and documents as may be required by the Depository Participant(s); and
 (b) Permanent Account Number, Contact Details (Postal Address, Mobile Number and E-mail), Bank account details, Specimen signature, etc. with KFinTech by submitting duly filled and signed Form ISR-1 along with requisite supporting documents at its aforesaid address, if shares are held in physical mode.

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By order of the Board of Directors


Sd/-

Mohana V


Group Company Secretary and Compliance Officer

Place: Mumbai
 Date : August 4, 2025

www.jiofi.in



सत्यमेव जयते
Government of India



75 National Sample Survey
Celebrating 75 years of NSS

Data for Informed Policy Decision on Travel and Tourism

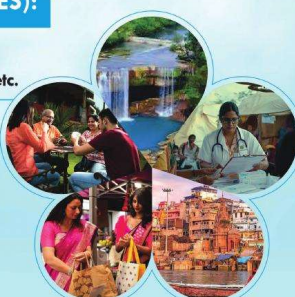
Let us strengthen the National Statistical System

National Statistics Office (NSO), Ministry of Statistics and Programme Implementation (MoSPI) is conducting **Domestic Tourism Expenditure Survey (DTES)** and **National Household Travel Survey (NHTS)** from July 2025 to June 2026.

Domestic Tourism Expenditure Survey (DTES):

Information being collected on:


- Purpose of Trip - Holiday, Health, Pilgrimage, Shopping, Social, etc.
- Type of Trip - Package, Non-package
- Mode of Travel - Air, Rail, Water, Road Transport
- Type of Stay - Commercial, Non-commercial
- Destination - Within State, Outside State
- Trip services booked - Online, Offline
- Trip Expenditure



National Household Travel Survey (NHTS):

Information being collected on:

- Purpose of Trip - For work/pursuing education
- Cost of trips
- Mode of travel
- Same-day trips (excluding work/education)
- Origin and Destination of trips, distance, travel time



Contribute to nation-building, participate in the survey.

Households are requested to cooperate with the enumerators of NSO and provide accurate data. Identity of the households participating in the survey is kept confidential in all reports/microdata of MoSPI.

www.mospi.gov.in @GolStats f/GolStats GolStats Ministry of Statistics & PI

