

August 09, 2025

Ref: SEC/MFL/SE/2025/6238

National Stock Exchange of India Ltd.
Exchange Plaza, Plot No. C/1, G Block, Bandra -
Kurla Complex, Bandra (E), Mumbai - 400 051
Symbol: MUTHOOTFIN

Department of Corporate Services
BSE Limited
P.J. Tower, Dalal Street,
Mumbai - 400 001
Scrip Code: 533398

NSE IFSC Limited (NSE IX)
Unit 1201, Brigade, International Financial
Center, 12th Floor, Building No. 14-A, GIFT SEZ
Gandhinagar,
Gujarat 382 355

Dear Sir/Madam,

Sub: Newspaper Advertisements to shareholders on Notice of 28th Annual General Meeting and Information on E-Voting.

We enclose herewith, a copy of the Newspaper Advertisements published in Business Line (All India edition) and Metro Vartha (Kochi Edition) on August 09, 2025, regarding the 28th AGM of the Company and matters connected with the Notice of 28th Annual General Meeting and Information on E-Voting.

For **Muthoot Finance Limited**

Rajesh A
Company Secretary
ICSI Membership No. FCS 7106

‘Invitation, submission of resolution plans will be via electronic platform’

TRANSPARENCY DRIVE. IBBI proposes steps to enhance integrity of CIRP

Our Bureau
Mumbai

In a bid to enhance the integrity of the Corporate Insolvency Resolution Process (CIRP), the Insolvency and Bankruptcy Board of India (IBBI) has proposed key changes in the insolvency process, whereby the Committee of Creditors (CoC) will formally discuss and record its deliberation on eligibility of the resolution applicant and there will be enhanced disclosures in resolution plans.

Further, invitation and submission of resolution plans (RPs) will be via an electronic platform recognised by the board.

IBBI noted that as the insolvency regime matures, it becomes imperative to strengthen institutional safeguards, streamline compliance mechanisms and adopt technology-driven reforms to uphold the integrity and efficiency of the resolution framework.

ACTIVE ROLE

The insolvency regulator, in its discussion paper on ‘Measures to enhance integrity of the CIRP’, said the CoC is increasingly expected to play an active role in ensuring compliance with statutory mandates, including the ineligibility criteria under section 29A of the Insolvency and Bankruptcy Code, 2016 (IBC), beneficial ownership disclosures and the application of immunity under Section 32A.



KEY BENEFITS. The proposed changes will reduce scope of future litigation on key aspects determining acceptance and implementation of a resolution plan.

“The sanctity and robustness of insolvency process is intended to be streamlined with the proposed changes in regulations. Deliberations on eligibility of a Resolution Applicant at CoC, ascertaining the bonafide of beneficial ownership eligible for immunity from prosecution from offences committed before CIRP, are measures towards more structured and enhanced due diligence process,” said Hari Hara Mishra, CEO, Association of ARCs in India.

Further, submission of Resolution Plan in specified electronic platform will improve transparency and integrity of the process.

Mishra opined that the proposed changes will reduce scope of future litigation on key aspects determining acceptance and implementation of a resolution plan.

SECTION 29 ELIGIBILITY
Currently, there is no specific provision under CIRP regulations for the CoC to formally record its deliberations on the resolution applicant’s eligibility under Section 29A.

Hence, IBBI has proposed that the CoC formally discusses and records its deliberation on Section 29A eligibility of the resolution applicant.

The aforementioned section sets out the disqualification criteria for submitting a resolution plan in CIRP. This is to prevent individuals and entities who are 1) undischarged insolvent, 2) wilful defaulters, 3) are promoters of a corporate debtor which has been classified as a non-performing asset.

“Adopting this practice (of CoC formally discussing and recording its deliberations) ...will encourage CoC members to engage more deeply in the due diligence process, including seeking additional information or clarification from the RP or the resolution applicant, where necessary. Such a framework would reduce potential litigation on eligibility-related issues under Section 29A. Moreover, an explicit record of the CoC’s deliberation would enhance transparency,” the board said.

ENHANCED DISCLOSURES
The draft proposal also requires enhanced disclosures in resolution plans (RPs) under Section 32A. So, every RP will include: (a) a statement of beneficial-ownership, covering details of all natural persons who ultimately own or control the resolution applicant, together with the shareholding structure and jurisdiction of each intermediate entity; and (b) an affidavit that the resolution applicant is eligible / not eligible for the benefit of section 32A.

Section 32A of IBC grants immunity to the corporate debtor (CD) and its property from prosecution for offences committed prior to commencement of the CIRP.

