



MANGAL

CREDIT & FINCORP LIMITED

Date: August 25, 2026

To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai-400001. Scrip Code: 505850 Debt Scrip Code: 976597, 977659, 977808	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 titled "Information Regarding 64th Annual General Meeting of Mangal Credit and Fincorp Limited."

Pursuant to Regulation 30 and other applicable Regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copies of newspaper advertisement published in today's newspapers i.e. News Hub (English) and Pratahkal (Marathi), in compliance with General Circular No. 03/2025 dated September 22, 2025 issued by Ministry of Corporate Affairs ("MCA") and SEBI Circular No. SEBI/HO/CFD/PoD-2/P/CIR/2023/4 dated October 3, 2024 issued by SEBI, intimating, *inter alia*, that the 64th Annual General Meeting of the Company will be held on Tuesday, September 22, 2026 at 12.30 P.M. (IST) through Video Conferencing ('VC') /Other Audio Visual Means ("OAVM").

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

Meghashray Honors Eminent Personalities with Best Citizen Award 2026,

Mumbai, Ajay Upadhyay:

A good or ideal citizen is one who follows the laws of the country, understands both rights and responsibilities, contributes to the welfare of society, and respects the unity and integrity of the nation.

The leading social organization Meghashray organized a grand ceremony at The St. Regis Hotel in Lower Parel, Mumbai, where eminent personalities from different fields were honored with the Best Citizen Award 2026 for their inspiring and outstanding contributions.

The event was graced by Maharashtra Governor Jishnu Dev Varma, Cabinet Minister Advocate Ashish Shelar, and Ramlal, All India Contact Head of the Rashtriya Swayamsevak Sangh (RSS), as the chief guests.

Among those honored were Member of Parliament and actor Ravi Kishan, renowned storyteller Jaya Kishori, Padma Shri Hariharan, filmmaker Subhash Ghai, Param Vir Chakra awardee Yogendra Yadav, Padma Shri Ashok Lakshman Shroff, actress Bhumi Pednekar, Padma Shri



Sanjeev Kapoor, Sujay Jayraj, Abhimanyu Singh, Abhishek Singh, Ahmed Khan, Salim Merchant, Jayeshraj Bhanchandra Joshi, Jaleel D. Parker, Laxmi Agarwal, Kedar Narayan Joshi, and Devansh Dhangar.

Speaking on the occasion, Maharashtra Governor Jishnu Dev Varma praised Meghashray Chairperson Seema Singh for her initiative. He said that selecting just 10-20 individuals from among crores of people across the country for such a prestigious honor is a challenging task. He appreciated the selection of personalities who have made significant contributions to India in different fields.

The Governor said that such individuals have demonstrated tremendous dedication, hard work and

commitment towards the nation. Their passion and love for the country have contributed to India's growing stature across the world. He also congratulated Seema Singh and her family for organizing the prestigious event.

On the occasion, Shreyas Singh and Meghna Singh, son and daughter of Meghashray founder Seema Singh, welcomed and felicitated Governor

with a shawl, coconut and floral bouquet.

The grand ceremony witnessed the presence of thousands of people from different states and various professional fields, making the event a memorable celebration of individuals who have made noteworthy contributions to society and the nation.

Mona Mishra of Zoya Creations Honoured for Excellence in Media & Advertising at Pravasi Rajasthani Summit 2026

Mumbai,

Mona Mishra, Director of Zoya Creations, was honoured with the 'Excellence in Media & Advertising' award at the prestigious Bharat 24' s Pravasi Rajasthani Summit 2026, organised by Bharat24 at Hotel The Lalit, Mumbai.

The award was presented to Mona Mishra by Union Minister of State for Agriculture & Farmers' Welfare Bhagirath Choudhary, recognising her contribution and achievements in the media and advertising industry.

The prestigious summit witnessed the presence of several prominent political leaders and distinguished personalities, including Union Minister Arjun



Ram Meghwal, Maharashtra Minister Mangal Prabhat Lodha and Maharashtra Minister Ashish Shelar, who attended the event and participated in its various sessions.

Mona Mishra has been associated with the media and advertising sector for several years and, through Zoya Creations, has built strong relationships across the Indian media

landscape.

Zoya Creations, a Mumbai-based advertising and media agency, has been operating successfully for the past 17 years. Over the years, the agency has worked extensively with several of India's leading publications and television news channels, providing advertising, media planning and communication solutions to its clients.

The recognition at the Pravasi Rajasthani Summit 2026 marks another significant milestone for Mona Mishra and Zoya Creations, acknowledging their sustained contribution to the advertising and media industry.

The summit brought together

prominent leaders, entrepreneurs, business personalities and achievers from diverse fields, while celebrating the contribution

of the Rajasthani community to India's economic growth, entrepreneurship and nation-building.

Dr. Dinesh Ramanaresh Singh Honoured with Global Icon Award 2026



Global Icon Award - Delhi

NEW DELHI, (DINESH SINGH):

Dr. Dinesh Ramanaresh Singh was honoured with the prestigious Global Icon Award 2026 in the category of "Pioneering Leader in School & Competitive Education" at a grand ceremony held at Hotel Hyatt Centric, New Delhi, on August 22, 2026. The award was presented by Shri Salman Khurshid, former Union Minister of External Affairs, Government of India, in recognition of Dr. Singh's outstanding contribution to school education and competitive exam coaching. Dr. Singh has

been widely acknowledged for his commitment to academic excellence, innovative teaching methodologies, and efforts to empower students through quality education. Receiving the Global Icon Award marks another milestone in his distinguished career and reflects his dedication to shaping the future of education in India. The honour celebrates his leadership and lasting impact on the education sector.



MANGAL CREDIT AND FINCORP LIMITED
CIN: L65909MH1961PLC012227
Registered Office: 1701/ 1702, 17th Floor, 'A' Wing, Lotus Corporate Park, Western Express Highway, Goregaon (E), Mumbai – 400063, Maharashtra
Tel: 022-42461300 | E-mail: compliance@mangalfincorp.com | Website: www.mangalfincorp.com

NOTICE is hereby given that the 64th Annual General Meeting ("AGM") of the Members of Mangal Credit and Fincorp Limited ("the Company") is scheduled to be held on Tuesday, September 22, 2026 at 12:30 P.M. IST through Video Conference ("VC") / Other Audio Visual Means ("OAVM") via facility provided by the National Securities Depository Limited ("NSDL") in compliance with the applicable provisions of the Companies Act, 2013, rules made thereunder ("the Act"), the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), read with General Circular no. 03/2025 dated September 22, 2025 along with all relevant circulars issued by the Ministry of Corporate Affairs ("MCA Circulars") and the Securities and Exchange Board of India ("SEBI Circulars") and all other relevant circulars issued from time to time granting certain relaxations to conduct AGM to transact the business as set out in the Notice of AGM without the physical presence of members at a common venue.

