

MANGAL

CREDIT & FINCORP LIMITED

Date: August 14, 2026

To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai-400001. Scrip Code: 505850	To, National Stock Exchange of India Limited, Exchange Plaza, C-1, Bandra-Kurla Complex, Bandra (East), Mumbai: 400051. Scrip Symbol : MANCREDIT
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Dear Sir / Madam,

Sub: Submission of newspaper clippings - IEPF Notice.

Pursuant to Section 124 of the Companies Act, 2013 (**the "Act"**), Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended (**"the Rules"**), 2015, please find enclosed copies of the advertisement published in News Hub (English) as well as in Pratahkal (Marathi) newspapers giving Notice of Transfer of Equity Shares of the Company to Investor Education and Protection Fund Authority

A copy of the publication is also hosted on the Company's website at www.mangalfincorp.com

We request you to kindly take the above on record.

Thanking you,

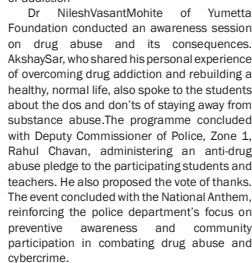
Yours faithfully,

For Mangal Credit and Fincorp Limited

Chirag Narendra Parmar
Company Secretary and Compliance Officer
Membership No. ACS 66852

Encl: As above

Over 100 schools participate in live-streamed programme organised by Mira-Bhayandar, Vasai-Virar Police Commissionerate



ADV. BHARGAV RAJU BHIMNATH
Add: 003, Bldg No. 6B2, Vatika CHSL, Near Patidar Hall,
Gopal Nagar, Kalyan Naka, Bhiwandi, Thane 421302
Mob 9561647748

C/o M. R. Gaonkar & Associates, Advocates
Office No. 15, 2nd Floor, 43-45, Rajabahadur Mansion, Tamarind
Lane, Opp. Stock Exchange Post Office, Fort, Mumbai-400001
Email: advmrtiaznaik@gmail.com | Mobile: +91 75064 28250

Date: August 13, 2026
Place : Mumbai

संपादकीय

‘वंदे मातरम्’

‘वंदे मातरम्’ हे केवळ एक गीत नाही, हा भारताच्या स्वातंत्र्यलढ्याच्या सजीव कोराल्या राष्ट्रवाचनेचा एक ऐतिहासिक स्वर आहे. ब्रिटिश सामर्थ्यव्यवस्था असंख्य स्वातंत्र्यसैनिकांना याचे प्रेरणा दिली, या राष्ट्रीय गीतात आज ‘जन गण मन’ प्रमाणे कादंबरीवर संरक्षण देण्यासाठी संदर्भाला काढायला लागले की एकाच वेळी अमान्यता आणि आत्मपरीक्षणची वाह आहे. संसदेने २०२६ मध्ये ‘राष्ट्रीय समानाचा अस्मान प्रतिबंध’ (सुधारणा) विधेयक ‘मंजूर’ केले असून, त्यानंतर राष्ट्रगीत शिरीषी मुमं बॉनी त्याला मंजूर दिल्याने ‘वंदे मातरम्’ या गानाना जाणीवपूर्वक अडथळा आणणे किंवा त्याचा अवमान करणे दंडनीय ठरले आहे. असा कृपाळू तौरान संपूर्णतः कायद्याचा, वडल किंवा दैवी शिवाचा नव्हत.

या कायद्याचा गाथा समजून घेतांना सर्वप्रथम एक ऐतिहासिक सत्य लक्षात घ्यावे लागेल. ‘वंदे मातरम्’ची निर्मिती बंकिमचंद्र चट्टोपाध्याय यांनी केली. १८९६ च्या काँग्रेस अधिवेशनात खंडीतया टायप यांनी ते गायले आणि पुढे गंगालयच्या फाळणीकियोगितात १९०५ च्या आंदोलनात हे गीत राष्ट्रीय प्रतिक्रियेचे प्रभावी प्रतिक बनले. ब्रिटिश सत्तेला या गीताना निर्माण होणाऱ्या राष्ट्रवाचनी तालात जाणवा होत नाही. म्हणूनच त्याच्या उच्चारणवर, सार्वजनिक वाचनावर आणि प्रसारणवर अनेक आणखणीचे प्रयत्न झाले. स्वातंत्र्यलढ्यातील अनेक आंदोलने, सभ आणि योगेमध्ये ‘वंदे मातरम्’ हा घोष आखावेनास याचा विचार होत नाही. त्यामुळे आज त्याचा समान राखण्यासाठी कादंबरीवर संरक्षण देण्याचा निर्णय घेतांना त्याच्या ऐतिहासिक भूमिकेकडे केवळ राजकीय प्रचारातून पाहणे योग्य ठरणार नाही.

