

Ref:LICHFL/CS./Publication\_Newspaper

25<sup>th</sup> July, 2025

<p>The Manager, Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, 5<sup>th</sup> Floor, Plot No. C/1, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051</p> <p>Scrip ID: <b>LICHSGFIN EQ</b> Email: <a href="mailto:cmlist@nse.co.in">cmlist@nse.co.in</a></p>	<p>The General Manager, Department of Corporate Services-Listing Dept., BSE Limited, 25<sup>th</sup> Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400 001.</p> <p>Scrip Code : <b>500253</b> Email: <a href="mailto:corp.relations@bseindia.com">corp.relations@bseindia.com</a></p>
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Dear Sir / Madam,

**Re: Submission of copy of publication of Newspaper Advertisement of IEPF Notice**

Pursuant to Regulation 47 of SEBI(Listing Obligations and Disclosure Requirements) Regulations, 2015, , we enclosed herewith the Newspaper Advertisement of transfer of unclaimed dividend for the financial year 2017-18 and the underlying equity shares of LIC Housing Finance Limited to the Investor Education And Protection Fund (IEPF) published in the Business Standard (English and Hindi), The Free Press Journal, and Navshakti on 25<sup>th</sup> July, 2025.

This is for your information and record.

Thanking you,  
Yours faithfully,  
For LIC Housing Finance Limited

Varsha Hardasani  
Company Secretary and  
Compliance Officer



**MUTHOOT HOUSING FINANCE COMPANY LIMITED**  
 Registered Office: TC NO.14/2074-7, Muthoot Centre, Punnen Road, Thiruvananthapuram - 695 034, CIN No - U65922KL2019PLC025624, Corporate Office: 12/A 01, 13th Floor, Parinee Crescendo, Plot No. C38 & C39, Bandra Kurla Complex-G block (East), Mumbai-400015. TEL. NO: 022-62728517. Email ID: authorised.officer@muthoot.com

**APPENDIX -IV[Rule 8(1)] Possession Notice (For Immovable Property)**

Whereas the undersigned being the Authorized Officer of the Muthoot Housing Finance Company Ltd., under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (ACT NO.54 OF 2002) and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice to below mentioned Borrowers/ Guarantors. After completion of 60 days from date of receipt of the said notice, the Borrowers/ Guarantors having failed to repay the amount, notice is hereby given to the Borrowers/ Guarantors and the public in general that the undersigned has taken Physical Possession of the property described herein below in exercise of powers conferred on them under section 13(4) of the said Act read with Rule 8 of the said Rules on this:

Sr. No.	LAN / Name of Borrower / Co-Borrower/ Guarantor	Date of Demand notice	Total O/s Amount (Rs.) Future Interest Applicable	Date of Possession
1	LAN No. 10102010527 1. Ambrish P Pathak, 2. Aashta A Pathak	14-February-2017	Rs.7,96,611.00/- as on 13-February-2017	23-July-2025

**Description of Secured Asset(s) Immovable Property (ies):** ALL THAT PART AND PARCEL OF THE PROPERTY BEARING FLAT NO. 105, 1ST FLOOR, B WING, SAI LEELA APARTMENT, NR LADIE HOSTEL, VIRAR ROAD, NALASOPARA EAST, DIST THANE - 401209

The Borrowers/ Guarantors 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 the Muthoot Housing Finance Company Limited, for an above mentioned demand amount and further interest thereon.

Place: Maharashtra, Date: 25 July, 2025 Sd/- Authorised Officer, For Muthoot Housing Finance Company Limited

**IDBI BANK** IDBI Bank Ltd., Retail Recovery Department, Unit No.1, Safal Pride, Sion-Trombay Road, Deonar, Chembur, Mumbai - 400 008.

**POSSESSION NOTICE For Immovable Property**

The undersigned being the authorised officer of IDBI Bank Limited under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of the powers conferred under Section 13(12) read with rule 3 of Security Interest (Enforcement) Rules, 2002 issued a demand notice, calling upon the borrowers to repay the amount mentioned in the notice within 60 days from the date of the receipt of the said notice. The borrowers having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken possession of the property described herein below, in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers attention is invited to provisions of sub section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

The borrowers 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 the IDBI Bank Ltd for an amount mentioned below and interest and charges thereon.

Sr. No.	Name of the Borrower/ Property Owner / Guarantor	Date of Demand Notice (13/2)	Date of Possession (13/4)	Amount Claimed in Demand	SECURITY ADDRESS
1	Mrs.Amita Satish Parmar (LAN:0189675100029166, 0189675100029157, 0189675100029209, 0189675100029229)	07-10-2024	23-07-2025	Rs.3615568.66/- (Rupees Thirty Six Lac Fifteen Thousand Five Hundred Sixty Eight and Sixty Six Paise Only)	Flat No.404 & 405, 4th Floor, Building No.1, C Wing, Ancht Complex, Gat No.445, Opp. Kolad Railway Station, Vill-Varasgaon, Roha, Raigad, Pin-402304, Maharashtra
2	Mr.Pravin Sudam Pimparkar & Mrs. Kavita Pravin Pimparkar (LAN : 0189675100029607, 0189675100031000, 0189675100029801)	23-07-2025	23-07-2025	Rs.3936958.84 (Rupees Thirty Nine Lac Thirty Six Thousand Nine Hundred Fifty Eight and Eighty Four Paise)	Flat No. 104, 1st Floor, Chaitraban Residency, Datar Ali, Near Keshar Talao, Pen, Raigad, Maharashtra-402107
3	Mr.Nilesh Nathuram Mhaskar & Mrs. Namrata Nilesh Mhaskar (LAN:1229675100030001, 122967510003209)	06-01-2025	23-07-2025	Rs.1740263/- (Rupees Seventeen Lac Forty Thousand Two Hundred Sixty Three Only)	Flat No.201, 2nd Floor, B Wing, Shree Kamal Building, Near Rathi School, S No.27, Hissa No. 1,2,3, Wagheshwar Nagar, Roth Khurd, Roha, Raigad-402109, Maharashtra
4	Mrs.vishakha Sujit Maravade (LAN:0023675100056285, 0023675100056382)	06-01-2025	23-07-2025	Rs.1490180/- (Rupees Fourteen Lac Ninety Thousand One Hundred Eighty Only)	Flat No.303, 1bhk, 3rd Floor, Shri Sadgurukrupa Apartment, Bhuvaneshwar, Roha, Raigad, Maharashtra-402109
5	Mr.Sandesh Ramesh Pakhrude & Mrs. Sadhana Sandesh Pakhrude (LAN:1597675100005432, 1597675100005463)	06-02-2025	23-07-2025	Rs.1771742/- (Rupees Seventeen Lac Seventy One Thousand Seven Hundred Forty Two Only)	Flat No E-502, 1bhk, 5th Floor, E Wing, Sai Sangam Building, Phase 1, Roha, Raigad-402109

Place: Mumbai | Date: 25-07-2025 Sd/-, Authorized Officer, IDBI Bank Ltd

**Caparo Financial Solutions Limited**  
 Registered & Corporate office: 501 - 503, 5th Floor, New Delhi House, 27 Barakhamba Road, New Delhi - 110 001.  
 Telephone: +91-11-43251111 Fax: +91-11-43251140. Corporate Identity Number (CIN): U65910DL1994PLC057109

**E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISION TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002**

Notice is hereby given to the public in general and in particular to the Borrower (Co-Borrower/ Guarantor/ Mortgagee (s)) that the below described immovable property mortgaged to the Secured Creditor, i.e., Caparo Financial Solutions Ltd, the physical possession of which has been taken by the Authorized Officer of Caparo Financial Solutions Ltd, referred hereinafter as CFLS, will be sold on "As is where is", "As is what is", "Whatever there is", and "No Recourse" basis through E-Auction (under SARFAESI ACT, 2002) for recovery of dues mentioned in the table below along with further interest, cost, charges and expenses being due to CFLS, i.e., the Secured Creditor on the terms and conditions specified hereunder.