1. Dispatch of Annual Report:

The Notice of the 64th AGM along with the Annual Report for FY 2025-26 will be made available on the Company's website at <https://mangalfincorp.com/investorZone.aspx>. Additionally, the Notice of AGM will also be made available and may be accessed from the relevant section of the website of the Stock Exchanges where shares of the Company are listed i.e. BSE Limited (www.bseindia.com) and National Stock Exchange of India Limited (www.nseindia.com).

Members can attend and participate in the AGM only through the VC/OVAM facility, the details of which will be provided by the Company in the Notice of AGM. Accordingly, please note that no provision has been made to attend and participate in the AGM of the Company in person. Members attending the meeting through VC/OVAM shall be counted for the purpose of reckoning quorum under Section 103 of the Act.

The Notice of AGM along with the Annual Report will be sent electronically to those Members whose e-mail addresses are registered with the Company/ Registrar & Share Transfer Agent ("Registrar/RTA")/ Depository Participants ("DPs"). As per SEBI Circulars, hard copies of the Notice of 64th AGM and Annual Report for the FY 2025-26 will not be sent to any shareholders, unless any member has requested for the same. Shareholders holding shares in dematerialised mode are requested to register their email addresses and mobile numbers with their relevant depositories through their DPs. Shareholders holding shares in physical mode are requested to furnish their email addresses and mobile numbers with the Company's RTA i.e. MUFG Intime India Private Limited at rtt.helpdesk@in.mnps.mufg.com along with self-attested copy of PAN Card.

2. Manner of casting vote(s) through e-voting:

The shareholders will have an opportunity to cast their vote through electronic means either during the remote e-voting period before the AGM or through e-voting during the AGM. The manner of e-voting for shareholders holding shares in dematerialised mode, physical mode and process for registration of email addresses for those shareholders who have not yet registered the same will be provided in the Notice to the shareholders.

3. Dividend:

Members may note that the Board of Directors at its Meeting held on May 28, 2026, has recommended a final dividend of 7.5% (seven point five percent) of the Paid-up Equity Share Capital of the Company, i.e. 0.075 per Equity Share of face value of 100/- (Rupees Ten Only) each for the financial year ended March 31, 2026, subject to approval of the shareholders at the 64th AGM of the Company. The Dividend, if declared at the AGM, will be paid within 30 days of the AGM. The Register of Members and the Share Transfer Books of the Company will remain closed from Tuesday, September 15, 2026 to Tuesday, September 22, 2026 (both days inclusive) for the purpose of holding the 64th AGM and Monday, September 14, 2026 as the Record Date for the purpose of determining the Members eligible to receive dividend for the financial year 2025-26. SEBI vide its (Fifth Amendment) Regulations, 2025 dated November 19, 2025 has amended the SEBI Listing Regulations, and mandated payments of dividends, interests, redemption or repayment amounts to be made only in electronic mode. Shareholders holding shares in electronic mode are requested to register/update their Bank details with the relevant Depository Participant to ensure direct credit of the said amounts. For Shareholders who have not updated their bank account details, Dividend Warrants / Demand Drafts will be sent to their registered addresses.

4. TDS on Dividend:

Shareholders may please note that in accordance with the provisions of the Income Tax Act, 1961, as amended by and read with the provisions of the Finance Act, 2020, dividend declared and paid by the Company with effect from April 01, 2020, is taxable in the hands of Shareholders and the Company is required to deduct tax at source ("TDS") from dividend paid to the Shareholders at the applicable rates. For more details, please refer to the Notes to the Notice of the AGM and TDS related email communication which will be sent to shareholders and the same will also be available on the website of the Company <https://mangalfincorp.com/investorZone.aspx>.

5. Manner of registering KYC including bank details for receiving dividend:

a) Shareholders holding shares in physical mode who have not provided the information regarding bank particulars, are requested to register/update their Bank details (i.e. name of the bank and the branch, bank account number, 9 digits MICR number, 11 digit IFS Code and the nature of account) online with MUFG Intime India Private Limited on its website at <http://www.in.mnps.mufg.com/> along with the copy of the signed request letter mentioning the name and address of the Shareholder, scanned copy of the Share Certificate (front and back), self-attested copy of the PAN Card, and self-attested copy of any document (e.g.: Driving License, Election Identity Card, Passport) in support of the address of the Shareholder in prescribed Form ISR-1 along with a copy of latest cancelled cheque with the Shareholder's name. The said Form ISR-1 can be downloaded from the Company's website at <https://mangalfincorp.com/investorZone.aspx>.

b) Shareholders holding shares in Demat mode are requested to register their Bank details with the relevant Depository Participant.

By order of the board of directors of
For Mangal Credit and Fincorp Limited
Sd/-
Meghraj Sohanlal Jain
Chairman & managing director
Din: 01311041
Date: August 24, 2026
Place: Mumbai

RECOVERY OFFICER
(Maharashtra Co-Operative Societies Act, 1961)
Daryasagar Sahakari Patpedhi Maryadit.
Head office-372, Jyoti chambers primases co. op. Hsg soc Ltd.
Office No.301, Narsi Natha Street Masjid Bundar (w) Mumbai.400 009.
Tel No:022-23428762 To 48261934,8691000791 daryasagarpatpedhihooffice@gmail.com

REACTION NOTICE
Borrower- Mr. Gajanan Tukaram Vandekar And Mrs.Surekha Gajanan Vandekar Have taken a loan from the Daryasagar Sahakari Patpedhi Maryadit Mumbai. They have defaulted for repayment of loan, Hence Patpedhi has filed case before By Registrar, Co-Op Societies, Govt. of Maharashtra Mumbai (on Deputation) for Recovery of entire outstanding loan amount. As par Recovery Certificate date 28.02.2019 issued By Registrar under MCS Act 1960 u/s 101 and as par powar delegated to me vide rule 156 under MCS Act 1961 by Hon, Co-Op commissioner & special Registrar, Govt. of Maharashtra,pune and as par order date 27.07.2022 passed by Hon.District Magistrate. Thane Hon. Mandal Adhikari Titwala Attached Date 29.03.2023 the mortgaged properties as described below & handover the physical possession to Recovery officer of the Patpedhi on date the sealed tenders are invited for the public Auction for the sale of said properties on “as is where is” basis
Description of the properties as below

