

08.10.2025

To,
The Manager,
Listing Department,
National Stock Exchange of India Limited,
'Exchange Plaza', C-1, Block – G,
Bandra-Kurla Complex,
Bandra (E), Mumbai – 400 051
Ph. No. 022-26598100
Scrip Code : GEOJITFSL - EQ

To,
The Manager,
Listing Department,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001.
Ph. No.022 22721233
Scrip Code : 532285

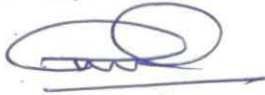
Dear Sir/Madam,

Sub: Newspaper Advertisement dated 08.10.2025 – Saksham Niveshak – 100 days special outreach initiative

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith copy of the newspaper advertisement intimating shareholders about 'Saksham Niveshak' 100-day special outreach program initiated by the IEPF Authority, published in Business Line (All India Edition) on October 08, 2025.

This is for your information and records.

Thanking You,
For Geojit Financial Services Limited



Liju K Johnson
Company Secretary



QUICKLY.

Irinjalakuda Town Co-op Bank board superseded



Mumbai: The RBI has superseded the board of Irinjalakuda Town Co-operative Bank due to its poor financial condition and governance. The board has been superseded for 12 months. The RBI said it has appointed Raju S Nair, former V-P, Federal Bank, as administrator, supported by a panel of advisors. **PTI**

ICICI Bank launches premium forex card

Mumbai: ICICI Bank and Visa unveiled Corporate Sapphire Forex Card, marking the first time an Asian bank has offered a prepaid card powered by Visa Infinite. The card targets entrepreneurs and corporate leaders, and combines prepaid convenience with premium benefits. **OUR BUREAU**

SBI General Insurance unveils Health Alpha



Mumbai: SBI General Insurance launched Health Alpha on Tuesday, marking the first retail health insurance product introduced after GST reforms. The insurer positioned the offering as a fully customisable plan with over 50 coverage options and sum insured ranging from ₹5 lakh to unlimited cover. **OUR BUREAU**

Retailers observe up to 50% surge in festival sales amid Navratri demand

SHOP SALES. Buyers are returning to stores with same-day or speedier deliveries being a key factor

Aishwarya Kumar
Bengaluru

Retailers are observing a surge of up to 50 per cent in festival sales, driven by demand for Navratri, faster deliveries and price parity with online platforms.

Players like Vijay Sales and Lotus Electronics report that consumers are returning to stores for immediate purchases and service assurance, with same-day or even four-hour deliveries becoming key decision drivers.

As brands increasingly align offline and online pricing, neighbourhood stores are regaining relevance, blending digital browsing with quick, reliable offline fulfilment during the ongoing festival season.

"During the first 10-12



FESTIVE SURGE. As brands increasingly align offline and online pricing, neighbourhood stores are seeing sales pick up

days of the festival period, we saw nearly a 30 per cent surge in sales," said Gaurav Pahwa, Director, Lotus Electronics.

"Customers often do their research online but still prefer to walk into our stores for the touch-and-feel exper-

ience and after-sales service. What's also changed is that brands are now offering similar prices to offline retailers as they do online, sometimes even better, so the customer doesn't see a major difference in pricing."

Pahwa added that speed of

delivery has become a major differentiator. "We've started delivering products within four hours of purchase. If a customer buys before 7-8 pm, they can get the product the same day. That convenience has become a huge decision-making factor," he said.

FIRST WAVE

Nilesh Gupta, Director of Vijay Sales, said overall festive sales had risen about 50 per cent compared with last Navratri. "Around 30 per cent of this is from delayed or pent-up demand, while roughly 20 per cent represents genuine growth, which is still a strong number," he said. "Both online and offline channels have performed well, and consumer sentiment is very positive."

Satish Meena, adviser at

Datum Intelligence, explained, "The first three days are typically dominated by e-commerce, as everyone seeks the best deals. However, this year, with GST cuts and other factors, foot traffic in stores has also increased. While pricing priority has always influenced decisions, extended EMI options at offline stores have now made it a more compelling journey for consumers."

Many initially try platforms like Amazon or Flipkart for smartphones, but once inventory runs out, they head to Apple stores or other offline retailers.

According to TechInsights, the first wave of India's festival season from September 22 to October 2 saw a 5 per cent year-on-year increase in smartphone sales.