Account No., Name and Address of Borrower/Co-borrower/ Guarantor/Mortgagor	Date and amount as per Demand notice U/s 13 (2) and date of physical possession and outstanding dues	Description of the property	Reserve Price, Earnest Money Deposit & Bid Increment Amount (In Rs.) Inspection Date: EMD and KYC Submission Last Date: E-Auction Date and Time
CFLS/2015-16/MUM/04 M/s Siddharth Developers (Borrower/Mortgagor) A proprietorship concern of Mr. Rajkumar Kushwaha Having office at B-308, Sainath CHS Ltd, PG Marg, Bhandarwada, Malad (W), Mumbai Mr. Rajkumar Kushwaha Borrower/Guarantor Flat No. B-308, Sainath CHS Ltd, PG Marg, Bhandarwada, Malad (W), Mumbai-400064 Ms. Rajni Kushwaha Borrower/Guarantor Flat No. B-308, Sainath CHS Ltd, PG Marg, Bhandarwada, Malad (W), Mumbai-400064	13(2) Notice Issue Date: 03.09.2021 For an amount of Rs 11,15,95,225/- (Rupees Eleven Crores Fifteen Lacs Ninety-Five Thousand Two Hundred and Twenty-Five only) Physical Possession done on 21.05.2025 Total Outstanding Dues as on 30.06.2025 for recovery of which Property is being sold: Rs. 22,92,92,127 along with further interest and charges.	Flat No.308, admeasuring about 704 sq. feet built up area inclusive of balcony on the third floor of the Building known as 'Sai-Nath Apartments: at Bhandarwada, Pannalal Gosh Marg, Brahmandav Chowk, Malad (West), Mumbai-400064	Reserve Price: Rs 1,58,00,000/- (Rupees One Crore and Fifty-Eight Lacs only) EMD: Rs 15,80,000/- (Rupees Fifteen Lacs Eighty Thousand only) Bid increment amount: Rs 1,00,000/- (Rupee One Lacs only) Inspection Date: August 21, 2025 and August 22, 2025 EMD and KYC Submission Last Date: August 24, 2025 E-Auction Date and Time: August 25, 2025 from 01:00 PM to 02:00 PM with 5 minute unlimited auto extensions till sale is concluded)

**TERMS & CONDITIONS:**

- The e-Auction is being held on "as is where is", "as is what is", "whatever there is" and "no recourse" basis.
- The secured assets shall be sold by the undersigned by way of Electronic Public Auction as per the scheduled date, through e-Auction Agency M/s. e-Procurement Technologies Ltd. (Auction Tiger) at the website/portals i.e. https://sarfaesi.auctiontiger.net as per time given as per scheduled time with auto extension clause, i.e. the end time of e-Auction will be extended by 5 minutes each time if bid is made before close of e-Auction.
- To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property, however, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of CFLS. The property is being sold with all the existing and future encumbrances whether known or unknown to CFLS. The Authorized Officer/ Secured Creditor shall not be responsible in any way for third-party claims/ rights/ dues.
- All interested participants / bidders are requested to visit the website https://sarfaesi.auctiontiger.net and https://www.caparofinancial.com/notice for further details including Terms & Conditions, to take part in e-auction sale proceeding and are also advised to contact Mr. Chirag Daxini, Contact Number 9833117118, email id: chirag.daxini@caparofinancial.com. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- The interested bidders shall submit their EMD through RTGS/NEFT transfer in the Account No. 01722540000333, Kotak Mahindra Bank Ltd, Ambadeep Building, K.G. Marg, New Delhi-110001, IFSC: KKBK000172. The highest bid shall be subject to approval of CFLS. Authorized Officer reserves the right to accept/ reject all or any of the offers/ bids so received without assigning any reasons whatsoever. His decision shall be final & binding.
- After Registration (One Time) by the bidder in the Web Portal, the intending bidder/ purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. i) Copy of Demand Draft; ii) Copy of PAN Card; iii) Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport/ Ration Card etc.; without which the Bid is liable to be rejected.
- Only bidders holding valid User ID/ Password and confirmed deposit of EMD through Demand Draft shall be eligible for participating in the e-Auction process.
- The interested bidder has to submit their Bid Documents (EMD (not below the 10% of Reserve Price) and required documents (mentioned in Point No.6)) on/ before 24.08.2025, after going through the Registering Process (One time) and generating User ID & Password of their own, shall be eligible for participating the e-Auction Process, subject to due verification (of the documents) and/ or approval of the Authorized Officer.
- In no eventuality the Property would be sold below the Reserve Price.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for another 5 minutes (each time till the closure of e-Auction process), otherwise, it will automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
- The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest in any circumstances whatsoever. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, immediately, i.e., on the same day or any day not later than next working day from the date of auction, as the case may be, after the acceptance of bid price by the Authorized Officer and the balance 75% of the sale price on or before 15th day of sale. In case of default in payment by the successful bidder, the amount already deposited by the successful bidder shall be forfeited and the property shall be put to re-auction and the defaulting bidder as well as borrower shall have no claim/ right in respect of property/ amount.
- Neither the Authorized Officer nor CFLS shall be liable for any internet Network problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event.
- On compliance of terms of sale, the Authorized Officer will issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, transfer charges, conveyance, VAT, TDS, statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody w.r.t. said secured asset etc. shall be borne by the purchaser.
- The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason therefor.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of auctiontiger.net before submitting their bids and taking part in the e-Auction.
- Intended bidder(s) shall hold a valid digital signature certificate issued by the competent authority. It is the sole responsibility of the bidder to obtain the said digital certificate and ensure access to a computer terminal/ system with internet connectivity to enable him/her to participate in the bidding. Any issue with regard to Digital Signature certificate and connectivity during the course of bidding online shall be the sole responsibility of the bidder and no claim shall be entertained in this regard. The intending bidders should register their name at https://sarfaesi.auctiontiger.net and get user-id and password free of cost. Bidders who are holding valid ID & Password provided by https://sarfaesi.auctiontiger.net for this auction after due verification of PAN are allowed to participate in online e-auction on the above portal.
- Bidding in the last moment should be avoided in the bidders own interest as neither the CFLS nor Service provider will be responsible for any lapse/failure (Internet failure/power failure etc.) in order to ward-off such contingent situations bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc., so that they are able to circumvent such situation and are able to participate in the auction successfully.
- The sale of the Secured Asset is subject to the terms and conditions prescribed in the SARFAESI Act and Security Interest (Enforcement) Rules, 2002 and the conditions mentioned hereinabove. Hence the bidders are advised to carefully go through the said terms and conditions before submitting their bids. This notice is also to be treated as a Statutory Notice to Borrowers and Guarantors under Rule 8 (6)/Rule 9(1) of SARFAESI Security Interest (Enforcement) Rules-2002

Date 25.07.2025 Place: Mumbai Authorized Officer, Caparo Financial Solutions Limited

**MAHAGENCO** Maharashtra State Power Generation Co. Ltd.

**e-Tender-Notice**

Online tenders are invited in two bids at O/ The Chief Engineer (Project), MSPGCL, Koradi. Email id: cgmkrdproj@mahagenco.in, etenderingkrdproj@mahagenco.in. Sale of Bid document: From 21/07/2025 to 29/07/2025 @1100 Hrs. Last date of submission of Bid: 29/07/2025 @1500 Hrs. Cost of above Tender will be Rs. 1,180/-.

Sr. No	e-Tender No	Subject	EMD/Estimated Value (In Rs.)
1	RFX-3000059867	Extension of 11kV construction power supply to feeding point for BTG and BOP EPC contractor - 2x660MW Koradi Project	1,75,043/- 1,71,54,330/-

a. Further details pertaining to above tenders are available on website <https://eprocurement.mahagenco.in>.  
 b. Any amendment to this notice and / or notification of amendment in bidding document shall be notified on above website only. Potential bidders are requested to make a note of the same.

Chief Engineer (Project)  
 Koradi Project, MSPGCL, Koradi.

**Bank of Baroda** Zonal Stressed Asset Recovery Branch  
 Meher Chamber, Ground Floor, Dr. Sunderlal Behl Marg, Ballard Estate, Mumbai-400001 • Phone: 022-43683807, 43683808. • Email: armbomb@bankofbaroda.co.in

**REDEMPTION NOTICE**  
 NOTICE UNDER RULE 6(2) AND/OR RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

BOB:ZOSARB:MUM:Macmade:AUCTION: Date : 03.07.2025

To  
 1. M/s Macmade Concrete Products Mfg. Pvt. Ltd.- Address:- Industrial Land Gut No. 517 ( Part), Near Vajreshwari Temple, Village Kelthan, Taluka - Wada, Dist:- Thane -401204.  
 Also At- a)B- 107, Row House, Jasel Park Bhyander (East), Thane -401105.  
 Mr. Premchand Narayanchandra Samantha ( Director / Guarantor )  
 b) B- 107, Row House, Jasel Park Bhyander (East), Thane -401105.  
 Mrs. Ratna Premchand Samantha( Director/ Guarantor )  
 c) B- 107, Row House, Jasel Park Bhyander (East), Thane -401105.  
 Mr. Romin Premchand Samantha (Director/ Guarantor )  
 d) B- 107, Row House, Jasel Park Bhyander (East), Thane -401105.

Re: Notice under Rule 6(2) and/or Rule 8(6) of the Security Interest (Enforcement) Rules, 2002 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act, 2002).  
 Ref: - 1. Demand Notice dated 21.12.2015 issued u/s 13 (2) of SARFAESI Act 2002.  
 2. Possession Notice dated 20.02.2016 issued u/s 13 (4) of SARFAESI Act 2002.

Dear Sir/Madam,  
 Whereas the Authorized Officer of the Bank of Baroda, Branch : Mumbai Main Office , address: Post Box No. 347, 10/12, Mumbai Samachar Marg , BOB MMO Building, 2nd Floor, Fort, Mumbai , Maharashtra, India - 400001, being Secured Creditor Bank in exercise of the powers conferred u/s 13(2) of the SARFAESI Act 2002 (hereinafter referred as "Act") read with Rules 3 of Security Interest (Enforcement) Rules 2002 (hereinafter referred as "Rules") issued demand notice dated 21.12.2015 calling upon you being Borrowers (s)/ Mortgagee (s) / Guarantor (s) to repay the amount stated in the said demand notice within 60 days from receipt of said notice. And whereas you have failed to repay the amount, the undersigned in exercise of the powers conferred u/s 13(4) of the said Act read with Rule 4 and/or Rule 8 of the Rules have taken over the Possession of Secured Assets (hereinafter referred as the said properties) more particularly described herein below Schedule. Even after taking possession of the secured asset, you have not paid the amount due to Bank as mentioned in above Possession Notice. Your attention is invited to the provisions of sub-section (8) of Section 13 of SARFAESI Act, 2002 in respect of time available, to redeem the secured assets. Therefore you all are requested to pay the dues as mentioned in possession notice along with applicable interest, cost, charges & expenses within 30 days from receipt of this notice and redeem the secured asset as mentioned below. In case you fail to pay the above mentioned dues & redeem the secured asset within 30 days from receipt of this notice, Bank will be constrained to sell the secured asset through public e-Auction by publication of e-Auction Sale notice. The date, time of e-auction and Reserve Price of the property shall be informed to you separately.