Sr. No.	Name of the Loanee & Guarantor & Loan Outstanding	Description of the properties	Price
1.	Shri. Mr. Gajanan Tukaram Vandekar And Mrs. Surekha Gajanan Vandekar Add :- At. Belsar Post. Nirugude Tal. Junnar. Dist. Pune Pin Code. 410 502. Total Outstanding Loan of Rs.20,57,898/- (as on.08.01.205 plus further interest & other charges excluding surcharge) 1) Shri. Ramchandra Tukaram Akhade Add :- Room No.496 S.M.01 Sector No.01 Koparkhairne Navi Mumbai.400 709. ii) Shri.Kishor Kerbhau Kalbhor Add :- Jai Maharashtra Chawl No.4, Indira Nagar No.02 Sainath Nagar Road Ghatkopar (W) Mumbai.400 086.	Add:- C/1 Ground Floor, Ganpati Building,C-Wing, Shree Ganesh Park, Titwala Thane.421 605. Area of flat No.01/ Ganpati -C-Wing Of Bldg No.1 3975sq. Ft.Carpet ie.555.8 Sq.Ft S.Builtup & Open Porch/ Balcony=45 Sq.Ft	21,08,000/-

- The property will be sold “as is where is” basis
- Tender forms along with & conditions of sale will be available form **24.08.2026 to 23.09.2026 at Patpedhi head office Masjid Branch office and Head office-372, Jyoti chambers primases co. op. Hsg soc Ltd.Office No.301, Narsi Natha Street Masjid Bundar(w)Mumbai.400 009.Between 11.00 A.M and 5.00 P.M.** cost of Tender form is 100/- (Separate Tender form will be accepted for purchase properties)
- Tender forms duly filled up and sealed in self address envelope, should be submitted along with a pay order/demand draft in favor of “**Daryasagar Sahakari Patpedhi Maryadit.”of RS 5,000/- (rupees five thousand only)** as earnest money deposit at head office. 372, **Jyoti chambers primases co. op.Hsg soc. Ltd.Office no.301. Narsi Natha Street Masjid Bundar(w) Mumbai - 400 009** branch office on or before **23.09.2026 up to 5.00 P.M** (Excluding Sundays & holidays).
- The properties will be available for inspection on **15.09.2026 between 11.00A.M upto 4.00P.M**
- Sealed tenders received will be opened on **03.10.2026 at 4.00 P.M Head office: 372, Jyoti chambers primases co.op.Hsg soc Ltd. Office No.301, Narsi Natha Street Masjid Bundar (w) Mumbai.400 009.** however, if the opening of the tender envelope could not be carried out due to some unavoidable reasons on the next date of bidding will be out side on the terner by the Patpedhi
- highest tender / bidder shall pay the 25% amount immediately on **23.09.2026 and balance 75% amount should be paid with 15 days before dated 09.10.2026 at 12.00 p.m.** failing which the tenders bidder tender part payment deposit amount will be provided
- The Patpedhi/SRO reserve the right to accept or reject tender offer.

sd/-
shri. Ananda H. More
(Recovery officer)
(Maharashtra Co-Operative Societies Act, 1960
Rule of MCS 1961)
Daryasagar Sahakari Patpethi Maryadit.
Date : 24.08.2026
Place : Mumbai



Indian Bank
ALLAHABAD

Badlapur (E) Branch Add: Shop No 1-4, Jineshwar Apartment,Gandhi Chauk, Badlapur (E)Tehsil Ambarnath Dist Thane-421503. Email: b188@indianbank.co.in Contact : 7700928221

DEMAND NOTICE
Notice under Sec 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
To,
1. Mr. Mukhtar Prasad ShipujanKahar (Borrower / Mortgagor) Flat no. 101, Uma Vatika Co-op. Hsg. Soc. Ltd., Village Belavali, Badlapur (W) 421503.
2. Mrs. Bhagmati Mukhtar Prasad Kahar (Co Borrower/Mortgagor) Flat no. 101, Uma Vatika Co-op. Hsg. Soc. Ltd., Village Belavali, Badlapur (W) 421503.
Sir/Madam,
SUBJECT: Your Housing loan A/c –/7138670344, GMRA loan 7157521796 and Saral loan 7405186905 with Indian Bank , Badlapur East Branch - Reg.
At the request of the first and Second of you, in the course of banking business, the following facilities were sanctioned and were availed by first and Second of you.

Sl No.	Nature Of Facility/ Loan Account No	Limit & Rate of Interest	Outstanding as on 06.08.2026	Interest accrued but not debited From 06.08.2025	Penal Interest @2% (simple) accrued but not debited in account up to 06.08.2026	Other charges as on 06.08.2026	Total Outstanding as on 06.08.2025
1.	Home Loan / 7138670344	2889000/- 8.20 %	Rs. 2667620/-	Rs. 77777/- Plus Interest to be accrued till full and final settlement of dues.	21/-	-	Rs.2745418/- Plus Interest to be accrued till full and final settlement of dues.
2	GMRA Loan 7157521796	1,50,757/-	Rs. 28619/-	Rs. 973/- Plus Interest to be accrued till full and final settlement of dues.	3/-	-	Rs.29595/- Plus Interest to be accrued till full and final settlement of dues.
3	Personal Loan 7405186905	2,80,000/-	Rs.116777/-	Rs.4081/- Plus Interest to be accrued till full and final settlement of dues.	5/-	-	Rs. 120863/- Plus Interest to be accrued till full and final settlement of dues.