घटनेची आणखणी एक महत्त्वाची बाजू म्हणजे संविधान सभेने ‘जन गण मन’ला राष्ट्रीय गान म्हणून स्वीकारता ‘वंदे मातरम्’ला राष्ट्रीय गीताचा समान दिले. २९ जानेवारी १९५० रोजी संविधान सभेने अध्याय ३, राईट प्रसन्न यांनी ‘वंदे मातरम्’ला ‘जन गण मन’प्रमाणेच समान दर्जा जाईल, असे स्पष्ट केले होते. मात्र, ‘वंदे मातरम्’कादंबरीवर संरक्षणच्या स्वरुपात समान नव्हती. १९५१ च्या ‘राष्ट्रीय समानाचा अस्मान प्रतिबंध कायदा’मध्ये राष्ट्रीयताच्या गानात जाणीवपूर्वक अडथळा आणणे किंवा त्यात व्यत्यय आणण्याचा कोणताही निषाध करण्यात येत नव्हत नाही. २०२६ च्या दुरुस्तीने त्याचा संरक्षणचा विचार राष्ट्रीय गीतापर्यंत केला आहे.

शेवट या कायद्याची आवश्यकता आणि त्याची संधा या दोन्हीचा विचार करायला लागतो. राष्ट्रवाचनीचा समान कायद्याचा बीबीवर उभा राहता का, हा मुद्दामुल प्रश्न आहे. एखाद्या व्यक्तीवर ‘वंदे मातरम्’चा अन्तर्क कायद्याची तीन बांधीय विधेची नसतूक करायला लागते. याचा अर्थ समानाच्या राष्ट्रीय जाणिवेवर आणणे किती अवलंबून राहू शकतो, याची आत्मपरीक्षण आवश्यक आहे. राष्ट्रपते हे पोलिस, न्यायालय आणि दंडसंहिता यांच्या माध्यमातून निर्माण करता येत नाही. ते इतिहासाच्या जाणिवेवर, स्वातंत्र्यसैनिकांच्या त्यागाच्या स्मरणाना आणि देशाशी असलेल्या भावनिष्ठा यांच्यातून निर्माण होते. कायदा अवमान येवू शकतो, पण अंतर्ककारणात अन्तर् निर्माण करू शकत नाही.

मात्र, याचा अर्थ राष्ट्रीय गीताच्या अमान्यकडे टुलुंग करणे, असाही होत नाही. एखाद्या सार्वजनिक कार्यक्रमात ‘वंदे मातरम्’चे गान सुरू करतांना राष्ट्रवाचनेकडे गोंधळ घालणे, काँग्रेसत अडथळा निर्माण किंवा केवळ राजकीय संदेश देण्यासाठी राष्ट्रवाचने प्रतीकाचा अवमान करणे गिर्हयितच स्वीकारणारे नाही. मादरेच व्यक्तीचे लोकवादीमते असंख्य माग आहेत. सत्कारण्या खोशाला विरोध काय, पहाण्या विचारसंगीतता विरोध काय, संसदेच्या निष्पत्तीवर टीका काय, पण राष्ट्रीय प्रतीकांचा जाणीवपूर्वक अमान्य हा राजकीय अमान्यतांचा पर्याय होऊ नये. लोकवादीया विरोधाचा अधिचार निजिका महत्त्वाचा आहे, तितक्याच सार्वजनिक निस्तीचा आणि इतरांच्या अधिकारांचा आदरही महत्त्वाचा आहे.