'Regulations must enable inclusivity in AI innovation'

Our Bureau
Chennai

The regulatory landscape in AI should not exclusively favour major technology companies while weighing down smaller players in the industry, Abhishek Singh, Director General, National Informatics Centre (NIC), and Additional Secretary, Ministry of Electronics and Information Technology (MeitY), said on Tuesday. Singh was speaking at the Conclave on AI Governance at the Indian Institute of Technology, Madras.

The conclave, held in the run up to the India AI Summit next year, was organised

by the institute's Centre for Responsible AI (CeRAI) under the Wadhvani School of Data Science and Artificial Intelligence's (WSAI).

"We believe if regulations take over at this stage, we might be giving some advantage to big tech and restraining the capabilities of our own AI industry and researchers. We want to prioritise innovation and focus on regulating only the harm such as Deepfakes or privacy concerns," he added.

ROLE MODEL IN AI Singh added that India's governance framework around AI can become a role model for countries of the Global South and can help for AI



B Ravindran, Head, WSAI, IIT-Madras

tools to be developed and deployed in these countries. "AI, by nature, is a global technology and it requires the countries of the Global South to get a voice in order to develop a framework which is truly inclusive and

participative. India has consistently championed this multi-stakeholder model for governments which involves participation from industry, academia, civil society and non-profits," he said.

He hoped that the framework that India is defining for AI governance can become a role model for countries of the Global South.

VARIED LANDSCAPE

B Ravindran, Head, WSAI, IIT-Madras, said that AI technologies present a varied landscape and hence require a multi-pronged approach for effective governance. "The approach must involve voluntary commitments from service pro-

viders as well as active participation of various stakeholders and end-users to create a valuable human-AI ecosystem," he added.

The conclave saw academics, researchers, policymakers, industry leaders and students on themes such as 'Safe and Trusted AI, Inclusion and Human Augmentation'.

Notable keynote speakers included Srinivasan Parthasarathy, University Distinguished Scholar, Computer Science and Engineering Department, Ohio State University, Venkatram Ramaswamy, Professor, University of Michigan, and Urvasi Aneja, Founder and Director of Digital Futures Lab.

Residential sales hold steady at 87,603 units across major markets: Knight Frank report

Our Bureau
Bengaluru

India's top eight residential markets recorded sales of 87,603 housing units and defied expectations of a market correction, according to Knight Frank India's quarterly market update.

Residential sales grew 1 per cent year-on-year (y-o-y) in Q325. Mumbai recorded 28 per cent of total sales at 24,706 units sold, a 2 per cent y-o-y increase.

Chennai emerged as the strongest performer with 12 per cent y-o-y growth, selling 4,617 units, marking its highest quarterly sales since the pandemic.

Meanwhile, markets like NCR (12,955 units) and Bengaluru (14,538 units) maintained stable momentum.

Shishir Bajaj, Chairman & Managing Director, Knight Frank India, said, "India's residential market is now in its fifth year of an upcycle. Consequently, the y-o-y growth rate is beginning to rationalise, and we may be entering a prolonged plateau phase. Within a volatile geopolitical environment, In-



Chennai and Bengaluru drove supply expansion and grew by 44 per cent y-o-y and 28 per cent y-o-y respectively

dia's macroeconomic conditions remain stable. The rate cut of up to 100 basis points, and liquidity support through the simplification of both direct taxes and GST have collectively strengthened end-user confidence. A notable outcome of this upcycle has been the surge in demand for premium housing, which has emerged as a key driver in recent years, reflecting the evolving aspirations of urban buyers for larger and higher-quality homes."

The supply side witnessed 88,655 new unit launches across the top eight markets, reflecting a modest 2 per cent y-o-y decline.

However, this aggregate figure masks significant regional divergence. Chennai and Bengaluru

drove supply expansion and grew by 44 per cent y-o-y and 28 per cent y-o-y, respectively. In contrast, Mumbai and NCR both saw a dip by 19 per cent y-o-y in new launches.

Gulam Zia, Senior Executive Director, Valuation, Advisory and Research at Knight Frank India, said, "Premium housing has decisively taken centre stage, accounting for more than half of all sales this quarter. The strength of the ₹1-2 crore segment, now the largest by volume, underscores a structural shift in buyer demand. Even with rising inventory, absorption levels remain stable, reaffirming the market's ability to adjust and grow within a healthy and sustainable framework."

Other proposals included insurance inclusion through Corporate Social Responsibility to consider payment of insurance premium for vulnerable groups and adoption of villages, strengthening corporate governance and risk oversight and to introduce a risk-based insurance oversight framework in line with global best practices to promote stability and transparency.