The first and Second of you have executed the following documents for each of the said facilities:

Nature of facility	Nature of documents
1. Housing Loan 2. GMRA Loan	a) Joint and Several Demand Promissory Note dated 24/12/2021. b) Term Loan Agreement for Home Loan dated 24/12/2021. c) Letter from party to Bank confirming the creation of Equitable Mortgage dated 28/01/2022. d) Letter from Borrower/s for disclosure of information dated 24/12/2021. e) Letter of Undertaking cum declaration dated 24/12/2021 f) Declaration by the borrower on details of relative, etc dated 24/12/2021. g) Details of Family members of Borrower/ Guarantor dated 24/12/2021. h) Letter of Authority from the Burrower 24/12/2021. i) Letter from Person Who witness documents executed by illiterate / blind person or pardansin worn
3. Saral Loan	a) Joint and Several Demand Promissory Note dated 16/01/2023. b) Covering letter for loan and advances for which there are no special agreement dated 16/01/2023 c) Letter from Borrower/s for disclosure of information dated 16/01/2023. d) Letter of Undertaking cum declaration dated 16/01/2023. e) Declaration by the borrower on details of relative, etc dated 16/01/2023. f) Details of Family members of Borrower/ Guarantor dated 16/01/2023. g) Letter of Authority from the Burrower 16/01/2023. h) Agreement of Guarantee D-57 dated 16/01/2023 duly signed by Mrs.Bhagamati Mukhtar Prasad kahar

The repayment of the loan is secured by EM of property situated at "Flat no. 101, 1st floor, Uma Vatika Co-op. Hsg. Soc. Ltd., Plot no. 42, Survey no. 105/A hissa no. 4/2 3,4,5(pt) of village Belavali & Registrar office Ulhasnagar – 4 Village Belavali, Badlapur (WEST), Dist – Thane 421 503" as given in the schedule here under.
Despite repeated requests calling upon you to pay the amounts together with interest; all of you and each of you who are jointly and severally liable have failed and committed default in repaying the amount due. The loan account has been classified as Non-Performing Asset since 05/08/2026 in accordance with direction/ guidelines relating to asset classifications issued by Reserve Bank of India.
The outstanding dues payable by you as on 06/08/2026 amounts to Rs. 2895876/- (Rupees Twenty Eight lakhs Ninety five thousand Eight hundred Seventy Six only) and the said amount carries further interest at the agreed rate from 06/08/2026 till date of repayment.
The term borrower, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, means, any person who has been granted financial assistance by Bank or who has given any guarantee or created any mortgage / created charge as security for the said financial assistance granted by the Bank. Therefore, all of you and each of you are hereby called upon to pay the amount due as on date viz **Rs. 2895876/- (Rupees Twenty Eight lakhs Ninety five thousand Eight hundred Seventy Six only together with interest** from this date till date of payment within 60 days from the date of this notice, issued under Sec 13 (2) failing which bank will be constrained to exercise its right of enforcement of security interest without any further reference to you under the said Act. If you fail to discharge your liabilities in full within 60 days from the date of this notice, Bank shall be exercising its enforcement rights under Sec 13 (4) of the Act as against the secured assets given in the schedule hereunder.
On the expiry of 60 days from the date of this notice and on your failure to comply with the demand, bank shall take necessary steps to take possession for exercising its right under the Act.
Please note that as per the provisions of Sec (13) of the Act no transfer of the secured assets (given in the schedule hereunder) by way of sale, lease or otherwise, shall be made after the date of this notice without the prior written consent of the bank.
Needless to mention, that this notice is addressed to you without prejudice to any other remedy available to the Bank. Please note that this notice is issued without prejudice to the Bank's right to proceed with the proceedings presently pending before DRT / RO of DRT / DRAT / Court and proceed with the execution of order/ decree obtained / to be obtained.
Please note that the Bank reserves its right to call upon you to repay the liabilities that may arise under the outstanding bills discounted, Bank guarantees and Letter of Credit issued and established on your behalf as well as other contingent liabilities.
The Undersigned is a duly Authorized Officer of the Bank to issue this Notice and exercise powers under Section 13 aforesaid.

SCHEDULE
The specific details of the assets in which security interest is created are enumerated hereunder:
EM of Property : Flat no. 101, 1st floor , Uma Vatika Co-op. Hsg. Soc. Ltd., Plot no. 42, Survey no. 105/A hissa no. 4/2 3,4,5(pt) of village Belavali & Registrar office Ulhasnagar – 4 Village Belavali, Badlapur (WEST), Dist – Thane 421 503. Plot Boundaries :- On or towards the **NORTH** by : By Open Sky On or towards the **SOUTH** by : By Duct Area, On or towards the **EAST** by : By Open Sky, On or towards the **WEST** by : By Passage
Date: 06/08/2026
Place: Badlapur

Yours faithfully,
Sd/-
Authorised Officer

संपादकीय

तरुणाईच्या भवितव्याचा प्रश्न

भारत जगातील सर्वांत तरुण देशांपैकी एक असल्याचा अभिमान आपण सातत्याने मिरवतो. तरुणांची प्रचंड संख्या ही भारताची ‘लोकसंख्यात्मक लाभांशाची’ ताकद असल्याचे प्रत्येक सरकार सांगत आले आहे. पण हातात पदवी असूनही नोकरी नाही, नोकरीसाठी परीक्षा दिली तर निकालाचा भरवसा नाही, परीक्षा झाली तर पेपरफुटीची भीती, भरती जाहीर झाली तर नियुक्तीची प्रतीक्षा आणि या सगळ्यातून मार्ग काढण्यासाठी शिक्षण घेताना कुटुंबाची आयुष्यभराची बचत खर्ची पडत असेल, तर हा लाभांश किती काळ लाभांश राहणार? काँग्रेस अध्यक्ष आणि राज्यसभेतील विरोधी पक्षनेते मल्लिकार्जुन खरगे यांनी पंतप्रधान नरेंद्र मोदी सरकारला शिक्षण आणि रोजगाराच्या प्रश्नावर विचारलेले सवाल राजकीय असले, तरी त्यामागील तरुणाईची अस्वस्थता केवळ राजकारण म्हणून फेटाळून लावता येणार नाही. कारण रोजगाराचा प्रश्न सरकार आणि विरोधाकांच्या आरोप-प्रत्यारोपापेक्षा कितीतरी मोठा आहे; तो भारताच्या पुढील दोन-तीन दशकांच्या आर्थिक भविष्याचा प्रश्न आहे.

