

**BSE Limited**

Phiroze Jeejeebhoy Towers,  
Dalal Street  
Mumbai-400 001

**National Stock Exchange of India Limited**

Exchange Plaza, 5th Floor, Plot No. C/1,  
Block G, Bandra-Kurla Complex, Bandra (E)  
Mumbai-400 051

**Scrip Code: 500317**

**Trading Symbol: OSWALAGRO**

**Subject: Newspaper advertisement regarding Special Window for transfer and dematerialisation of physical shares**

Dear Sir/ Ma'am,

Pursuant to Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, please find enclosed herewith copy of newspaper publications, published in "Business Standard" (English- all edition) and "Ajit" (Ludhiana edition) on March 31, 2026 in which notice to shareholders about special window for transfer and dematerialisation of physical shares have been published.

You are hereby requested to take the above information on record.

Thanking you,

Yours sincerely,  
For **Oswal Agro Mills Limited**



**Payal Agarwal**  
**Company Secretary & Compliance Officer**

**Encl: As Above**

ਸ੍ਰੀ ਗੁਰਮੰਦਰ ਸਾਹਿਬ ਅੰਮ੍ਰਿਤਸਰ ਤੋਂ ਗੁਰਗੱਡੀ ਕੀਰਤਨ

ਸ੍ਰੀ ਗੁਰਮੰਦਰ ਸਾਹਿਬ ਅੰਮ੍ਰਿਤਸਰ ਤੋਂ ਗੁਰਗੱਡੀ ਕੀਰਤਨ... ਸ੍ਰੀ ਗੁਰਮੰਦਰ ਸਾਹਿਬ ਅੰਮ੍ਰਿਤਸਰ ਤੋਂ ਗੁਰਗੱਡੀ ਕੀਰਤਨ...



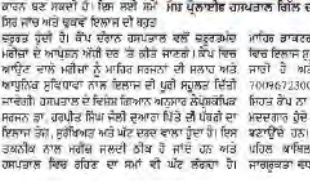
ਗੁਰਮਤੀ ਦਲ ਅੰਮ੍ਰਿਤਸਰ ਦੇ ਸੰਗੀਤਕ ਅਗੂ ਬੰਬੀ ਨਰਪਤੀ ਸ਼੍ਰੀ ਸੁਧੂ 'ਅਗੀ' ਨਾਲ ਕੀਰਤਨ ਕਰਦੇ ਹੋਏ।

ਸ੍ਰੀ ਕਰਤਾਰਪੁਰ ਸਾਹਿਬ ਲਾਘਾ ਤੇ ਪੰਜਾਬ ਦੀ ਤਰੱਕੀ ਲਈ ਅੱਗੇ ਸਰਹੱਦ ਖੋਲ੍ਹਣੀ ਜ਼ਰੂਰੀ - ਬੀਬੀ ਸੰਧੂ

ਅੱਗੇ ਸਰਹੱਦ, 30 ਮਾਰਚ (ਸੰਪਾਦਕ ਸਿੰਘ ਪੀ)- ਸ੍ਰੀ ਕਰਤਾਰਪੁਰ ਸਾਹਿਬ ਲਾਘਾ ਤੇ ਪੰਜਾਬ ਦੀ ਤਰੱਕੀ ਲਈ ਅੱਗੇ ਸਰਹੱਦ ਖੋਲ੍ਹਣੀ ਜ਼ਰੂਰੀ...

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ਮੈਂਸ ਪ੍ਰੋਲਾਈਡ ਹਾਸਪਤਾਲ ਗਿੱਲ ਵਿਖੇ ਪਿੱਤੇ ਦੀ ਪੱਥਰੀ ਦਾ ਮੁਫਤ ਚੈਕਅਪ ਕੈਂਪ 3 ਅਪ੍ਰੈਲ ਨੂੰ... ਮੈਂਸ ਪ੍ਰੋਲਾਈਡ ਹਾਸਪਤਾਲ ਗਿੱਲ ਵਿਖੇ ਪਿੱਤੇ ਦੀ ਪੱਥਰੀ ਦਾ ਮੁਫਤ ਚੈਕਅਪ ਕੈਂਪ...



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Advertisement for 'ABHEY OSWAL' featuring contact information and services.

Advertisement for 'ਪੰਜਾਬ ਸਰਕਾਰ' (Punjab Government) with various notices and contact details.