Description of the Immovable Property:

Sr No	Description of the Movable/ Immovable Properties	Date of Possession	Type of Possession (Symbolic/ Physical)	Date of Publication of Possession Notice
1	Industrial Land Gut No.517 (Part), Near Vajreshwari Temple, Village Kelthan, Taluka-Wada, Dist-Thane -401204.	20.02.2016	Physical	26.02.2016

Yours faithfully,  
 Authorized Officer  
 Bank of Baroda, ZOSARB - Mumbai

**YES BANK** YES BANK LIMITED  
 Registered Office : Western Express Highway, Santacruz (E), Mumbai, 400 055  
 Branch Office : 19th Floor, C Wing, Empire Tower, Reliable Tech Park, Cloud City Campus, Plot No. 31, Thane-Belapur Road, Airoli, Navi Mumbai - 400708

**PUBLICATION OF NOTICE U/S 13 (2) OF THE SARFAESI ACT.**

Notice is hereby given that the under mentioned borrower(s)/ co-borrower(s)/ guarantor(s)/mortgagor(s) who have defaulted in the repayment of principal and interest of the loan facility obtained by them from the Bank and whose loan accounts have been classified as Non-Performing Assets (NPA). The notices were issued to them under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI Act) calling upon them to repay the amount mentioned in the respective demand notice. In connection with above, notice is hereby given once again to the below mentioned borrower(s)/ co-borrower(s) guarantor(s)/mortgagor(s) by way of this public notice & are hereby called upon to make payment of outstanding amount indicated herein below together with further interest thereon, within 60 days from the date of publication of this notice, failing which further steps will be taken after expiry of said 60 days under sub-section (4) of Section 13 of SARFAESI Act.

Sr. No.	Loan A/c No./ Cust ID	Name of Borrower / Co-borrowers, Guarantors, Mortgagee/ Security Provider	Description of mortgaged property (full address as per 13(2) notice)	Total claim amount as per 13(2) notice	Date of 13(2) Notice NPA Date
1.	AFH0001 00260902	Asha Shivcharan Saini (Borrower & Mortgagor) Subhash Shivcharan Saini (Co-Borrower & Mortgagor)	Flat No. 120, Area Admeasuring 15.24 Sq. Mtrs., equivalent to 164 Sq Ft of Carpet, 1st Floor, Building No. B-3, Xrbia Vangal, Survey No. 10/1, 18/2, 19/3, 18/4, 19/18/ 19/4, 23/1, 23/2, 24/14, 24/3 & 24/17, Situated at Village Khadyacha Pada, Taluka-Karjat, Dist- Raigad - 410 201 Owned by Asha Shivcharan Saini and Subhash Shivcharan Saini	Rs. 6,61,988.42/-	15-07-2025 31-12-2024
2.	AFH0068 01474094	Shailesh Navin Rajput (Borrower & Mortgagor) Jagruti Shailesh Rajput (Co-Borrower & Mortgagor)	Flat No.401, Area Admeasuring 32.85 Sq. Mtrs Carpet, A Wing, 4th Floor, Type B, Keshav One, Chanakya Pada, Village Samed, Nallasopara West, Dist. Palghar - 401 205 Owned by Shailesh Navin Rajput and Jagruti Shailesh Rajput	Rs. 23,67,438.81/-	15-07-2025 30-06-2024
3.	AFH0001 00806452 & AFH0001 00807358	Shekhar Yashwant Jangam (Borrower & Mortgagor) Swati Shekar Jangam (Co-Borrower & Mortgagor)	Flat No.102, 1st Floor, Wing - C, Survey No.42, Hissa No. 1 & 3, Satyam Paradise, Near Kartap School, Kartap Village, Balapur, Taluka-Ambarnath, Dist. Thane - 421 503 Owned by Shekhar Yashwant Jangam and Swati Shekar Jangam.	Rs. 26,13,360.50/-	16-07-2025 14-07-2022
4.	HLN0058 01130963	Kushan Shirish Babaria (Borrower & Mortgagor) Kamini Shirish Babaria (Co-Borrower & Mortgagor)	Flat No.A/3- 218, Area Admeasuring 415 Sq.Ft. Carpet i.e. 498 Sq. Mtrs Built Up Equivalent to 46.28 Sq. Mtrs, 2nd Floor, Kamla Park Complex Co-Op. Housing Society, 60 Feet Road, Near Railway Crossing, Bhabhaver West - 401 101 Owned by Kushan Shirish Babaria and Kamini Shirish Babari	Rs. 42,74,810.59/-	17-07-2025 14-07-2025
5.	MOR0001 00733188	Manish Jewellers (Borrower) Madanraj Champalal Jain (Co Borrower 1 & Mortgagor), Mitesh Madanraj Jain (Co Borrower 2), Asha Madanraj Jain, Dolly Madanraj Jain, Mithil Madanraj Jain (Legal heir of Deceased Madanraj Champalal Jain, Co Borrower 1 & Mortgagor)	Flat No.201 & 202B, 2nd Floor, Sonal Classic CHSL, Bhardawadi Path, Village- Ambivali, Andheri West, Mumbai -400 053	Rs. 72,33,541.97/-	17-07-2025 14-07-2025
6.	HLN0058 01807636	Mohammed Shakil Bundu Ansari (Borrower & Mortgagor) Fareeda Anis Ansari (Co-Borrower)	Flat No.2201, Area Admeasuring 58.70 Sq.Mtrs Carpet(Equivalent to 631.61 Sq. Ft), Enclosed balcony Area 4.88 Sq.Mtrs, Flower Bed Area 21.63 Sq.Mtrs Carpet along with One Car Parking Space, 22nd Floor, C Wing, Centria by MJ Shah, P. L. Lokhande Marg, Village Borla, Tal. Kurla, Govandi West- 400 043 Owned by Mohammed Shakil Bundu Ansari	Rs. 1,47,58,445.84	17-07-2025 14-07-2025
7.	HLN0001 01489071	Avadhoot Sambhaji Patil (Borrower & Mortgagor) Pooja Sanjay Dalvi Alias Pooja Avadhoot Patil (Co-Borrower & Mortgagor)	Flat No.352, Area Admeasuring 45.58 Sq.Mtrs Carpet Enclosed Balcony Area 3.70 Sq.Mtrs Along With one Car parking Space, 35th Floor, Wing-G, Sector-5, Kalpataru Starlight, Kolsheet Road, Balkum, Thane - 400 608	Rs. 60,74,618.21	18-07-2025 14-07-2025
8.	HLN0058 01451250	Kiran Satish Singh (Borrower & Mortgagor) Satish Suryapal Singh (Co-Borrower & Mortgagor)	Flat No.2504, Area Admeasuring 489.65 Sq.Ft Carpet(Equivalent to 45.49 Sq.Mtrs)Plus 2.42 Sq.Mtrs Deck Area, 25th Floor, Building No.38, Runwal Gardens Phase 4, Village - Gharvanl at Dombivali, Thane - 421 201 Owned by Kiran Satish Singh and Satish Suryapal Singh	Rs. 25,66,923.19	18-07-2025 14-07-2025
9.	AFH0001 00348282 & AFH0001 00397090	Sayed Mohd Shafique (Borrower & Mortgagor) Naeem Akhtar Sayeed (Co-Borrower - 1) Sabiha Bano Mohd Shafique Sayeed (Co-Borrower - 2)	Property No.I- For Loan A/c No. AFH000100348282: Flat No.412, Area Admeasuring 202.36 Sq Ft Carpet, 4th Floor, X-1, Namo, Sheltrex Smart Phone City, Village Akurle, Karjat - 410 201 Owned by Sayed Mohd Shafique. Property No.II- For Loan A/c No. AFH000100397090 Flat No. 1204, Area Admeasuring 305.70 Sq Ft Carpet, 12th Floor, Z-5, Sheltrex Smart Phone City, Village Akurle, Karjat - 410 201 Owned by Sayeed Mohd Shafique.	Rs. 18,64,103.42	17-07-2025 01-07-2025
10.	AFH0225 01642851	Sunil Shivaji Chande (Borrower & Mortgagor) Anil Shivaji Chande (Co-Borrower & Mortgagor)	Flat No.207, Area Admeasuring 25.71 Sq. Mtrs Carpet and Balcony Area 2.69 Sq. Mtrs Carpet, Total Area 28.4 Sq. Mtrs Carpet, C Wing, 2nd Floor, Shree Sadguru Residency-2, Building No. 1, Survey No. 57, Hissa No.6,7,8 Village Shelu, At Bandhivali, Tal. Karjat, Dist. Raigad - 410 101 Owned by Sunil Shivaji Chande and Anil Shivaji Chande	Rs. 14,09,605.17	17-07-2025 01-07-2025

Further, this is to bring to your attention that under Sec.13(8) of SARFAESI Act, where the amount of dues of the secured creditor together with all costs, charges and expenses incurred by secured creditor is tendered to the secured creditor at any time before the date of publication of notice for the public auction/ tender/ private treaty, the secured asset shall not be sold or transferred and no further steps shall be taken for transfer or sale of that secured asset.