खरगे यांनी नीती आयोग आणि नियतकालिक श्रमशक्ती सर्वेक्षणातील आकडे पुढे करित सरकारवर टीकेची झोड उठविली आहे. त्यांच्या म्हणण्यानुसार, १५ ते २९ वयोगटातील तब्बल ८.७ कोटी भारतीय शिक्षण, रोजगार किंवा प्रशिक्षण या तिन्हीपैकी कशातही सहभागी नाहीत. त्यापैकी जवळपास ८८ टक्के जण घरगुती कामांमध्ये गुंतलेले आहेत. जुलै २०२६ च्या श्रमशक्ती सर्वेक्षणाचा संदर्भ देत त्यांनी तरुणांमधील बेरोजगारी १५.६ टक्के, तर तरुण महिलांमध्ये ती १९.५ टक्के असल्याचा दावा केला आहे. राजकीय पक्ष आकडेवारीचा आपल्या सोयीने अर्थ लावत असतात आणि त्यामुळे या आकड्यांच्या संदर्भाची स्वतंत्र चिकित्सा आवश्यक असते. मात्र त्यातून उप्स्थित होणारा मूळ प्रश्न बदलत नाही—भारताच्या तरुणांना त्यांच्या शिक्षणाशी, कौशल्याशी आणि आकांक्षांशी सुसंगत पुरेशा रोजगारसंधी उपलब्ध होत आहेत का?

विशेषतः पदवीधर बेरोजगारीचा मुद्दा अधिक गंभीर आहे. खरगे यांच्या दाव्यानुसार २० ते २९ वयोगटातील बेरोजगारांमध्ये पदवीधरांचे प्रमाण ६७ टक्के आहे, तर १५ ते २५ वयोगटातील पदवीधरांची बेरोजगारी जवळपास ४० टक्क्यांवर आहे. एखाद्या देशात अशिक्षितांपेक्षा उच्चशिक्षित तरुणांना रोजगारासाठी अधिक प्रतीक्षा करावी लागत असेल, तर त्याकडे केवळ ‘नोकऱ्या कमी आहेत’ म्हणून पाहता येणार नाही. शिक्षणव्यवस्था काय शिकवते आणि अर्थव्यवस्थेला कोणती कौशल्ये हवी आहेत, यातील दरीही त्यातून स्पष्ट होते. अभियांत्रिकी, व्यवस्थापन किंवा अन्य पदवी हातात घेऊन तरुण पुन्हा वेगवेगळ्या कौशल्य अभ्यासक्रमांकडे वळत असेल, तर पदवी आणि रोजगार यांच्यातील तुटलेली साखळी जोडण्याची जबाबदारी शिक्षण धोरणावरही येते.

या समस्याला आणखी एक आर्थिक बाजू आहे. मध्यमवर्गीय आणि निम्नमध्यमवर्गीय कुटुंबे मुलांच्या शिक्षणासाठी आयुष्यभराची बचत खर्च करतात. अनेक विद्यार्थी शैक्षणिक कर्ज घेतात. खासगी शिक्षणाचा वाढता खर्च, शहरातील निवास, स्पर्धा परीक्षांचे शुल्क आणि शिकवणीचा खर्च या साऱ्याचा भाग सहन केल्यानंतरही नोकरीची खात्री नसेल, तर बेरोजगारी ही केवळ त्या तरुणाची समस्या राहत नाही; ती संपूर्ण कुटुंबाची आर्थिक समस्या बनते. याच वेळी जीवनावश्यक वस्तूंच्या किमती वाढल्या, तर उत्पन्न नसलेल्या तरुणासह कुटुंबावर दुहेरी दबाव येतो. काँग्रेसचे सरचिटणीस जयराम रमेश यांनी बेरोजगारीसोबत महागाईचा मुद्दा जोडण्यामार्गे हीच राजकीय गणिताची नस पकडलेली दिसते. रमेश यांनी एका महिन्यात कांद्याच्या किमती ७६ टक्क्यांपर्यंत वाढल्याचा, काही राज्यांत घाऊक दर दुप्पट झाल्याचा आणि सरकारी कांदा राखीव साठा संपल्याचा दावा केला आहे. साखरेनंतर कांद्या, दूध, तेल, फळे आणि दैनंदिन गरजेच्या वस्तूंच्या वाढत्या किमतींमुळे सामान्य माणूस आणि मध्यमवर्गाचा अर्थसंकल्प बिघडत असल्याचा त्यांचा आरोप आहे.

रोजगाराच्या मुद्द्यावर मात्र सरकारसमोर राजकीयदृष्ट्या अधिक कठीण प्रश्न आहे. भारतीय जनता पक्षाने पूर्वी दरवर्षी दोन कोटी रोजगार निर्मितीचे आश्वासन दिल्याचा संदर्भ देत खरगे यांनी बारा वर्षांत २४ कोटी रोजगार कुठे आहेत, असा सवाल केला. सरकार या गणिताशी असहमत असेल, तर त्याने रोजगार निर्मितीची स्वतःची स्पष्ट, तुलनात्मक आणि विश्वासार्ह आकडेवारी जनतेसमोर ठेवली पाहिजे. भविष्य निवाह निधीतील नोंदणी, मुद्रा कर्ज, स्वयंरोजगार, गिग अर्थव्यवस्था आणि औपचारिक रोजगार यांची एकत्र बेरीज करून प्रश्न सुटत नाही. ‘रोजगार’ किती निर्माण झाले याबरोबरच ते किती स्थिर आहेत, किती उत्पन्न देतात आणि त्यांना सामाजिक सुरक्षा किती आहे, हेही महत्त्वाचे आहे.

सरकारी विभागांतील रिक्त पदे हा त्यातील दुसरा संवेदनशील मुद्दा. एका बाजूला लाखो तरुण सरकारी भरतीसाठी वर्षानुवर्षे तयारी करतात आणि दुसऱ्या बाजूला रिक्त जागा असूनही भरती प्रक्रिया लांबत असेल, तर अस्तोप निर्माण होणारच, त्यात पेपरफुटी, परीक्षा रद्द होणे, निकाल रखडणे आणि न्यायालयीन वादांची भर पडते. एका परीक्षेसाठी तरुणाच्या आयुष्यातील दोन-तीन वर्षे खर्ची पडतात. प्रशासनासाठी भरती सहा महिने पुढे जाणे ही फाईवरील बाब असू शकते; उमेदवारासाठी मात्र ती व्यययांमार्ग, आर्थिक परिस्थिती आणि आयुष्यातील संधी गमावण्याची बाब असते. म्हणूनच परीक्षा व्यवस्थेची विश्वासार्हता हा रोजगार धोरणाचाच भाग मानला पाहिजे.