The aforementioned immunity is applicable provided the approved resolution plan effects a change in management or control in favour of a person who is not a promoter, or in the management or control of the CD, or a related party of such a person; or a person against whom the investigating authority, on material in its possession, has reason to believe that he abetted or conspired in the commission of the offence and has filed the requisite report/complaint.

TVS SCS reports ten-fold increase in consolidated Q1 PAT at ₹71 cr

Our Bureau
Chennai

TVS Supply Chain Solutions Ltd reported a ten-fold increase in consolidated net profit to ₹71 crore in the first quarter ended June 30, 2025 as against ₹7 crore in the same quarter last year.

During the current quarter, TVS Industrial & Logistics Parks Ltd (TVS ILP), the share of profit from TVS ILP, in which TVS SCS holds 25.2 per cent stake, was ₹177 crore in Q1 FY26. This was subsequent to the transfer of 11 million sq ft of warehouse space as part of its InVIT (Infrastructure Investment Trust) listing, says a release.

Revenue ₹2,592 crore (₹2,539 crore), a 2 per cent growth on a Y-o-Y basis. The strong order pipeline of ₹5,300 crore drives outlook for FY26, the company said in a release.

Commenting on the Q1 FY26 results performance, Ravi Viswanathan, Managing Director, TVS Supply Chain Solutions Ltd, said, “We have entered FY26 with a continued focus on performance excellence, customer-centricity, and long-term value creation. The new unified structure in Europe and the UK is driving operational synergies and enhancing service delivery through deeper customer engagement and sharper execution. Combining this with our focused business development efforts, we are confident that this alignment will position us to better meet evolving customer needs and unlock new growth opportunities.”

We expect EBITDA break-even by H2 FY26: MobiKwik

bl.interview

Piyush Shukla
Mumbai

Payments major One MobiKwik System expects its EBITDA to break even by H2FY26, on account of recovery in the financial services business and stable growth and margins in the payments segment, co-founder Upasana Taku said. *Excerpts:*

Why has net loss widened over the year?

We cannot compare Q1 numbers with those of the previous fiscal’s first quarter because we have been stating that H2FY25 was extremely bad due to sentiment regarding unsecured lending. That automatically means Q1 FY25 was the best quarter, as there were no headwinds on the lending side of the business. I think what investors are more interested in is recovery.

To see the recovery, we should compare the business parameters with those of the last quarter. Last quarter, our EBITDA loss was ₹45 crore, which has reduced to ₹31 crore in Q1. Our QoQ EBITDA rose by ₹14.5 crore. If we demonstrate similar improvement, we should be able to break even in Q3 or Q4. We have seen significant growth in our payments business’s GMV (gross merchandise value), and we have also improved our margins in this segment. We have optimised all our direct costs.

What is driving the rise in operating revenue sequentially?



UPASANA TAKU,
Co-founder, MobiKwik

The revenue in the financial services segment has increased, and the margin has also improved to 13.3 per cent in Q1

We have seen disbursements in the financial services segment increase by 30 per cent or more in the last two quarters. This reflects the recovery in the lending segment. The revenue in the financial services segment has increased, and the margin has also improved to 13.3 per cent in Q1FY26 from 4.3 per cent. Again, it is not back to the normal range of 30-40 per cent, but it is moving towards that direction. By Q3, we should start seeing the lending business margin return to its normal range.

On the payments side too, last quarter our margin was 23.9 per cent, which we have now grown to 27.9 per cent. We are consistently showing strong growth in our payments business, having grown GMV by 16 per cent quarter-on-quarter and 53 per cent year-on-year.

Do you intend to restart

the BNPL business?

It has been completely paused as no lender is interested in doing that business due to regulatory developments. It is not just us; other payment companies are also unable to register any growth in the buy now, pay later business.

Have the new FLDG guidelines had a major impact on business?

It has. Since August-September last year, we have transitioned all our contracts with lenders to a 5 per cent first-loss, default guarantee model. Currently, half of our business is under this contract, and half is under a different earlier contract. We expect things to normalise this year because all our revenue and costs will be booked under the same model. The problem with the current model is that the cost is higher upfront, and the revenue is generated in the back end.

That is also the reason for a slightly lower revenue in the financial services business, and after September this year, it will start normalising. Just to clarify, the margins we make are still the same; it is just a temporary accounting change.

There was a slower pace of growth on the merchant acquisition side in the first quarter...

Yes, growth has been weak on this front as this business is heavily linked to feet on street. There were some problems. That aside, Q1 has typically been a slower quarter for us. From Q2 to Q4, we register solid growth in customer acquisition.