Place : Mumbai Date : 25-07-2025 Sd/- Authorized Officer, YES Bank Limited

**DEUTSCHE BANK AG**  
 Appendix IV [Rule 8 (1)] POSSESSION NOTICE

Whereas, the undersigned being the authorized officer of the Deutsche Bank under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 21st July 2025 calling upon the borrower M/S Spectrum Offset, Mrs. Neelima Vibhakar Vaidya, Mr. Shrikant Moreswar Vaidya, Mr. Vibhakar Shrikant Vaidya And Mr. Vinay Shrikant Vaidya to repay the amount mentioned in the notice being Rs.1,65,56,558/- (Rupees One Crores Sixty Five Laks Five Laks Six Thousand Five Hundred and Fifty Eight Only) as on 31/03/2025 within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken symbolic possession of the property described herein below in exercise of the powers conferred on him/her under Section 13(4) of the said act read with rule 9 of the said act on this 21st day of July of the year 2025. 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 the Deutsche Bank for an amount of Rs.1,65,56,558/- as on 31/03/2025 and interest thereon.

Description of the Immovable Property  
 All The Piece And Parcel Of Property Bearing Flat No 7 4th Fir Wing No. 11b Damodar Estate, Near Bhujbal Hse City Pride Hingane Bk (Karve Nagar), Pune - 411038  
 Date: 25.07.2025 Authorized Officer, Deutsche Bank AG  
 Place: Pune Boml Bivag

**VIRAR BRANCH** : Kshirsagar House, 1st floor, Near Sai Baba Mandir, Gaothan, Virar West, Thane, Tel Nos: 00250-2505922/2502291 E-mail: bom94@mahabank.co.in

**[Refer Rule - 8 (1)] POSSESSION NOTICE (For Immovable Property)**  
 AD94/HSG/Kissan Agro/2025-26 Date :- 18-07-2025

WHEREAS, The undersigned being the Authorised Officer of the Bank Of Maharashtra under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of the powers conferred under Sub-Section (12) of Section 13 read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued Demand Notice dated 04.04.2025 calling upon the borrower/ M/s.Kissan Agro Products through its partners Mr.Virendrakumar Jugalkishor Mehta and Mrs.Reena Virendra Mehta to repay the amount mentioned in the notice towards Cash Credit facility of having ledger balance of Rs.99,97,710/- plus interest thereon of Rs.6,41,569/- and Term loan having ledger balance of Rs.57,39,499 plus unapplied interest of Rs.4,27,978/- @ 13.65% and 11.80% w.e.f 31-03-2025 and interest thereon within 60 days from the date of receipt of the said Notice.

The borrower having 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 under sub-section (4) of section 13 of Act read with Rule 8 of the Security Interest Enforcement Rules, 2002 on this 18th day of July of the year 2025.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the properties will be subject to the charge of the Bank of Maharashtra for total amount of loan Rs.1,57,37,209/- plus unapplied interest thereon Rs.10,69,547/- @ 13.65% w.e.f 31-03-2025.

The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

**DESCRIPTION OF THE MOVABLE/ IMMOVABLE PROPERTY**

- Stock in Trade, 2. Banana Crate Mold with accessories, 3. Chair Mold with 3 inserts and accessories
- a) Residential property of Mr.Virendra Kumar Jugal Kishor Mehta bearing Flat No.101, Flat No.102, Flat No.103 and Flat No.104 admeasuring 465 Sq Ft i.e. 43.21 Sq Metres ,Lying and located on 1st floor in Building known as Quershi Apartement constructed on Old survey No.53/1 Paikae, Plot No.3 its new survey No.1559 Situated within the village limit of Balitha Grampanchayat in Balitha, Behind GEB, Taluka: Vapi, District: Valsad, Gujarat State
1. Flat no 101, 102, 103 & 104 on 1st floor, Qureshi Apartment, Near Astha Apartment, Village Balitha, Vapi, Dist Valsad, Gujrat 396191. Property bounded as :Flat No.101, North : By building, South: By open passage, East: By flat No.102, West: By Open passage. Property bounded as :Flat No.102, North: By Building, South: By open passage, East: By Row House, West: By flat No.101. Property bounded as :Flat No.103, North : By Flat No.102, South: By Road, East: By Row House, West: By flat No.104.

# Bernstein bets big on Indian wealth managers

PUNEET WADHWA  
New Delhi, 24 July

Global research and broking firm Bernstein has turned bullish on asset/wealth managers Nuvama, 360 One Wealth ("Outperform" rating for both), and Anand Rathi Wealth ("Market-Perform" rating) as it bets on the growing wealth of Indians.

Wealth management in an emerging market (EM), Bernstein said in a recent report, might appear to be an oxymoron, but the rising wealth of India's uber-rich (over \$2.7 trillion at the last count) provides the perfect pathway for a multi-year secular scale-up opportunity for the organised wealth managers.

Household wealth, according to the Bernstein report, is highly concentrated in India, with top 1 per cent households controlling around 60 per cent of the total wealth in India. Although growth will continue to create opportunities across the pyramid, Bernstein thinks the rich will get richer over time.

India's uber-rich — an estimated around 3 million households — hold \$2.7 trillion in liquid financial wealth. Until now, most wealth was self-managed, or managed by unorganised players. This, Bernstein analysts feel, will change as rising return expectations, and product complexity will trigger demand for professional advice going ahead.

"We see specialised wealth managers benefiting, with a long growth runway. We expect specialised wealth managers to expand from \$300 billion in assets under management (AUM) to \$1.6 trillion over the next decade, implying an over 18 per cent compound annual growth rate (CAGR)," wrote Manas Agrawal and Himank Sangai of Bernstein in a recent note.

At the bourses, meanwhile, Anand Rathi Wealth and Nuvama Wealth have outperformed the Sensex (up around 6 per cent) thus



## Bullish stance

Rating	Nuvama Wealth	360 One Wealth	Anand Rathi Wealth
Bernstein 12-month target price (₹)	9,790	1,410	2,580
Target price implied valuation multiple FY28E (x)	22.6	31.5	35.3
Consensus target price (₹)	8,548	1,288	2,100
FY25 Bottomline (₹ cr)	986.2	1,015.5	300.8
Bernstein FY28 bottomline forecast (₹ cr)	1,591.9	1,896.7	608.4
Bernstein topline forecast 3 year CAGR (FY25-FY28)	17	23	26

Source: Bernstein report

far in calendar year 2025 (CY25) with a gain of 36 per cent and 12 per cent, respectively. 360 One Wam, however, lost 10 per cent during this period, ACE Equity data shows.

At a macro level, the wealth management industry, Bernstein feels, is seeing early movers scale up. This surge, it says, is reminiscent of the advent of private banks in India during the late 1990s — a period that set the stage for one of the most significant episodes of value creation.

"Over the long term, the industry will consolidate, with a handful of dominant players emerging ahead of a long tail of smaller players. We favour wealth managers with a higher proportion of distribution business, as this segment delivers predictable and sticky growth," Agrawal and Sangai wrote.

Among the lot, Nuvama Wealth is Bernstein's top pick (12-month

target price ₹9,790; upside 26 per cent), given the road ahead for its wealth management for high/ultra-high networth clients, clearing services, and asset management business verticals. "While near-term headwinds are expected due to ongoing regulatory actions impacting one large client, we remain positive on medium-term growth, expecting around 25 per cent profit growth and 29 per cent return on equity (RoE) beyond a softer FY26," the note said.

The recent move to expand beyond top cities and into the large high networth individual (HNI) space with acquisitions and a strategic partnership with UBS augurs well for 360 One Wealth (12-month target price ₹1,410; upside 23 per cent), Bernstein says, expecting around 20 per cent pre-tax profit growth, with RoE at nearly 20 per cent by FY28, despite the drag from equity infusion/issuance.



## MULTI-FACTOR FUNDS

# Opt for fund run by quant model to beat fund manager risk

SARBAJEET K SEN

While passively-managed multi-factor funds that track a multi-factor index have been around for some time, now several fund houses are launching multi-factor funds that do not track an index. Instead, all portfolio-related decisions are taken by a quant model. New fund offers of Sundaram Multi Factor Fund and Bandhan Multi Factor Fund hit the market recently. Mirae Asset Mutual Fund is reportedly planning a similar offering through the fund-of-funds route.

## Single versus multi-factor strategies

Single-factor index funds mimic indices based on a single factor, like quality, momentum, or value. The problem with such strategies is that they can underperform during certain periods. "If you have invested only in one factor strategy then your entire

portfolio might go through prolonged underperformance when these factors or styles go out of favour," says Jiral Mehta, manager-research, FundsIndia.

Multi-factor strategies combine several factors into one fund. Their advantage is that when one factor is underperforming, the other could perform. "Over time, multi-factor funds are expected to deliver stable alpha, making them an attractive proposition for long-term allocators," says Anand Radhakrishnan, managing director and chief executive officer, Sundaram Mutual Fund.