सर्तु या कायद्याची अंमलबजावणी करताना सरकारने अर्पित संघर्ष आणि विवेक दाखवणे अधिक महत्त्वाचे आहे. ‘वंदे मातरम्’चा अवमान आणि एखाद्या व्यक्तीने ते ना गाने या घेत गोंधळीये सट्ट फक्त ठेवला पाहिजे. कायद्याचा उद्देश जाणीवपूर्वक अडथळा किंवा अमान्य करणाऱ्यांचा कायदाबंद करणे आहे, तो प्रतिक नागिकांच्या फेदा विशिष्ट पद्धतीने देण्याची व्यक्त करणाराच पा पाडण्याचे साधन वना काय नये. भारतीय संविधानाने नागरिकांना अधिकारकडे स्वातंत्र्य दिले आहे. सत्तीच्या न्यायवाचनेची राष्ट्रीय प्रतीकांच्या संदर्भात नागरिकांच्या विकसनात्मकाचा विचार केला आहे. त्यामुळे त्यांच्या कायद्याची अंमलबजावणी करताना ‘अमान्य’ आणि ‘अमान्यते’ विलीन सुरू पाय अन्तर्क महत्त्वाची या पुरस्ती जाणवा नाही, याची काळजी घेणे आवश्यक आहे.

राजकीय पक्षांनीही या विषयाचा प्रामाणिकपणे विचार करायला वना. ‘वंदे मातरम्’चा समान कायदा वना पुरस्ती करणे नव्हे आणि त्यावर प्रश्न उचलून करणे घाबरे पडणेही उद्देशनीय नव्हे. गेल्या काही वर्षांत राष्ट्रवादच्या प्रसर्नेचे पक्षीय राजकारणात रुपांतर करणारी प्रवृत्ती वाढली आहे. सत्ताधारी पक्ष राष्ट्रीय प्रतीकांच्या माग आणण्या राजकीय भूमिकेच्या समर्पनासाठी वापरतो, तर विरोधक त्याचा प्रतीकांच्या राजकीय वापरावर आक्षेप घेतात. परिणामी हेच विषय बाजूला पडतो. ‘वंदे मातरम्’ कोणत्याही पक्षाची मागणारी नाही. त्यावर कोणत्याही विचारसरणीचा मालकीकरी नाही. ते भारतीय स्वातंत्र्यलढ्याच्या सामूहिक स्मृतीचा भाग आहे.

राष्ट्रीय गीताच्या इतिहासाभोवती असलेल्या काही भूमिका आणि वैचारिक आशंककडेही संवेदनशीलतेने पाहिले पाहिजे. ‘वंदे मातरम्’चा अर्थ सूर्य रमेलीत काही भागाच्या भूमिका अशाधारवादा मुल्लस समजावतो काही घटकांनी आणखी घेततो आहेत. त्यामुळे स्वातंत्र्यसैन्यां काळातच या गीताच्या कायद्याचा राष्ट्रीय कायदाकारांमधील वापर करायला, यावर चर्चा झाली होती. या भूमिकांच्या माध्यमातून कायदाकारांनी नागरिकांच्या भूमिका घडवून काढणे सुरुवात झाली नाही. त्याच वेळी काही अश्लेष्या नागरिकांनी राष्ट्रवाचनेकडे दुरुल्ल प्रतीकांच्या जाणीवपूर्वक अवमान करणारी स्वातंत्र्यही कोणी मागू नये. भारताची खरी ताकदच या वेद भावनांच्यासोबत संतुलन साधणारा आहे.