Voltas Q1 profit falls 58% as early monsoon hits biz

Press Trust of India
New Delhi

Air-conditioning maker and engineering services provider Voltas Ltd on Friday reported a decline of 58 per cent in its consolidated net profit to ₹140.61 crore for the June quarter, as unseasonal rains and early arrival of monsoon impacted the cooling business.

It had posted a consolidated net profit of ₹335 crore in the April-June period a year ago, according to a regulatory filing from the Tata Group firm. Its revenue dropped by 20.22 per cent to ₹3,912.29 crore in the June quarter of FY26. In the year-ago period, the same was ₹4,903.91 crore.

“The quarter was marked by unseasonal and unpredictable weather conditions. The onset of summer was delayed, temperatures remained relatively mild, and the season concluded abruptly due to the early monsoon. This resulted in a sharp decline in demand for cooling products,” Voltas said.

TRCMPU Ltd
Kheera Bhavan, Pattom, Thiruvananthapuram - 695 004. Phone: 0471-2447109. Email: trcmpugro@gmail.com

TENDER NOTICE 07/08/2025
E-tenders are invited for the following. Visit the e-procurement portal (www.etenders.kerala.gov.in) or TRCMPU website (www.milmatrcmpu.com) for details.

Particulars of Supply	File No	Tender ID
Commissioning of Constant Flow pressure pumping system at Thiruvananthapuram Dairy.	767	2025_KCMMF_782897_1
Re-Tender for Self-priming Centrifugal Pump-2 Nos at Thiruvananthapuram Dairy.	765	2025_KCMMF_783470_1
Re-Tender for 10 KL Homogenizer for Pathanamthitta Dairy.	769	2025_KCMMF_783498_1
Refender for Supply, Installation and Commissioning of Semi-Automatic CIP System for Curt Plant at Kollam Dairy.	747	2025_KCMMF_783507_1
Additional Milk Holding Section for of existing 3KLPH Curt Plant at Milma Kollam Dairy.	752	2025_KCMMF_783540_1

Contact : 9061498267
Managing Director

Malabar Regional Co-Operative Milk Producers' Union Ltd.
Kaithapram P.O., Sreekanthapuram, Kannur-670531

TENDER NOTICE
Milma Kannur Dairy invites tenders for various Goods and services at Kannur Dairy, Kaithapram P.O., Sreekanthapuram.

Tender type	Description	Est. Amt & Last date of submission
E-tender ID : 2025_KCMMF_775552_2	SITC of one Goods cum Passenger lift with comprehensive AMC for a period of 5 years at Kannur Dairy. Bid ref: KNR/ENGG/133/PROLIFT/2025-26	Rs. 16 lakhs 21.08.2025
E-tender ID : 2025_KCMMF_775500_2	SITC of 150TR Armonia based Filling Film Chiller for IBT at Kannur Dairy. Bid ref: KNR/ENGG/121/2025-26/REF-IBT FFC/01	Rs. 35 lakhs 21.08.2025
E-tender ID : 2025_KCMMF_783306_1	Supply of various Ghee handling equipment at Kannur Dairy. Bid ref: KNR/ENGG/124/2025-26/GHEE HANDLING EQUIPMENT/2	Rs. 24 lakhs 28.08.2025

For more details visit www.malabarilmilma.com or contact - 9447701332, 9497616184
Email: knrdairy@malabarilmilma.coop
DAIRY MANAGER

GILADA FINANCE AND INVESTMENTS LIMITED
CIN: L65910KA1994PLC015981

Regd. Office: #105 R.R. Takt, 37 Bhooapsandra Main Road, Bangalore- 560094 Ph:080-40620000(30 Lines)
Fax: 080-40620008; E-mail: mg@giladagroup.com. Website: www.giladafinance.com

(Standalone Un-audited Financial Results for the Quarter ended on 30th June, 2025)
[Regulation 47(1) (b) of the SEBI (LODR) Regulations, 2015]

Sl. No.	Particulars	Quarter Ended		Year Ended
		30-Jun-2025 (Un-audited)	31-Mar-2025 (Audited)	
1	Total Income	170.61	183.09	710.05
2	Total Expenses	97.93	107.15	420.42
3	Profit/ Loss before Tax	72.68	75.94	289.62
4	Tax Expenses			
	a) Current tax	18.29	22.88	76.66
	b) Deferred Tax			-
5	Profit for the Period	54.39	53.06	212.96
6	Equity Share Capital	702.46	702.46	702.46
7	Earnings Per Share :			
	1. Basic:	0.39	0.38	1.52
	2. Diluted:	0.39	0.38	1.52

Notes:-The above is an extract of the detailed format of Un-audited Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Un-audited Financial Results is available on the websites of the Company at www.giladafinance.com and the Stock Exchange at www.bseindia.com.