These funds offer true diversification. "The portfolio is split among various factors as opposed to funds which, even though they may be diversified across sectors, stocks and the market cap curve, may not be diversified across factors," says Radhakrishnan.

Risk and volatility tend to go

## Weigh the pros and cons

- Rule-based approach
- No scope for human error
- Multi-factor based, hence suited for varied market conditions
- But no track record available
- A quant model that has worked in the past may not work in the future
- Good back-tested results do not always translate into sound performance in real market conditions

down and the investor has a more stable experience. "Multi-factor funds reduce risk by spreading exposure, leading to more consistent performance and lower volatility," says Sirshendu Basu, head-products, Bandhan Mutual Fund.

## Rule-based approach

These schemes do not track a passive index. All decisions are made by a model, with no scope for human discretion. "Multi-factor funds offer a rule-based, data-driven approach that is expected to enhance portfolio performance. The model determines stock selection and weightages based on predefined factors," says Radhakrishnan.

"A systematic, rule-based investment approach reduces the risk of human error," says Basu.

## Risks remain

Despite the benefits of a rule-based approach and diversifica-

tion, risks persist. It could arise from the quant model being used. "Models rely heavily on historical data and assumptions that may not hold in changing market conditions," says Basu.

Frequent rebalancing could result in a higher turnover. "This could increase transaction costs, which may erode net returns over time," says Basu.

## Stay invested for long

Experts recommend a long investment horizon to allow these funds to ride through at least one market cycle. "These funds are suitable for patient, long-term investors (seven years or more) who can stick to the overall strategy," says Mehta. Most of these funds, however, do not have a track record. "We prefer funds built on proven investment factors and a strong real-world track record," she adds.

Investors should cap exposure to them at 10 per cent of their core equity portfolio. These funds are quite similar to the quant funds launched by several fund houses earlier. "There could be an overlap between how quant funds and these multi-factor funds are run. If you already own quant funds, then watch out for overlaps within your portfolio," says Vishal Dhawan, chief financial planner, Plan Ahead Wealth Advisors. He also suggests checking the expense ratio: if they are on the higher side, that could make it harder for these model-based funds to generate an alpha.

The writer is a Gurugram-based independent journalist

# Aadhaar for rent agreements? What the law says

Many tenants and landlords are puzzled over the requirement of Aadhaar in rent agreements.

Some ask for it during registration, others complete the process using other ID proofs.

Experts say that Aadhaar is not legally mandatory for rent agreements. Instead, landlords and sub-registrars often accept alternative documents such as passports, voter ID or PAN cards.

Concerns about data privacy and fraud have also made some wary of relying on Aadhaar alone.

## No law makes Aadhaar compulsory

"There is no law that makes Aadhaar mandatory for rent agreements. The Supreme Court has ruled that it is not a mandatory form of identification and has limited its mandatory use

to certain government schemes only," explained Apeksha Lodha, partner, Singhania & Co.

Keyur Gandhi, managing partner at Gandhi Law Associates, added, "Neither the Registration Act, 1908, nor any specific state rules mandate Aadhaar as a compulsory identity proof for property transactions. The UIDAI itself has consistently maintained that Aadhaar is voluntary."

## Fraud fears and why Aadhaar is avoided

Fake Aadhaar cards and privacy concerns have led landlords and registrars to prefer other IDs.

"Fake Aadhaar cards have been used for renting or selling property, so landlords often prefer documents like passports or PAN, which seem more traditional for identity verification," Lodha said.

Read full report here: [mybs.in/zeocPml](https://mybs.in/zeocPml)

COMPILED BY AMIT KUMAR



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**WARDHMAN TEXTILES LIMITED**  
CIN: L17111PB1973PLC003345

**WARDHMAN SPECIAL STEELS LIMITED**  
CIN: L27100PB2010PLC033930

**WARDHMAN HOLDINGS LIMITED**  
CIN: L17111PB1962PLC002463

**Registered Office:** Chandigarh Road, Ludhiana, Punjab, India 141010, Tel. No. 91-161-2228943-48  
**Fax No.:** 91-161-2601048, **Email:** [secretarial.lud@vardhman.com](mailto:secretarial.lud@vardhman.com), **Website:** [www.vardhman.com](http://www.vardhman.com)

### NOTICE TO SHAREHOLDERS - SPECIAL WINDOW FOR RE-LODGE MENT OF TRANSFER REQUESTS OF PHYSICAL SHARES


Pursuant to SEBI Circular SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 dated 2nd July 2025, shareholders are informed that a special window has been opened only for re-lodgement of transfer deeds along with physical share certificates which were lodged prior to the deadline of 1st April, 2019 and were rejected due to deficiency in the documents/process or otherwise. This facility of re-lodgement will be available to the eligible physical shareholders till 6th January, 2026. Shareholders are requested to re-submit their transfer requests along with requisite documents with Company's Registrar and Share Transfer Agent - Alankit Assignments Limited, Unit: Vardhman Textiles Limited/Vardhman Special Steels Limited/Vardhman Holdings Limited. 205-208, Anarkali Market, Jhandewalan Extension, New Delhi - 110 055. E-mail Address: [rt@alankit.com](mailto:rt@alankit.com)

**For Vardhman Textiles Limited**  
Sd/-  
**Sanjay Gupta**  
Company Secretary

**For Vardhman Special Steels Limited**  
Sd/-  
**Sonam Dhingra**  
Company Secretary

**For Vardhman Holdings Limited**  
Sd/-  
**Ankit Singla**  
Company Secretary

**Place:** Ludhiana  
**Date:** 24.07.2025



**FILATEX INDIA LIMITED**  
Regd Office : S.No.274, Demni Road, Dadra-396 193 (UT of Dadra & Nagar Haveli)  
Corporate Identification Number (CIN)- L17119DN1990PLC000091

### Extract of Statement of Unaudited Standalone and Consolidated Financial Results for the Quarter Ended June 30, 2025 (Rs. In Lakhs)


S. No.	Particulars	Standalone				Consolidated			
		Quarter Ended		Year ended		Quarter Ended		Year ended	
		30.06.2025	31.03.2025	30.06.2024	31.03.2025	30.06.2025	31.03.2025	30.06.2024	31.03.2025
	(Unaudited)	(Audited)	(Unaudited)	(Audited)	(Unaudited)	(Audited)	(Unaudited)	(Audited)	
1	Total income from operations	1,04,940	1,08,002	1,05,434	4,25,215	1,04,940	1,08,002	1,05,434	4,25,215
2	Net Profit for the period (before tax, exceptional and/or extraordinary items)	5,489	5,569	4,390	18,021	5,482	5,540	4,389	17,950
3	Net Profit for the period before tax (after exceptional and/or extraordinary items)	5,489	5,569	4,390	18,021	5,482	5,540	4,389	17,950
4	Net Profit for the period after tax (after exceptional and/or extraordinary items)	4,073	4,138	3,229	13,457	4,066	4,109	3,228	13,386
5	Total Comprehensive Income for the period [Comprising profit for the period (after tax) and other comprehensive income (after tax)]	4,074	4,127	3,235	13,458	4,067	4,098	3,234	13,387
6	Paid up Equity Share Capital (Face value of Rs. 1/- each)	4,439	4,439	4,439	4,439	4,439	4,439	4,439	4,439
7	Earnings Per Share (Face value of Rs. 1/- each) (Not Annualised)								
	Basic :	0.92	0.93	0.73	3.03	0.92	0.93	0.73	3.02
	Diluted :	0.92	0.93	0.73	3.03	0.92	0.93	0.73	3.01

**Notes:**

a) The above is an extract of the detailed format of results for Quarter Ended June 30, 2025 filed with the stock exchanges under regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Ended financial results are available on Company's Website [www.filatex.com](http://www.filatex.com) and on the website of the Stock Exchanges [www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com)


b) The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on July 23, 2025 and have undergone "Limited Review" by the Statutory Auditor's of the Company. The financial results have been prepared in accordance with Indian Accounting Standards (IND-AS) as prescribed under section 133 of the Companies Act, 2013 read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015 and relevant amendment rules thereafter.