खरगे यांनी शिक्षणव्यवस्थेत राष्ट्रीय स्वयंसेवक संघाचा प्रभाव वाढत्याचा आरोपही केला आहे. हा स्पष्टपणे राजकीय आरोप असून सरकार त्याला प्रत्युत्तर देईल. परंतु शिक्षणव्यवस्थेवरील सगळे सार्वजनिक वाद अप्रत्यक्षरूपेने कोणाच्या विचारार्थ आहे एवढ्यापुरता मर्यादित राहू नये. विद्यापीठांमधील शिक्षणाची गुणवत्ता, संशोधन, शिक्षकांची रिक्त पदे, उद्योगांना आवश्यक कौशल्ये आणि विद्यार्थ्यांची रोजगारक्षमता यावर अधिक गंभीर चर्चा हवी. पदवीधारकांची संख्या वाढणे आणि ज्ञानाधारित अर्थव्यवस्था उभी राहणे या दोन भिन्न गोष्टी आहेत.

भारतासमोर आज एक विलक्षण संधी आहे. उत्पादन, डिजिटल अर्थव्यवस्था, कृत्रिम बुद्धिमत्ता, सेमीकंडक्टर, अवकाश तंत्रज्ञान, हरित ऊर्जा, संरक्षण उत्पादन आणि सेवा क्षेत्रात रोजगाराच्या नव्या शक्यता निर्माण होत आहेत. पण आर्थिक वाढ आणि रोजगारवाढ यांचे नाते अधिक मजबूत करावे लागेल. मोठ्या उद्योगांबरोबर सूक्ष्म, लघु आणि मध्यम उद्योगांना भांडवल, तंत्रज्ञान आणि बाजारपेठ उपलब्ध करून देणे आवश्यक आहे. कारण कोट्यवधी रोजगार निर्माण करण्याची क्षमता केवळ काही मोठ्या कंपन्यांमध्ये नसून देशभर पसरलेल्या छोट्या उद्योगांमध्ये आहे.

सरकारने विरोधाकांच्या प्रत्येक आरोपाला राजकीय हल्ला म्हणून उत्तर देणे आणि विरोधकांनी प्रत्येक आर्थिक अडचणीला सरकारचे संपूर्ण आपण उरविणे यातून तरुणांना रोजगार मिळणार नाही. सरकारकडे सत्ता असल्याने उत्तरदायित्वाचा मोठा वाटा अर्थातच त्याच्याकडे आहे; पण राज्य सरकारे, विद्यापीठे, उद्योग आणि कौशल्य संस्था यांनाही जबाबदारी स्वीकारावी लागेल. भारताची तरुण लोकसंख्या ही कायमची उपलब्ध असलेली संपत्ती नाही. काही दशकांनंतर देशाचे वय वाढणार आहे. आजचा तरुण रोजगारक्षम, उत्पादक आणि आर्थिकदृष्ट्या सक्षम झाला तर तो भारताचा सर्वांत मोठा लाभांश ठरेल; तोच तरुण निराश, बेरोजगार आणि व्यवस्थेवरील विश्वास गमावून बसला, तर हीच ताकद सर्वांत मोठे सामाजिक आव्हान ठरू शकते. म्हणून प्रश्न फक्त ‘नोकऱ्या कुठे आहेत?’ एवढाच नाही; भारताच्या तरुणाईला तिच्या क्षमतेतकडे भविष्य आपण देणार आहोत का, हा त्याहून मोठा प्रश्न आहे.

ईद-ए-मिलाद : पैगंबरांचा संदेश आणि माणुसकीची आजची गरज



प्रवीण बागडे

नागपूर

ईद-ए-मिलाद म्हणजे केवळ एका धार्मिक उत्सवाचा दिवस नाही, तर तो माणुसकीला माणुसकीची जाणीव करून देणारा दिवस आहे. पैगंबर हजरत मोहम्मद यांच्या जन्मस्मरणाचा हा दिवस त्यांच्या जीवनातील करुणा, समता, बंधुता, संयम, न्याय आणि शांततेच्या संदेशाचे स्मरण करून देतो. आज जग विज्ञान, तंत्रज्ञान आणि आर्थिक विकासाच्या बाबतीत प्रचंड पुढे गेले असले, तरी माणसाच्या मनातील द्वेष, हिंसा, असहिष्णुता आणि भेदभाव अद्याप संपलेला नाही.

म्हणूनच ईद-ए-मिलादचा संदेश आज अधिक महत्त्वाचा ठरतो. धर्म माणसाला जोडण्यासाठी असतो; तो माणसामाणसांत भिंती उभ्या करण्यासाठी नसतो. श्रद्धा मनाला नम्र बनवत नसेल, तर त्या श्रद्धेच्या अर्थाचा पुनर्विचार करण्याची गरज आहे. ईद-ए-मिलादचा खरा अर्थही याच ठिकाणी सापडतो. माणसावर प्रेम करा, दुर्बलांच्या पाठीशी उभे राहा, अन्यायाला विरोध करा आणि समाजात शांतता व बंधुभाव निर्माण करा. पैगंबर हजरत मोहम्मद यांच्या जीवनाकडे पाहिले तर त्यांच्या संदेशाच्या केंद्रस्थानी माणूस दिसतो. गरीब, अनाथ, विधवा, वंचित आणि दुर्बल घटकांप्रती संवेदनशीलता हा त्यांच्या शिकवणीचा महत्त्वाचा भाग होत.

माणसाची प्रतिष्ठा त्याच्या संपत्तीने, वंशाने किंवा सामाजिक स्थानाने ठरत नाही, तर त्याच्या चारित्र्याने आणि कर्माने ठरते, हा विचार समाजाला समतेच्या दिशेने नेणारा आहे. आजच्या समाजासमोर सर्वांत मोठे आव्हान कोणते असेल, तर ते माणसामाणसांमधील वाढते अंतर.

धर्माच्या नावावर संशय, जातीच्या नावावर तिरस्कार, राजकीय मतभेदांवरून वैर आणि सामाजिक माध्यमांवरील अफवांमुळे निर्माण होणारा द्वेष, ही लोकशाही समाजासाठी धोक्याची चिन्हे आहेत. अशा वातावरणात ईद-ए-मिलादचा संदेश केवळ



पैगंबर हजरत मोहम्मद यांच्या करुणा, समता, न्याय आणि बंधुभावाच्या विचारांचा प्रकाश प्रत्येकाच्या जीवनात पसर दे. ईद-ए-मिलाद मुबारक!