या कायदांमुळे अन्तर्क एक नवीन जबाबदारी सरकाराची आली आहे. कायदा केवळ कायदा म्हणून राहणे असे समजता नसावा नाही. राष्ट्रीय गीताचा समान वाचण्याचा अन्तर्क हा राजांमधील वाचण शिर्लास दिसवावा लागेल, स्वातंत्र्यलढ्याची त्याचे नवे नाव दिलेला समजावू या सांगणे लागे आणि राष्ट्रपतीकोटिपर्यंत अन्तर् हा दखतदारतेने नवे रंग जाणविते निर्माण करणे लागेल. आनखी डिजिटल युगात सामाजिकमाध्यमीत लिखाणगोष्टीकडे वळिडो, आणि राजकीय कारणांनी कायदा प्रक्रियेसाठी राष्ट्रीय प्रतीकांचा वापर मरुतच वद दहाण्याची संकलता आहे. त्यामुळे राष्ट्रवाचनेच्या संदर्भात सत्य निरम्य, यथार्थ अंमलबजावणी आणि अन्तर्क जाणीवपरी आवश्यक आहे. ‘वंदे मातरम्’ला कादंबरीवर संरक्षण मिळाले ही घटना स्वातंत्र्यलढ्या अमान्यकारा राष्ट्रीय स्मृतीला नव्हेता देणारी आहे. पंतु त्याच विषय हीच बांधीय विषयात दुरुल्ल नाही, याच विषय तेव्हा होवू होवू, जेव्हा एखाद्या नागरिकांचा ‘वंदे मातरम्’चा अन्तर्क कायदाकारांनी कायदाची नवी दुरुल्लची लागणूक नाही, या शब्दांनी ब्रिटिशांना दुरुल्लहीकिरक दुरुल्लकांना उभे केले, ते उभेच आता भारतीयमते परस्पर संघर्ष निर्माण करणारासाठी वापरले जाऊ नयेत. ‘वंदे मातरम्’चा अर्थप मातृभूमीपर्यंत बंदत असा आहे. या मरुतुपीत अन्तर्क सभं, भाषा, जाण आणि विचारपरी महत्त्व राहिले. त्यामुळे या गीताला समान म्हणजे केवळ गीताचा समान नव्हे, ते भारताच्या विविधतांवर उभ्या सत्तील्ल्या कायदाकारांना समान आहे. कायदा अवमान करणारांना शिक्षा करणे, पण ‘वंदे मातरम्’ खऱ्या अर्थाने जन्मतान जिवंत ठेवण्याचे काम कायदाचे नव्हे, तर प्रत्येक भारतीयच्या विवेकाचे आहे.

‘हरित AI’ मुळे कृत्रिम बुद्धिमत्ता (AI) बनणार शाश्वत विकासाचा वाटेकरी



AI : जगभरात कृत्रिम बुद्धिमत्ता (AI) झपाट्याने वाढत असताना तिच्यासाठी आवश्यक असलेल्या डेटा सेंटर्सचा विस्तारही प्रचंड वेगाने होत आहे. ही सेंटर्स केवळ भूतकालीन संगणकीय क्षमता पुरवताना असे नाही, तर त्या दक्षलत ऊर्जा आणि पाण्याचा प्रचंड वापर करून पर्यावरणावर मोठा ताणमुद्रा आणतात. या वाढत्या आव्हानांना खासरी जाणू, गुगल, मायक्रोसॉफ्ट आणि अमेझॉन सारख्या जागतिक तंत्रज्ञान महाकाय कंपन्यांनी हलत आणि ऊर्जा-कार्यक्षम डेटा सेंटर्स निर्माण करणाऱ्यातील क्रांतिकारक तंत्रिके उपयोजनांना स्वीकारण्या आहेत.

या बदलामध्ये खरेच ऊर्जांचा वापर एक महत्त्वाचा टप्पा ठरला. कोट्यवधी अर्थात पर्यावरण कोरीव सोडून कंपन्यांनी थेट सौर आणि पर्यावरण प्रकल्पांची कारा करून ऊर्जांचा मार्ग स्वीकारला आहे. काही कंपन्यांनी तर २४/७ कार्बन-मुक्त ऊर्जेवर

याशिवाय, वापरलेले पाणी पुनःशुद्धीकरण करून पुन्हा वापरण्याची नेत्रे पर्यावरणाकडे दुरुल्लेकने अधिक दक्षलत करताना. होवू वल्ले होत आहेत. काही ऊर्जा कंपन्यांनी AI बांधीयातील खास डिझायन केलेल्या विचारा विकासांमळे सुरू आहे. तसेच डेटा सेंटर्समधून निर्माण होणारी उष्ण हवा वायू वा वाहलता ती जवळच्या इमारतींना गरम करणाऱ्यासाठी वापरणाना ते आहे-वापला ‘Heat Reuse’ म्हणतात.