Scan the QR code to view the Unaudited Financial Results



On behalf of the Board of Directors  
Sd/-  
**MADHU SUDHAN BHAGERIA**  
CHAIRMAN & MANAGING DIRECTOR  
DIN : 00021934

**Place :** New Delhi  
**Dated :** July 23, 2025



**LIC HOUSING FINANCE LTD**  
**LIC HOUSING FINANCE LIMITED**

**Corporate Identity Number:** L65922MH1989PLC052257.  
**Registered Office:** Bombay Life Building, 2nd Floor, 45/47, Veer Nariman Road, Mumbai - 400 001.  
**Corporate Office:** 131 Maker Tower, 'F' Premises, 13th floor, Cuffe Parade, Mumbai - 400 005.  
**Phone:** +91 22 2217 8600 / 8700 **Fax:** +91 22 2217 8777  
**Website:** [www.lichousing.com](http://www.lichousing.com) | **Email:** [lichousing@lichousing.com](mailto:lichousing@lichousing.com)

### NOTICE

#### TRANSFER OF UNCLAIMED DIVIDEND FOR THE FINANCIAL YEAR 2017-18 AND THE UNDERLYING EQUITY SHARES OF LIC HOUSING FINANCE LIMITED TO THE INVESTOR EDUCATION AND PROTECTION FUND (IEPF)

Notice is hereby given to shareholders of LIC Housing Finance Limited that, in terms of the relevant provision of Section 124(6) and 125 of the Companies Act, 2013 and the rule made thereunder, the unclaimed dividend for the financial year 2017-18 and the underlying equity shares(s) of the Company, in respect of FY 2017-18, in case where the dividends for all the subsequent financial year have not been claimed by the concerned shareholder, are liable to be transferred by the Company to the IEPF Authority, in accordance with the IEPF Rules 2016 as notified by the Ministry of Corporate Affairs, effective 7<sup>th</sup> September, 2016 and as amended on 28<sup>th</sup> February, 2017 ('the Rules'). In terms of the rules, the concerned shareholders who have not claimed their dividend(s) for seven consecutive years i.e. from FY. 2017-18 up to FY. 2023-24, are being provided an opportunity to claim their dividends, and are as such requested to write to MUFUG Intime India Private Limited (Formerly Link Intime (I) Pvt. Limited) Registrar and Transfer Agent (RTA) of the Company, at the address mentioned below and send the undertaking duly filed and signed along with a self-attested copy of the PAN card, copy of address proof, a cancelled cheque so has to reach MUFUG Intime India Private Limited on or before 15<sup>th</sup> September, 2025. In case the undertaking as mentioned above is not received within 15<sup>th</sup> September, 2025, the Company will proceed to transfer the unclaimed dividend for the FY 2017-18 and underlying share(s) of the Company in respect of the said dividend, registered in the name of concerned shareholder(s), to the IEPF Authority, on or after the due date of 26<sup>th</sup> September, 2025, in accordance with the IEPF Rules 2016 as notified by the Ministry of Corporate Affairs, effective 7<sup>th</sup> September, 2016 and as amended on 28<sup>th</sup> February, 2017 the Rules.

The concerned shareholders, holding shares in physical form and whose shares are liable to be transferred to IEPF Authority, may please note that Company would be issuing duplicate shares certificate(s) in lieu of original shares certificate(s) and upon such issue, the original shares certificate(s) registered in their name will automatically stand cancelled and be deemed non-negotiable. The Company shall then inform the depository by ways of corporate action to convert the duplicate shares certificate(s) into Demat form and transfer in favour of the IEPF Authority. For the shares held in Demat form, the Company shall inform the depository by way of corporate action where the shareholders have their accounts for transfer in favour of the IEPF Authority.

The shareholder may further note that the details uploaded by the Company on its website [www.lichousing.com](http://www.lichousing.com) should be regarded and shall be deemed to be adequate notice in respect of issue of the duplicate shares certificate(s) by the Company for the purpose of transfer of shares to IEPF Suspend Account, pursuant to the Rules. However please note that once said unclaimed dividend/equity shares are transferred to the IEPF Authority, it can be claimed by the concerned shareholder only from the IEPF Authority, by the following procedure prescribed under the Rules.

Individual Letter to the concerned shareholders, in this regards will be send to their registered address, available with the RTA. Details of the shareholders whose unclaimed dividends and the underlying equity share(s) of the Company are due for transfer, as aforesaid have been uploaded on the website of the Company [www.lichousing.com](http://www.lichousing.com)

**MUFUG Intime India Private Limited (Formerly Link Intime India Private Limited.)**  
C-101, 247 Park, L.B.S. Marg, Vikhroli (West), Mumbai - 400 083.  
T: 8108116767  
E-mail - [rt.helpdesk@im.mps.mufug.com](mailto:rt.helpdesk@im.mps.mufug.com) / [iepf.shares@im.mps.mufug.com](mailto:iepf.shares@im.mps.mufug.com)  
Web: [www.in.mps.mufug.com](http://www.in.mps.mufug.com)

**FOR LIC HOUSING FINANCE LIMITED**  
Sd/-  
**Varsha Hardasani**  
COMPANY SECRETARY

**Date :** 24<sup>th</sup> July, 2025  
**Place :** Mumbai.



**TATA CHEMICALS LIMITED**  
Corporate Identity Number: L24239MH1939PLC002893  
Registered Office: Bombay House, 24 Homi Modji Street, Fort, Mumbai - 400 001  
Tel. No.: +91 22 6665 8282  
Email: [investors@tatachemicals.com](mailto:investors@tatachemicals.com) Website: [www.tatachemicals.com](http://www.tatachemicals.com)

### NOTICE TO SHAREHOLDERS

#### Special Window for re-lodgement of transfer requests of physical shares


In accordance with SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 dated July 2, 2025, shareholders of Tata Chemicals Limited are hereby informed that a special window has been opened from **July 7, 2025 to January 6, 2026** for re-lodgement of transfer deeds. This special window for re-lodgement of transfer deeds is available to only those shareholders whose transfer deeds were lodged prior to April 1, 2019 for transfer of physical shares and rejected /returned due to deficiency in documents.

Shareholders who wish to avail the opportunity are requested to submit the original transfer documents, after rectifying the deficiencies raised, to the Company's Registrar and Transfer Agent, MUFUG Intime India Private Limited at C-101, Embassy 247, L.B.S. Marg, Vikhroli (West), Mumbai - 400083, Contact no.-+91 8108116767.

The shares that are re-lodged for transfer shall be issued only in demat form. In case of any queries, shareholders are requested to raise a service request at [https://web.in.mps.mufug.com/helpdesk/Service\\_Request.html](https://web.in.mps.mufug.com/helpdesk/Service_Request.html).

**For Tata Chemicals Limited**  
Sd/-  
**Rajiv Chandan**  
Chief General Counsel & Company Secretary

**Place:** Mumbai  
**Date:** July 24, 2025



**BERGER PAINTS INDIA LIMITED**  
(CIN: L51434WB1923PLC004793)  
Registered Office: Berger House, 129 Park Street, Kolkata - 700017  
Corporate Office: Plot No. CF-4, Action Area IC, New Town, Kolkata 700156, Telephone: 91477 20400  
E mail: [consumerfeedback@bergerindia.com](mailto:consumerfeedback@bergerindia.com)  
Website: [www.bergerpaints.com](http://www.bergerpaints.com)

### 100 YEARS OF TRUST

#### Special Window for Re-lodgement of Transfer Requests of Physical Shares of Berger Paints India Limited

Pursuant to SEBI Circular No. SEBI/HO/MIRSD-PoD/P/CIR/2025/97 dated 2nd July, 2025, all shareholders are hereby informed that a Special Window is being opened for a period of 6 (six) months, from 7th July, 2025 to 6th January, 2026 to facilitate re-lodgement of transfer requests of physical shares.

This facility is available for Transfer deeds lodged prior to 1st April, 2019 and which were rejected, returned, or not attended due to deficiencies in documents / process / or otherwise.

Investors who have missed the earlier deadline of 31st March, 2021 are encouraged to take advantage of this opportunity by furnishing the necessary documents to the Company's Registrar and Transfer Agent (RTA) i.e. M/s C B Management Services (P) Limited at 20 R.N. Mukherjee Road, 5th Floor, Kolkata - 700001, Telephone No. : 033 69066200, E-mail : [rt@cbmsl.com](mailto:rt@cbmsl.com).

All shares re-lodged during the aforesaid period will be processed on merits through the transfer-cum demat mode i.e., they will be issued only in dematerialised form after transfer. The lodger must have a demat account number and provide his/her Client Master List, along with the transfer documents and share certificates, while lodging the documents for transfer with RTA. Transfer requests submitted after 6th January, 2026 will not be accepted by the Company/RTA.

**For Berger Paints India Limited**  
Sd/-  
**Arunito Ganguly (FCS-9285)**  
Vice President & Company Secretary

**Place :** Kolkata  
**Dated:** 25th July 2025



(THIS IS NOT AN OFFER DOCUMENT. THIS IS A CORRIGENDUM TO THE RED HERRING PROSPECTUS DATED JULY 21, 2025, AND THE ADVERTISEMENT PUBLISHED DATED JULY 21, 2025.)



# SHREE REFRIGERATIONS LIMITED

(Formerly Known as Shree Refrigerations Private Limited)  
CIN: U29191PN2006PLC128377

Our Company was originally incorporated as a private limited company under the Companies Act, 1956 pursuant to a certificate of incorporation issued by the Registrar of Companies, Pune, Maharashtra dated April 24, 2006, with the name 'Shree Refrigerations Private Limited' bearing Corporate Identification Number U29191PN2006PTC128377. Subsequently our Company was converted into a public limited company vide special resolution passed by the shareholders at the Extra Ordinary General Meeting held on May 23, 2023, and the name of our Company was changed from "Shree Refrigerations Private Limited" to "Shree Refrigerations Limited". A fresh Certificate of Incorporation was granted to our Company consequent upon conversion into public limited company dated December 5, 2023, bearing Corporate Identification Number U29191PN2006PLC128377 by the Registrar of Companies, Pune, Maharashtra, at present, the registered office of the company is situated at Plot. No. 131/1+2, Opp. MSEB Stores, Virwade Road, Ogalewadi, Karad, Maharashtra-415105, India. For details of change in name and registered office of our Company, please refer to chapter titled "Our History and Certain Other Corporate Matters" beginning on page no. 214 of this Red Herring Prospectus.