एका समाजापुरता मर्यादित न ठेवता संपूर्ण मानवतेपर्यंत पोहोचविण्याची गरज आहे. आज धार्मिक सणांचे स्वरूपही अनेकदा बदलताना दिसते.

सण म्हणजे आनंद, श्रद्धा आणि परस्पर भेटीगाठी यापेक्षा शक्तिप्रदर्शन, मोठमोठे आवाज, दिखावा आणि सोशल मीडियावरील प्रदर्शन यापुरते मर्यादित होत असतील, तर आपण सणाच्या आत्म्यापासून दूर जात आहोत. कोणत्याही धर्माचा उत्सव माणसाच्या दुःखाकडे पाठ फिरवून पूर्ण होऊ शकत नाही.

एखाद्या गरीबाच्या घरात अन्न पोहोचले, एखाद्या निराधाराला आधार मिळाला, एखाद्या आजारी व्यक्तीला मदत झाली, एखाद्या दुःखी मनाला दिलासा मिळाला, तरच धार्मिकतेला खरा अर्थ प्राप्त होतो. आज ईद-ए-मिलादच्या निमित्ताने समाजाने याच माणुसकीची मशाल पेटवण्याची गरज आहे. आज जगात युद्धे सुरू आहेत. निष्पाप नागरिकांचे जीव जात आहेत. धर्म आणि वंशाच्या नावावर माणूस माणसाचा शत्रू बनत आहे. द्वेषाचे राजकारण अनेक ठिकाणी समाजाला अस्थिर

करत आहे.

अशा वेळी शांतता हा केवळ सुंदर शब्द न राहता तो सामाजिक व्यवहाराचा भाग झाला पाहिजे. भारतासारख्या बहुधर्मी आणि बहुसांस्कृतिक देशात या संदेशाचे महत्त्व आणखी मोठे आहे. भारताची ताकदच विविधतेत आहे.

मंदिरातील घंटानाद, मशिदीतील अजान, गुरुद्वारातील कीर्तन, चर्चमधील प्रार्थना आणि बौद्ध विहारातील शांतता, या सर्व आवाजांनी भारतीय संस्कृतीची समृद्ध वीण तयार केली आहे. या विविधतेला संघर्षाचे कारण बनवणे म्हणजे भारताच्या आत्म्यालाच कमकुवत करणे होय. धर्म कोणताही असो, अश्र्वंची भाषा एकच असते. भूक कोणत्याही धर्माची नसते. दुःखाला जात नसते. मृत्यूला पंथ नसतो आणि माणुसकीला सीमा नसते.

म्हणूनच ईद-ए-मिलाद हा फक्त मुस्लिम बांधवांचा सण म्हणून पाहणे हा त्याच्या व्यापक मानवी संदेशाला मर्यादा घालण्यासारखे आहे.

पैगंबरांच्या जीवनातील करुणा, प्रामाणिकपणा, न्याय

बहिण भावाच्या पवित्र आणि अतूट प्रेमाचे प्रतिक म्हणजे रक्षाबंधन

बांधवांचा हा मोठा सण आहे. या दिवशी कोळी बांधव नटून थटून नवीन वस्त्रे परिधान करून, गीत गायन करीत सागराची पूजा करतात व कृतज्ञता व्यक्त करण्यासाठी सागराला नारळ अर्पण करतात आणि समुद्री वादळ वाऱ्यापासून रक्षण करण्यासाठी प्रार्थना करून मासेमारीला सुरुवात करतात. निरगर्गाचा प्रती कृतज्ञता व्यक्त करण्याचा देखील हा पवित्र दिवस आहे. बहिण भावाच्या अतूट प्रेमाचा, विश्वासाचा आणि बहिणीच्या सुरक्षेच्या वचनांचे प्रतीक म्हणजे रक्षाबंधन आहे.

राजपूत स्त्रीया शत्रूला राखी बांधून भयंकर नरसंहार टाळीत असतं. अशा प्रकारे राखीच्या पवित्र धाग्याने अहिंसा टाळली जात असे. सर्व समुदायात मैत्री आणि एकता वाढविण्यासाठी परस्परांना राखी बांधून सण साजरा केला जातो. बंगालची फाळणी टाळण्यासाठी रविंद्र टागोरांनी राखीला माध्यम बनवले. राखीच्या माध्यमातून नौकर मालकाला,गरीब श्रीमंताना, जेष्ठ व श्रेष्ठ लोकांना राखी बांधून आपली व आपल्या कुटुंबातील सदस्यांच्या रक्षणाची जबाबदारी आपल्यावरच आहे हे सूचीत करतात. राखी पौर्णिमला नारळी पौर्णिमा असेही म्हणतात. सागरा तटी रहाणारे कोळी



बृहन्मुंबई महानगरपालिका

सार्वजनिक आरोग्य खाते

स्वारस्य अभिव्यक्ती जाहिरात

विषय:- के/दक्षिण विभागातील सार्वजनिक आरोग्य खात्याअंतर्गत माता रमाबाई आंबेडकर प्रसूति गृह, मरोळ, अंधेरी (पूर्व), येथील प्रसूतीगृहातील आंतर रुग्णसाठी तयार जेवणाचा (थाळी आहार) पुरवठा तसेच सकाळचा नाष्टा पुरविण्याबाबत ई-निविदा मागविण्यासाठी.

महानगरपालिकेच्या माता रमाबाई आंबेडकर प्रसूति गृह, मरोळ, अंधेरी (पूर्व), के/दक्षिण विभाग प्रसूतीगृहासाठी दोन्ही वेळेच्या तयार जेवणाचा पुरवठा व सकाळचा नाष्टा पुरविण्याबाबत महा-ई-निविदा मागविण्यात येत आहेत. eProcurement System Government of Maharashtra (mahatenders.gov.in) संकेत स्थळावर महा-ई-निविदा दि. २५.०८.२०२६ सकाळी १०.०० पासून ते दि. १५.०९.२०२६ रोजी दुपारी ०१.०० वाजेपर्यंत महा-ई- निविदा मागविण्यात येत आहेत.

महा-ई-निविदा eProcurement System Government of Maharashtra (mahatenders.gov.in) संकेत स्थळावर दि. २५.०८.२०२६ सकाळी १०.०० पासून ते दि. १५.०९.२०२६ रोजी दुपारी ०१.०० वाजेपर्यंत भरण्यात याव्यात.