For GILADA FINANCE AND INVESTMENTS LTD.
Sd/- (Rajagopal Gilada)
Managing Director (DIN: 00307829)

Muthoot Finance Ltd

Registered Office: NH Bypass, Palarivattom, Ernakulam, Kerala, India- 682 028
Ph: +91-484-4804000, 2394712
Fax: +91-484-2396506, 2397399
Email: compliance@muthootgroup.com
Website: www.muthootfinance.com
CIN: L65910KL1997PLC011300

NOTICE TO THE MEMBERS OF 28th ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING

NOTICE is hereby given that the 28th Annual General Meeting (“AGM”) of Muthoot Finance Limited (“the Company”) will be held through Video Conferencing (“VC”) / Other Audio Visual Means (“OAVM”) on Saturday, August 30, 2025 at 03.30 p.m. (IST) in compliance with all the applicable provisions of the Companies Act, 2013 (“Act”) and the Rules made thereunder, the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with General Circulars 14/2020, 17/2020, 20/2020, 02/2021, 21/2021, 2/2022, 10/2022, 09/2023 and 09/2024 issued by the Ministry of Corporate Affairs (MCA) and SEBI Circulars dated May 12, 2020, January 15, 2021, May 13, 2022, January 5, 2023, October 7, 2023 and October 3, 2024 and other applicable circulars issued by the Ministry of Corporate Affairs (“MCA”) and SEBI (“collectively referred to as Relevant Circulars”), to transact the businesses listed in the Notice convening the AGM of the Company.

The aforesaid Notice and Annual Report are being sent only by email to all those Members, whose email addresses are registered with the Company/ DP, in accordance with the Relevant Circulars. The aforesaid documents are also available on the website of the Company at www.muthootfinance.com, websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively, and also on the website of CDSL at <http://www.evotingindia.com/>

Members will be able to attend the AGM through VCI OAVM or view the live webcast of AGM provided by Central Depository Services (India) Limited (“CDSL”) at <http://www.evotingindia.com/> by using their remote e-voting login credentials and selecting the EVSN for Company’s AGM. The instructions for joining the AGM of the Company and the manner of participation in the remote e-voting or casting vote through electronic means at the said AGM are provided in the Notice convening the AGM. Members participating through VCI OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Act.

Pursuant to the provisions of Section 108 of the Act, read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended from time to time, and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company is pleased to provide all its Members the facility to cast their vote electronically, through the remote e-voting services provided by CDSL. Members of the Company holding shares in physical or dematerialized form as on the Cut-off date i.e. **August 23, 2025**, may cast their vote through remote e-voting.

Members who would like to express their views or ask questions during the AGM may register themselves as a speaker by sending their request from their registered email address mentioning their name, DP ID and Client ID/ Folio Number, PAN, Mobile Number at compliance@muthootgroup.com as mentioned in the Notice to the meeting. The facility to express views/ ask questions during the AGM shall be restricted only to those members who have pre-registered themselves as a speaker. The Company reserves the right to restrict the number of speakers depending on the availability of time for the AGM.

All the members are informed that (a) all of the business as set out in the Notice of 28th AGM may be transacted through remote e-voting; (b) the remote e-voting shall commence on **August 27, 2025** at 9.00 a.m. IST (c) remote e-voting shall end on **August 29, 2025** at 05.00 p.m. IST (d) remote e-voting shall not be allowed beyond 05.00 p.m. IST on **August 29, 2025** (e) the facility for voting through electronic voting system shall also be available for Members present at the AGM, (f) a Member may participate in the AGM even after exercising his vote, by remote e-voting, but shall not be allowed to vote again in the AGM; (g) Only a person whose name is recorded in the Register of Members or in the Register of Beneficial Owners maintained by the DP as on the Cut-off date i.e. **August 23, 2025** shall be entitled to avail the facility of remote e-voting or voting through electronic voting system at the AGM; (h) Any person, who acquires shares of the Company and becomes a member of the Company after sending of the Notice and holding shares as of the Cut-off date i.e. **August 23, 2025**, may refer to the instructions of e-voting/ remote e-voting as detailed in the 28th AGM notice dated 28 July, 2025, available on the Company website at www.muthootfinance.com. However, if he/ she is already registered with CDSL for remote e-voting then he/ she can use his/ her existing User ID and password for casting the vote (i) In case of any queries relating to e-voting, you may write an email to helpdesk.evoting@cdslindia.com or contact at toll free no. **1800 21 09911** (m) All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, Sr. Manager, (CDSL) Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futurx, Mafatall Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call toll free no. **1800 21 09911** or may write to the Company Secretary at compliance@muthootgroup.com