Registered Office: Plot. No. 131/1+2, Opp. MSEB Stores, Virwade Road, Ogalewadi, Karad, Maharashtra-415105, India  
Corporate Office: N.A. Tel: 02164-272015, Fax: N.A., Website: www.shreeref.com, E-mail: investor@shreeref.com  
Contact Person: Ms. Ashvini Ghanashyam Godbole, Company Secretary and Compliance Officer

**OUR PROMOTERS: MR. RAVALNATH GOPINATH SHENDE, MRS. RAJASHRI RAVALNATH SHENDE AND MRS. DEVASHREE VISHWESH NAMPURKAR**

## THE ISSUE\*

INITIAL PUBLIC OFFER OF UP TO 93,86,000 EQUITY SHARES OF FACE VALUE OF ₹ 2/- EACH OF SHREE REFRIGERATIONS LIMITED ("SHREE" OR THE "COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF ₹ [•]/- PER EQUITY SHARE INCLUDING A SHARE PREMIUM OF ₹ [•]/- PER EQUITY SHARE (THE "OFFER PRICE") AGGREGATING TO ₹ [•] LAKHS (THE "OFFER"), COMPRISING A FRESH ISSUE OF UP TO 75,61,000 EQUITY SHARES OF FACE VALUE OF ₹ 2/- EACH AGGREGATING UP TO ₹ [•] LAKHS BY OUR COMPANY ("FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 18,25,000 EQUITY SHARES ("OFFERED SHARES") OF FACE VALUE OF ₹ 2/- EACH AGGREGATING UP TO ₹ [•] LAKHS BY MAHARASHTRA DEFENCE AND AEROSPACE VENTURE FUND THROUGH ITS INVESTMENT MANAGER NAMED IDBI CAPITAL MARKETS & SECURITIES LIMITED ("SELLING SHAREHOLDER") AND SUCH OFFER FOR SALE OF EQUITY SHARES BY THE SELLING SHAREHOLDER, "OFFER FOR SALE", OUT OF THE OFFER, 4,71,000 EQUITY SHARES AGGREGATING TO ₹ [•] LAKHS WILL BE RESERVED FOR SUBSCRIPTION BY MARKET MAKER TO THE OFFER (THE "MARKET MAKER RESERVATION PORTION"). THE OFFER LESS THE MARKET MAKER RESERVATION PORTION I.E. NET OFFER OF UP TO 89,15,000 EQUITY SHARES OF FACE VALUE OF ₹ 2/- EACH AT A PRICE OF ₹ [•]/- PER EQUITY SHARE INCLUDING A SHARE PREMIUM OF ₹ [•]/- PER EQUITY SHARE AGGREGATING TO ₹ [•] LAKHS IS HEREIN AFTER REFERRED TO AS THE "NET OFFER". THE OFFER AND THE NET OFFER WILL CONSTITUTE 26.34% AND 25.02%, RESPECTIVELY, OF THE POST OFFER PAID UP EQUITY SHARE CAPITAL OF OUR COMPANY.

\*Subject to finalization of basis of allotment.

### CORRIGENDUM TO THE RED HERRING PROSPECTUS DATED JULY 21, 2025

This is with reference to the Red Herring Prospectus (RHP) dated July 21, 2025, and the advertisement dated July 21, 2025, for the proposed Initial Public Offering (IPO) of Shree Refrigerations Limited.

Investors are hereby informed of the following revisions in the issue details:

- Revised Market Maker Portion: 4,71,000 equity shares
- Revised Net Issue: 89,15,000 equity shares.

Particulars of the issue	No. of shares
Retail Individual Investors	31,22,000
Non-Institutional Applicants	13,38,000
Anchor	26,73,000
QIB	17,82,000
Market Maker	4,71,000
<b>Total</b>	<b>93,86,000</b>

All other terms and conditions of the IPO remain unchanged

The changes set out above are to be read in conjunction with the RHP dated July 21, 2025, Advertisement dated July 21, 2025, and accordingly, all references to this information in the RHP Abridged Prospectus, GID, Application Forms stands amended pursuant to this Corrigendum. Investors should read this Corrigendum along with the RHP before making an investment decision with respect to the Offer.

BOOK RUNNING LEAD MANAGER	REGISTRAR TO THE ISSUE	COMPANY SECRETARY AND COMPLIANCE OFFICER
 <b>NARNOLIA FINANCIAL SERVICES LIMITED</b> Address: 201, 2nd Floor, Marble Arch, 236 B A.J.C Bose Road, Kolkata, West Bengal-700020, India Telephone: 033-40501500 Email: ipo@narnolia.com Contact Person: Mr. Rajveer Singh Website: www.narnolia.com SEBI registration number: INM000010791 CIN: U51909WB1995PLC072876	 <b>MUFUG INTIME INDIA PRIVATE LIMITED</b> Address: C-101, Embassy 247, LBS Marg, Vikhroli (West), Mumbai-400083, India Telephone: +91 8108114949 Fax No: N.A. Email: shreerefrigerations.ipo@linkintime.co.in Website: https://linkintime.co.in Contact Person: Mr. Shanti Gopalkrishnan SEBI Registration Number: INR000004058 CIN: U67190MH1999PTC118368	 <b>Ms. Ashvini Ghanashyam Godbole</b> Plot. No. 131/1+2, Opp. MSEB Stores, Virwade Road, Ogalewadi, Karad, Maharashtra-415105, India Tel: 02164-272015 Email: cs@shreeref.com Website: www.shreeref.com Investors can contact our Company Secretary and Compliance Officer, the Lead Managers or the Registrar to the Issue, in case of any pre-issue or post-issue related problems, such as non-receipt of letters of allotment, non-credit of allotted Equity Shares in the respective beneficiary account, non-receipt of refund orders and non-receipt of funds by electronic mode etc.

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the Red Herring Prospectus.

For Shree Refrigerations Limited  
On Behalf of the Board of Directors  
Sd/-  
Ravalnath Gopinath Shende  
(Managing Director)

Place: Karad, Maharashtra  
Date: July 24, 2025

Shree Refrigerations Limited is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to undertake an initial public offering of its Equity Shares and has filed the Red Herring Prospectus with Registrar of Companies, Pune on July 21, 2025, website of lead managers to the issue at www.narnolia.com, website of company at www.shreeref.com and website of BSE SME i.e. https://www.bsesme.com, respectively. Investors should note that investment in equity shares involves a high degree of risk and for details relating to the same, see section titled "Risk Factors" beginning on page 30 of the Red Herring Prospectus. Potential investors should not rely on the Red Herring Prospectus for making any investment decision.

The Equity Shares offered in the Issue have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "Securities Act") or any state securities laws in the United States, and unless so registered, may not be offered or sold within the United States except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and any applicable U.S. state securities laws. There will be no public offering in the United States and the securities being offered in this announcement are not being offered or sold in the United States.



## LIC HOUSING FINANCE LIMITED

Corporate Identity Number: L65922MH1989PLC052257.  
Registered Office: Bombay Life Building, 2nd Floor, 45/47, Veer Nariman Road, Mumbai - 400 001.  
Corporate Office: 131 MakerTower, 'F' Premises, 13th floor, Cuffe Parade, Mumbai - 400 005.  
Phone: +91 22 2217 8600 / 8700 Fax: +91 22 2217 8777  
Website: www.lichousing.com | Email: lichousing@lichousing.com

### NOTICE

**TRANSFER OF UNCLAIMED DIVIDEND FOR THE FINANCIAL YEAR 2017-18 AND THE UNDERLYING EQUITY SHARES OF LIC HOUSING FINANCE LIMITED TO THE INVESTOR EDUCATION AND PROTECTION FUND (IEPF)**

Notice is hereby given to shareholders of LIC Housing Finance Limited that, in terms of the relevant provision of Section 124(6) and 125 of the Companies Act, 2013 and the rule made thereunder, the unclaimed dividend for the financial year 2017-18 and the underlying equity shares(s) of the Company, in respect of FY 2017-18, in case where the dividends for all the subsequent financial year have not been claimed by the concerned shareholder, are liable to be transferred by the Company to the IEPF Authority, in accordance with the IEPF Rules 2016 as notified by the Ministry of Corporate Affairs, effective 7<sup>th</sup> September, 2016 and as amended on 28<sup>th</sup> February, 2017 (the Rules).

In terms of the rules, the concerned shareholders who have not claimed their dividend(s) for seven consecutive years i.e. from FY. 2017-18 up to FY. 2023-24, are being provided an opportunity to claim their dividends, and are as such requested to write to MUFUG Intime India Private Limited (Formerly Link Intime (I) Pvt. Limited) Registrar and Transfer Agent (RTA) of the Company, at the address mentioned below and send the undertaking duly filed and signed along with a self-attested copy of the PAN card, copy of address proof, a cancelled cheque so has to reach MUFUG Intime India Private Limited on or before 15<sup>th</sup> September, 2025.

In case the undertaking as mentioned above is not received within 15<sup>th</sup> September, 2025, the Company will proceed to transfer the unclaimed dividend for the FY 2017-18 and underlying share(s) of the Company in respect of the said dividend, registered in the name of concerned shareholder(s), to the IEPF Authority, on or after the due date of 26<sup>th</sup> September, 2025, in accordance with the IEPF Rules 2016 as notified by the Ministry of Corporate Affairs, effective 7<sup>th</sup> September, 2016 and as amended on 28<sup>th</sup> February, 2017 the Rules.