The IBAI also conveyed to the Minister that the GST exemption on retail health and select life insurance products will bring significant relief to policyholders.

Rupee in a consolidation phase helped by domestic factors

Akhil Nallamuthu
bl.research bureau

The rupee closed at 88.78 versus the dollar on Tuesday. After witnessing a significant downward pressure in the recent months, the local currency seems to have found some stability now.

WEEKLY RUPEE VIEW.

Though the dollar, which depreciated last week, is showing signs of recovery now, the rupee has stayed steady so far this week. The recovery in the Indian equity market is keeping the sentiment positive.

The benchmark index, Nifty 50, has gained 2 per

cent so far in October. Also, the Services PMI (Purchasing Managers Index), despite seeing some moderation to 60.9 in September from 62.9 in August, remains in the expansion zone. So, domestic factors have been helping the local currency.

On the charts, the rupee stays flat but there has been no signs of a bullish trend reversal. On the other hand, the dollar index is facing a key resistance.

Below is an analysis. The rupee has been charting a sideways trend between 88.60 and 88.80 over the past couple of weeks.

Nevertheless, this does not mean a positive reversal in trend. Only a decisive breakout of 88.60 and 88.40 will turn the near-term out-



look positive. A breach of 88.40 will see the rupee strengthening to 88. On the other hand, if the bears regain traction and drag the rupee below 88.80, the domestic unit might begin another leg of downswing, which can take it to 90.

The dollar index started recovering on the back of the support at 97.60 towards the

end of last week. However, there is a resistance ahead at 98.70, which is also the neckline of an inverted head and shoulder pattern. So, if the dollar index rises past 98.70, it can open the door for a rally to 100.50 as per the chart pattern. Yet, note that 100 is a potential resistance.

Overall, if the dollar index fails to break out of the resistance at 98.70, the rupee will have room to gain some ground. But if the dollar in-

dex surpasses 98.70, it can weigh on the rupee, possibly triggering a decline in the rupee to 89 and 90 against the dollar.

OUTLOOK

At the moment, the rupee is in a sideways crawl and the dollar index is facing a resistance. So, the movement in dollar-rupee exchange will depend on how the dollar index reacts to the upcoming resistance.

Insurance brokers meet FM, suggest one platform for claim settlement, redress

Our Bureau
Hyderabad

The Insurance Brokers Association of India (IBAI) has requested the Centre for a unified, technology-driven platform to streamline claim settlements and grievance handling across all insurers.

A delegation of the association, which represents over 750 licensed insurance brokers across the country, led by Narendra Bharindwal, President, IBAI, met Finance Minister Nirmala Sitaraman in New Delhi on Monday to congratulate the government on the landmark GST

reforms in insurance. It submitted a set of proposals to strengthen insurance penetration and policyholder protection and mooted a unified platform for claim settlements and grievance handling.

INSURANCE COVERS

It proposed to embed suitable insurance covers with Mudra loans, ensuring protection for entrepreneurs and small borrowers to enhance the reach of insurance and to declare April 19, the founding day of IRDAI, as National Insurance Awareness & Policyholder Day to mobilise nationwide aware-

ness. Other proposals included insurance inclusion through Corporate Social Responsibility to consider payment of insurance premium for vulnerable groups and adoption of villages, strengthening corporate governance and risk oversight and to introduce a risk-based insurance oversight framework in line with global best practices to promote stability and transparency.

The IBAI also conveyed to the Minister that the GST exemption on retail health and select life insurance products will bring significant relief to policyholders.

Geojit Financial Services Ltd.
Reg. Office: 34/659-P, Civil Line Road, Padivatam, Kochi, Kerala - 682024
CIN: L67120KL1994PLC008403,
Ph: 0484-2901000, Fax: 0484-2979695,
mailus@geojit.com, www.geojit.com

NOTICE

Dear Shareholders,

Pursuant to the letter dated 16th July 2025 from the Investor Education and Protection Fund Authority (IEPFA), Ministry of Corporate Affairs (MCA), Geojit Financial Services Limited has initiated a 100-day special outreach program titled "Saksham Niveshak", running from 28th July 2025 to 6th November 2025.

This initiative is designed to assist shareholders in updating critical information such as KYC details, bank account particulars, nomination records, and contact information including email ID, phone number, and residential address. Timely updates will help prevent the transfer of dividends and shares to the Investor Education and Protection Fund (IEPF).