सही/-
वैद्यकीय अधिकारी
माता रमाबाई आंबेडकर प्रसूति गृह,
मरोळ, अंधेरी (पूर्व), मुंबई- ४०००५९

PRO/1188 /ADV/2026-27

स्वमर्जीने औषधोपचार करू नका.

	MANGAL CREDIT AND FINCORP LIMITED CIN: L65990MH1961PLC012227 Registered Office: 1701/ 1702, 17 th Floor, 'A' Wing, Lotus Corporate Park, Western Express Highway, Goregaon (E), Mumbai – 400063, Maharashtra Tel: 022-42461300 E-mail: compliances@mangalfincorp.com Website: www.mangalfincorp.com NOTICE is hereby given that the 64th Annual General Meeting ("AGM") of the Members of Mangal Credit and Fincorp Limited ("the Company") is scheduled to be held on Tuesday, September 22, 2026 at 12:30 P.M. IST through Video Conference ("VC") (Other Audio Visual Means ("OAVM") via facility provided by the National Securities Depository Limited ("NSDL") in compliance with the applicable provisions of the Companies Act, 2013, rules made thereunder ("the Act"), the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), read with General Circular no. 03/2025 dated September 22, 2025 along with all relevant circulars issued by the Ministry of Corporate Affairs ("MCA Circulars") and the Securities and Exchange Board of India ("SEBI Circulars") and all other relevant circulars issued from time to time granting certain relaxations to conduct AGM to transact the business as set out in the Notice of AGM without the physical presence of members at a common venue. 1. Dispatch of Annual Report: The Notice of the 64th AGM along with the Annual Report for FY 2025-26 will be made available on the Company's website at https://mangalfincorp.com/investorZone.aspx. Additionally, the Notice of AGM will also be made available and may be accessed from the relevant section of the website of the Stock Exchanges where shares of the Company are listed i.e. BSE Limited (www.bseindia.com) and National Stock Exchange of India Limited (www.nseindia.com). Members can attend and participate in the AGM only through the VCI/OVAM facility, the details of which will be provided by the Company in the Notice of AGM. Accordingly, please note that no provision has been made to attend and participate in the AGM of the Company in person. Members attending the meeting through VCI/OVAM shall be counted for the purpose of reckoning quorum under Section 103 of the Act. The Notice of AGM along with the Annual Report will be sent electronically to those Members whose e-mail addresses are registered with the Company/ Registrar & Share Transfer Agent ("Registrar/ RTA")/ Depository Participants ("DPs"). As per SEBI Circulars, hard copies of the Notice of 64th AGM and Annual Report for the FY 2025-26 will not be sent to any shareholders, unless any member has requested for the same. Shareholders holding shares in dematerialised mode are requested to register their email addresses and mobile numbers in their relevant depositories through their DPs. Shareholders holding shares in physical mode are requested to furnish their email addresses and mobile numbers with the Company's RTA i.e. MUFG Intime India Private Limited at rtm.helpdesk@in.mnpgs.mufg.com along with self-attested copy of PAN Card. 2. Manner of casting vote(s) through e-voting: The shareholders will have an opportunity to cast their vote through electronic means either during the remote e-voting period before the AGM or through e-voting during the AGM. The manner of e-voting for shareholders holding shares in dematerialized mode, physical mode and process for registration of email addresses for those shareholders who have not yet registered the same will be provided in the Notice to the shareholders. 3. Dividend: Members may note that the Board of Directors at its Meeting held on May 28, 2026, has recommended a final dividend of 7.5% (seven point five percent) of the Paid-up Equity Share Capital of the Company, i.e. @ 0.75 per Equity Share of face value of ₹ 10/- (Rupees Ten Only) each for the financial year ended March 31, 2026, subject to approval of the shareholders at the 64th AGM of the Company. The Dividend, if declared at the AGM, will be paid within 30 days of the AGM. The Register of Members and the Share Transfer Books of the Company will remain closed from Tuesday, September 15, 2026 to Tuesday, September 22, 2026 (both days inclusive) for the purpose of holding the 64th AGM and Monday, September 14, 2026 as the Record Date for the purpose of determining the Members eligible to receive dividend for the financial year 2025-26. SEBI vide its (Fifth Amendment) Regulations, 2025 dated November 19, 2025 has amended the SEBI Listing Regulations, and mandated payments of dividends, interests, redemption or repayment amounts to be made only in electronic mode. Shareholders holding shares in electronic mode are requested to register/update their Bank details with the relevant Depository Participant to ensure direct credit of the said amounts. For Shareholders who have not updated their bank account details, Dividend Warrants / Demand Drafts will be sent to their registered addresses. 4. TDS on Dividend: Shareholders may please note that in accordance with the provisions of the Income Tax Act, 1961, as amended by and read with the provisions of the Finance Act, 2020, dividend declared and paid by the Company with effect from April 01, 2020, is taxable in the hands of Shareholders and the Company is required to deduct tax at source ("TDS") from dividend paid to the Shareholders at the applicable rates. For more details, please refer to the Notes to the Notice of the AGM and TDS related email communication which will be sent to shareholders and the same will also be available on the website of the Company hhttps://mangalfincorp.com/investorZone.aspx. 5. Manner of registering KYC including bank details for receiving dividend: a) Shareholders holding shares in physical mode who have not provided the information regarding bank particulars, are requested to register/update their Bank details (e.g. name of the bank and the branch, bank account number, 9 digits MICR number, 11 digit IFS Code and the nature of account) online with MUFG Intime India Private Limited on its website at http://www.in.mnpgms.mufg.com along with the copy of the signed request letter mentioning the name and address of the Shareholder, scanned copy of the Share Certificate (front and back), self-attested copy of the PAN Card, and self-attested copy of any document (e.g.: Driving License, Election Identity Card, Passport) in support of the address of the Shareholder in prescribed Form ISR-1 along with a copy of latest cancelled cheque with the Shareholder's name. The said Form ISR-1 can be downloaded from the Company's website at https://mangalfincorp.com/investorZone.aspx. b) Shareholders holding shares in Demat mode are requested to register their Bank details with the relevant Depository Participant.
Date: August 24, 2026 Place: Mumbai	By order of the board of directors of For Mangal Credit and Fincorp Limited Sd/- Meghraj Sohanlal Jain Chairman & managing director Din: 01311041