The concerned shareholders, holding shares in physical form and whose shares are liable to be transferred to IEPF Authority, may please note that Company would be issuing duplicate shares certificate(s) in lieu of original shares certificate(s) and upon such issue, the original shares certificate(s) registered in their name will automatically stand cancelled and be deemed non-negotiable. The Company shall then inform the depository by ways of corporate action to convert the duplicate shares certificate(s) into Demat form and transfer in favour of the IEPF Authority. For the shares held in Demat, form, the Company shall inform the depository by way of corporate action where the shareholders have their accounts for transfer in favour of the IEPF Authority.

The shareholder may further note that the details uploaded by the Company on its website www.lichousing.com should be regarded and shall be deemed to be adequate notice in respect of issue of the duplicate shares certificate(s) by the Company for the purpose of transfer of shares to IEPF Suspend Account, pursuant to the Rules. However please note that once said unclaimed dividend/equity shares are transferred to the IEPF Authority, it can be claimed by the concerned shareholder only from the IEPF Authority, by the following procedure prescribed under the Rules.

Individual Letter to the concerned shareholders, in this regards will be sent to their registered address, available with the RTA. Details of the shareholders whose unclaimed dividends and the underlying equity share(s) of the Company are due for transfer, as aforesaid have been uploaded on the website of the Company www.lichousing.com

**MUFUG Intime India Private Limited (Formerly Link Intime India Private Limited.)**  
C-101, 247 Park, L.B.S. Marg, Vikhroli (West), Mumbai - 400 083.  
T: 8108116767  
E-mail - mt.helpdesk@im.mpms.mufug.com / iepf.shares@in.mpms.mufug.com  
Web: www.in.mpms.mufug.com

**FOR LIC HOUSING FINANCE LIMITED**  
sd/-  
Date : 24<sup>th</sup> July, 2025  
Place : Mumbai.  
Varsha Hardasani  
COMPANY SECRETARY

टाटा पावर दिल्ली डिस्ट्रिब्यूशन लिमिटेड TATAPOWER-DDL राजि. अंकित : एनडीएल हाउस, इंदरान लॉडन, किर्लोस केम्प, दिल्ली-110009 CIN No. U40109DL2001PLC111526, वेबसाइट : tatapower-ddl.com			
निविदा सूचना आमंत्रित July 25, 2025			
टाटा पावर-डीडीएल निम्न मदों के लिए निविदाएं आमंत्रित करता है:			
निविदा पृष्ठताछ सं. कार्य का विवरण	अनुमानित लागत/क्षेत्र जमा राशि (₹)	बोली दस्तावेज की तिथि	बोली जमा कराने की तिथि और समय/निविदा खोलने की तिथि और समय
TPDDL/ENGG/ENQ/200001843/25-26 Business Continuity Process of CWG Operations for a period of 1 Year w. e. f. Oct'25.	1.28 Crs/ 3,20,000	25.07.2025	14.08.2025;1600 Hrs/ 14.08.2025;1605 Hrs
TPDDL/ENGG/ENQ/200001847/25-26 PO for supply of 33 KV and 66 KV Goat / Kundah Covered Conductors.	49.68 Lacs/ 1,24,000	25.07.2025	14.08.2025;1500 Hrs/ 14.08.2025;1530 Hrs
सम्पूर्ण निविदा एवं शुद्धिपत्र दस्तावेज हमारी वेबसाइट पर उपलब्ध website www.tatapower-ddl.com → Vendor Zone → Tender / Corrigendum Documents			



पंजीकृत कार्यालय : 9<sup>वां</sup> तल, अन्तरिक्ष भवन, 22, के.जी. मार्ग, नई दिल्ली-110001  
फोन : 011-66030500, ईमेल : investor.services@pnbhousing.com, वेबसाइट : www.pnbhousing.com, CIN : L65922DL1988PLC033856.

### सूचना - 37<sup>वीं</sup> वार्षिक आम बैठक

एतद द्वारा सूचित किया जाता है कि पीएनबी हाउसिंग फाइनेंस लिमिटेड ("कंपनी") के सदस्यों को सैलीसवी वार्षिक आम बैठक ("एजीएम") शुक्रवार, 21 अगस्त, 2025 को अर्थात् 3:00 बजे (आईएसटी) समय अनुसार वीडियो कॉन्फ्रेंस ("वीसी")/अथवा ऑडियो विड्युअल साधनों ("ओवीएम") के माध्यम से (इसके बाद वीसी से संदर्भित) आयोजित की जाएगी, इस संबंध में कॉर्पोरेट मामलों के मंत्रालय ("एमसीए") द्वारा दिनांक 05 मई, 2020 जारी परिपत्रों और उसके बाद समय-समय पर जारी किये गए लागू परिपत्रों, नवीनतम दिनांक 19 सितंबर, 2024 को जारी और भारतीय प्रतिभूति और विनियम बोर्ड ("सेबी") द्वारा जारी परिपत्रों, नवीनतम दिनांक 05 जून, 2025 को जारी और अन्य लागू कानूनों के प्रवधानों के साथ और एजीएम की सूचना ("एजीएम सूचना") में निर्धारित व्यापार करने के लिए परिचालित किया जा रहा है।

वित्त वर्ष 2024-25 की वार्षिक रिपोर्ट के साथ एजीएम की सूचना इलेक्ट्रॉनिक प्रणाली द्वारा केवल उन सदस्यों को भेजी जा रही है जिनके ईमेल पते उपरोक्त एमसीए परिपत्रों और सेबी परिपत्रों के अनुसार कंपनी/डिपॉजिटरी प्रतिभागियों ("डीपी")/रजिस्ट्रारों और ट्रांसफर एजेंट ('आरटीए') के साथ पंजीकृत है और www.pnbhousing.com, www.bseindia.com, www.nseindia.com और www.evoting.nsdl.com पर भी उपलब्ध कराए जा रहे।

एजीएम बुलाने वाली सूचना में वीसी के माध्यम से एजीएम में शामिल होने और ई-मतदान (ई-मतदान) के विस्तृत तरीके के निर्देश दिए जा रहे हैं। कंपनी एजीएम के दौरान दूरस्थ ई-मतदान प्रणाली की सुविधा और 'ई-मतदान' प्रणाली के सभी पात्र सदस्यों को एजीएम की सूचना में निर्धारित सभी व्यावसायिक मदों पर अधिनियम और कट-ऑफ दिनांक तक एमसीए और सेबी परिपत्रों के अनुसार प्रदान करने के लिए 'डीपी' / रजिस्ट्रारों और ट्रांसफर एजेंट ('आरटीए') के साथ पंजीकृत है और www.pnbhousing.com, www.bseindia.com, www.nseindia.com और www.evoting.nsdl.com पर भी उपलब्ध कराए जा रहे।

जो शेयरधारकों एजीएम सूचना और वार्षिक रिपोर्ट प्राप्त करने के लिए अपना ई-मेल आईडी पंजीकृत नहीं कर पाए हैं, उनसे अनुरोध है कि वे अपने डीपी से संपर्क करें और अपने - अपने डीमैट खातों में अपने ईमेल पते पंजीकृत करें, जैसा कि डीपी द्वारा सलाह दी गई है। शेयरधारकों को ई-मतदान के माध्यम से मतदान करने के लिए लॉगिन क्रेडेंशियल्स को उनके ईमेल पते अपडेट करने के बाद उपलब्ध कराए जा रहे।

शेयरधारकों को सूचित किया जाता है कि निदेशक मंडल ने 02 जुलाई, 2025 को हुई अपनी बैठक में वित्तीय वर्ष 2024-25 के लिए प्रति इक्विटी शेयर रुपये 5 का लाभांश देने की सिफारिश की है (जिसका मूल्य रुपये 10 है) जोकि आगामी एजीएम में शेयरधारकों की अनुमोदन के अधीन है, और यदि घोषित किया गया, तो एजीएम की समाप्ति से 30 दिनों के भीतर उन शेयरधारकों को भुगतान किया जाएगा, जिन्होंने कंपनी/इसके रजिस्ट्रार और ट्रांसफर एजेंटों (आरटीए) / डिपॉजिटरी प्रतिभागियों (डीपी) को इलेक्ट्रॉनिक मोड के माध्यम से अपना बैंक खाता विवरण प्रदान किया है। लाभांश के लिए 'रिकॉर्ड दिनांक' शुक्रवार, 01 अगस्त, 2025 है।

शेयरधारकों से निवेदन है कि वे अपने डीपी के साथ अपने केवाईसी को अपडेट करें ताकि वे लाभांश वितरण की दिनांक को सीधे अपने खाते में लाभांश प्राप्त कर सकें। शेयरधारकों से यह भी निवेदन है कि वे अपने बैंक खाते की जानकारी में किसी भी परिवर्तन को अपने डीपी को सूचित करें ताकि इसे अपडेट किया जा सके।

कंपनी ने नेशनल सिन्डिकेटेड डिपॉजिटरीज लिमिटेड (एनएसडीएल) की सेवाओं को वीसी के माध्यम से एजीएम को आयोजित करने के लिए इलेक्ट्रॉनिक मतदान सुविधा और विडियो कॉन्फ्रेंसिंग सुविधा प्रदान करने के लिए एजीएम के रूप में नियुक्त किया है।

प्रति पीएनबी हाउसिंग फाइनेंस लिमिटेड  
हस्ता./-  
दिनांक : 24 जुलाई, 2025  
स्थान : नई दिल्ली

वीना जी कामत  
कम्पनी सचिव

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