In line with the latest SEBI circular, shareholders holding shares in physical form who have not updated their PAN, nomination, contact details, bank account information, or specimen signature will receive payments such as dividends, interest, or redemption only via electronic transfer. Therefore, shareholders with unclaimed dividends or incomplete KYC records are urged to contact the Company's Registrar and Transfer Agent (RTA) at the earliest, to ensure their records are updated.

RTA:
MUFG Intime India Private Limited
"Surya" 35, Mayflower Avenue, Behind Senthil Nagar
Sowripalayam Road, Coimbatore 641028
T: +91 422 2314792, 2539835 / 836, 4958995
https://web.in.mfms.mufg.com/helpdesk/Service_Request.html

Additionally, shareholders are encouraged to register and track their requests through the SWAYAM portal: https://swayam.in.mfms.mufg.com

We urge all shareholders to take prompt action during the campaign period to safeguard their entitlement and ensure compliance with statutory requirements.

For Geojit Financial Services Ltd.
Sd/-
Liju K Johnson
Company Secretary

Place: Kochi
Date: 08.10.2025

THIRUVANANTHAPURAM REGIONAL CO-OPERATIVE MILK PRODUCERS' UNION LTD.
Head Office: "KsheeraBhavan", Pattom, Thiruvananthapuram 695004.
Phone: 0471-2447109 Fax: 2449567 email: trcpmpu@gmail.com Website: www.milmatrcmpu.com/
TRUP/PPM/52/2025-26 **RE TENDER NOTICE** 08.10.2025

E-tenders are invited for the following items at TRCMPU:

Sl. No.	Item	Tender Ref	Approximate Tender Value (In Rs.)
1	Supply, Installation, Testing and Commissioning of BMC monitoring system at TRCMPU under NPDD scheme	2025_KCMMF_789222_2	60,00,000
2	Supply and Installation of 90 numbers of Desktop personal computers at TRCMPU under NPDD scheme.	2025_KCMMF_806482_1	45,00,000
3	Supply, Installation, Testing and Commissioning of waterbath at TRCMPU under NPDD scheme	2025_KCMMF_789315_2	12,00,000

Last date for submission of tender is on 15.10.2025, 12:30 PM.
(The details are also available in the website www.milmatrcmpu.com for reference).

BHARAT DYNAMICS LIMITED
(A Govt. of India Enterprise)
MINISTRY OF DEFENCE, GACHIBOWLI, HYDERABAD - 500 032
Ref:BDL/CC/OT/GT/009/2025-26 Dt: 08.10.2025

e-PROCUREMENT ABRIDGED TENDER NOTICE
Inviting Indigenous Competitive Bidding

Sl.No	Tender ID	Description	Estimate in Rs.
1	66561	Facility Management Services in plant area at BDL, Bhanur	173.86 Lakhs

Please visit website <https://bdltenders.abcpocure.com>, select online tenders on dashboard for further details. Bids should be submitted online only. "Corrigendum if any shall be issued through our e-portal only and not in Newspapers"
"Bidders are Requested to apply for online Vendor Registration in BDL website: <https://bdl-india.in/registration-contractors> prospects.
ADDITIONAL GENERAL MANAGER (Corp Comm)

NAGPUR MUNICIPAL CORPORATION
(HEALTH DEPARTMENT)
E-Tender Notice

Medical Health Officer of Nagpur Municipal Corporation invites proposals from Reputed & Experience Companies Who are GMP Certified by FDA to participate in the competitive bidding process of procurement of Rate Contract to Supply Essential Medicine (Allopathic, Surgical, Injectable) under 15th Finance . The estimated cost of medicines to be purchased is **Rs. 8,70,33,830/-** from reputed firms. For Detailed Tender document interested bidders should visit <http://maharashtra.gov.in/tenders> or <https://mahatenders.gov.in>

Tender No.	Name of the work	EMD (In Rs.)	Cost of blank Tender
1	Essential Medicines	Rs. 8,70,330/-	Rs.15,000/-

1. Date of sale for e-Tender : 06/10/2025 upto 6.00 pm. 2. Last Date of submission : 23/10/2025 upto 5.00 pm. 3. Date of opening (if possible): 24/10/2025 at 5.00 pm or any other suitable date. 4. Tender submission would be online on 06-05-2025 and deadline to submit the proposals is 23-10-2025 & opening of tender on 24-10-2025.
Advt No. 543 PR Medical Officer Health (MOH)
Date 07.10.2025 Nagpur Municipal Corporation, Nagpur