The manner of remote e-voting and voting by electronic means during the AGM by members holding shares in dematerialized/ physical mode, who have not registered their email addresses is provided in the Notice of the AGM and is also available on the website of the Company: www.muthootfinance.com and on the website of the Stock Exchanges, i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively, and on the website of CDSL at <http://www.evotingindia.com/>

The process for registration of email address for obtaining Annual Report and User ID/ Password for e-voting is given below:

Physical Holding	Please send a request to the Registrar and Transfer Agents of the Company, MUGF Intime India Private Limited (formerly Link Intime India Private Limited) at coimbatore@in.mpm.mugf.com providing the Folio No, Name of Shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN Card), Aadhaar (self -attested scanned copy of Aadhaar Card) for registering email address.
Demat Holding	Please contact your Depository Participant (DP) and register your email address in your demat account, as per the process advised by your DP.

For Muthoot Finance Limited
Sd/-
Rajesh.A
Company Secretary

Place: Kochi
Date : August 08, 2025

VENKY'S (INDIA) LIMITED
(CIN : L01222PN1976PLC017422)
Registered and Corporate Office: "Venkateshwara House",
S. No. 114/A/2, Pune - Sinhagad Road, Pune 411 030. www.venkys.com

EXTRACT OF STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE, 2025
(₹ in lacs)

Sr. No.	Particulars	Quarter Ended	Quarter Ended	Accounting Year Ended
		30/6/2025 (Audited) ₹	30/06/2024 (Audited) ₹	31/03/2025 (Audited) ₹
1.	Total income from operations	86,583	80,802	3,30,699
2.	Net Profit for the period (before tax and Exceptional items)	2,177	10,087	16,271
3.	Net Profit for the period before tax (after Exceptional items)	2,177	10,087	16,271
4.	Net Profit for the period after tax (after Exceptional items)	1,583	7,518	11,662
5.	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and other Comprehensive Income (after tax)]	1,583	7,518	11,520
6.	Equity Share Capital	1,409	1,409	1,409
7.	Other equity	-	-	1,46,149
8.	Earnings Per Share (of ₹ 10/- each) (* not annualised) (for continuing and discontinued operations) : a) Basic : ₹ b) Diluted : ₹	*11.24 11.24	*53.36 53.36	82.78 82.78

Note: The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the Stock Exchange websites and also on Company's website www.venkys.com

For Venky's (India) Limited

B. Balaji Rao
Managing Director
DIN : 00013551

Place : Pune
Date : August 8, 2025

MANAPPURAM FINANCE LIMITED
Make Life Easy

CIN: L65910KL1992PLC006623
Registered Office : W - 4/ 638A, Manappuram House, P.O. Valapad, Thrissur - 680 567, Kerala, India, Tel : 0487 - 3050100, 3050108
Website: www.manappuram.com Email: cosecretary@manappuram.com

STATEMENT OF UNAUDITED FINANCIAL RESULTS (STANDALONE & CONSOLIDATED) FOR THE QUARTER ENDED JUNE 30, 2025.

The Board of Directors of the Company, at the meeting held on August 08, 2025 reviewed and approved the unaudited Financial Results (Standalone & Consolidated) of the Company for the Quarter Ended June 30, 2025.

(*The Financial Results along with the Limited Review Report, have been posted on the Company's website at <https://www.manappuram.com/investors/quarterly-results> and can be accessed by scanning the QR code.)

Note: The above intimation is in accordance with Regulation 33 read with regulation 47(1) and regulation 52(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended.

By order of the Board of Directors
V.P. Nandakumar
Managing Director
DIN: 00044512

Place: Valapad
Date: August 08, 2025

മുത്തൂറ്റ് ഫിനാൻസ് ലിമിറ്റഡിന് വേണ്ടി,
 സി.പി.എസ്.
 മാനേജിങ്ങ് ഷിഫ്റ്റ്
 കമ്പനി പ്രൈവറ്റ് ലിമിറ്റഡ്.

സ്ഥലം: കൊച്ചി
 തീയതി: 2025 ഓഗസ്റ്റ് 08