या सर्व नवकल्पना AI च्या वाढत्या उच्चतेच्या मागीलगत तद अस्ताना पर्यावरणावर संतुलन राखण्या निर्माणच ठरणे आहेत. तंत्रज्ञान आणि शाश्वत विकास यांचा संतुलित समावेश, हरित डेटा सेंटर्स भविष्यातील AI विचाराचा अधिक सुरुल्ल आणि पर्यावरणाकडे वचण्याची क्षमता देणारता.

पश्चिम रेल्वेकडून गाडी क्र. १२९३३/१२९३४ कार्णावती एक्सप्रेसला नवसारी वरचे अतिरिक्त थांबा देणार आहे

१२९३३ गाडी (टी) - नवसारी	१२९३४ गाडी (टी) - नवसारी
१२.०८.२०२६ पासून	१२.०८.२०२६ पासून
वयाक	वयाक
कायनाजी कायनाजी १५.०८.२०२६ पासून	कायनाजी कायनाजी १५.०८.२०२६ पासून
थंड	थंड
१५.१८ (टी)-१५.२० (टी)	१५.१८ (टी)-१५.२० (टी)
नवसारी	नवसारी
१५.२८ (टी)-१५.३० (टी)	१५.२८ (टी)-१५.३० (टी)
राण	राण
१५.३० (टी)-१५.३२ (टी)	१५.३० (टी)-१५.३२ (टी)

इतर स्थानकांवरील थांब्यांच्या वेळामध्ये कोणताही बदल होणार नाही.
नवसारी स्थानकावरील थांब्याची नसतूक राणोर्गिक नसतूक आहे.
संविस्तर माहितीसाठी प्रवाशांनी कृपया www.enquiry.indianrail.gov संकेतस्थळाला भेट द्यावी.

Municipal Corporation Chhatrapati Sambhaji Nagar
Garden & Tree Authority Section
Tel. No. (0240) 231536-40 Address: Chhatrapati Sambhaji Nagar Municipal Corporation, Chhatrapati Sambhaji Nagar, Heli Office: Town Hall, Chhatrapati Sambhaji Nagar, 411001 (Maharashtra)
E-Mail ID: uidsaam@mcgm.gov.in
No. CSMG/Garden Section/538/2026 Date: 13/08/2026

MANGAL CREDIT AND FINCORP LIMITED
Registered Office: 1701/1702, 17th Floor, A Wing, Lotus Corporate Park, Western Express Highway, Goregaon (E), Mumbai - 400093, Maharashtra
Tel: 022-42401300. Email: complaints@mangalcredit.com. Website: www.mangalcredit.com
Notice is hereby given to the shareholders of Mangal Credit and FinCorp Limited ("the Company") that, pursuant to the provisions of the Companies Act, 2013 ("the Act") and the Investor Education and Protection Fund Authority (Securities, Allotment and Redemption) Rules, 2017 ("the Rules") as amended, notices of these Members who have not ascertained or claimed dividend for 7 (seven) consecutive years or more, are liable to be transferred to the Investor Education and Protection Fund ("IEPF"). The First Dividend declared for the Financial Year 2018-2019, which remained undistributed for a period of seven years will be credited to IEPF on or before November 28, 2025. The corresponding shares on which dividends were undistributed for seven consecutive years will be also as transferred as per the procedure set out in the Rules.
In order to avoid transfer of your shares to the IEPF, any Member whose name is appearing in the above-mentioned list should send a request letter along with self-attested copies of KYC documents of the Member like PAN, cancelled cheque along with latest utility bill as address proof for claiming the dividend or to before October 15, 2025. If Member intends to claim the dividend, the Member should send a request letter to the Company along with self-attested copies of KYC documents of the Member like PAN, cancelled cheque along with latest utility bill as address proof for claiming the dividend or to before October 15, 2025. If Member intends to claim the dividend, the Member should send a request letter to the Company along with self-attested copies of KYC documents of the Member like PAN, cancelled cheque along with latest utility bill as address proof for claiming the dividend or to before October 15, 2025. 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