# Higher crude moddies road for CV makers

Near-term risks rise even as utilisation peaks, freight stays firm

DEEPAK KORGAONKAR & RAM PRASAD SAHU  
Mumbai, 30 March

Shares of commercial vehicle (CV) makers Tata Motors and Ashok Leyland remained under pressure, falling up to 9 per cent on the BSE in Monday's intraday trade. Tata Motors slipped 9 per cent to ₹389.05, while Ashok Leyland skidded 6 per cent to ₹153.75. Both stocks recovered marginally by close, with Tata Motors ending down 7.7 per cent and Ashok Leyland shedding 5.4 per cent. By comparison, the Sensex and the BSE Auto index declined 2.2 per cent each.



15-20 bps, and puts depreciation pressure on the rupee, according to Axis Securities.

With Monday's fall, Tata Motors has corrected 22 per cent from its 52-week high of ₹508.95 touched on February 27, 2026. Ashok Leyland is down 28 per cent from its 52-week high of ₹215.55 hit on February 11.

The BSE Auto index has corrected about 15 per cent since the start of the West Asia war on February 28. From a macroeconomic perspective, the conflict has pushed Brent crude sharply higher — from \$73 per barrel before the war to a peak of \$120, and now hovering at \$113-115, a rise of over 50 per cent.

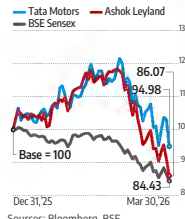
## THE BSE AUTO INDEX HAS CORRECTED ABOUT 15 PER CENT SINCE THE START OF THE WEST ASIA WAR ON FEBRUARY 28

A sharp spike in oil prices can have a cascading impact on inflation, gross domestic product (GDP) growth, the current account deficit, currency, and bond yields. Every \$10 per barrel increase in crude raises India's current account deficit by 35-50 basis points (bps) of GDP. It also pushes up headline Consumer Price Index inflation, dampens GDP growth by

due to potential domestic disruptions. In the event of a prolonged war, higher inflation could narrow the room for any rate cuts the Reserve Bank of India might have otherwise considered, the brokerage said.

Yes Securities observed some impact on enquiries, particularly from large fleet operators, as geopolitical tensions prompt a shift towards cash conservation. Even so, dealers remain confident of a quick return to normalcy, expecting disruptions to be short-lived. The government's stance on fuel price hikes will be a key factor to watch, as any sharp increase could weigh on current sentiment. Meanwhile, improving freight demand and peak utilisation levels continue to support CV

## Under pressure



Sources: Bloomberg, BSE

## YOUR MONEY

### MOTOR INSURANCE CLAIMS

# Small lapses that can lead to costly rejections

SANJEEV SINHA

A recent ruling by the Delhi State Consumer Disputes Redressal Commission shows that even minor lapses can cost policyholders their insurance claims. In *Ramesh Rawat vs New India Assurance*, the Commission held that leaving a car key, even if it was damaged, inside a Maruti Vitara Brezza, which was then stolen, amounted to negligence. It ruled that the claim rejection was justified. Here's a look at routine oversights that can cause claims to be denied.

### Driving without a valid licence

Driving without a valid licence at the time of an accident breaches both the Motor Vehicles Act, 1988, and the conditions attached to a motor policy. "Motor insurance policies require the driver to hold a valid licence for the specific class of vehicle. If the licence is expired, invalid, or not appropriate for the vehicle type, insurers may deny the claim," says Amanarth Saxena, chief technical officer-commerce, Bajaj General Insurance.

### Drunk or drug-impaired driving

If an accident occurs while the driver is under the influence of alcohol or drugs, the insurer is likely to reject the claim. This violates both the Motor Vehicles Act, 1988, and policy terms. "Driving under the influence impairs judgment and increases accident risk, justifying insurers' denial of liability," says Saxena.

### Private vehicle used for commercial purposes

Using a private vehicle for commercial purposes, such as carrying passengers or making deliveries, violates the Motor Vehicles Act, 1988. "Motor insurance policies are issued based on declared usage, with premiums reflecting the associated risk. Commercial use increases risk and wear and tear. Insurers may deny claims due to improper coverage," says Paras Patricha, head-motor insurance, Policybazaar.com.

**Delay in informing the insurer**  
Insurance companies may reject claims, especially theft claims, if the policyholder delays filing a First Information Report (FIR) or

informing the insurer. "Policy terms require immediate or prompt intimation to both the police and insurer. Delays are treated as a breach of contract. However, courts may allow genuine, well-explained delays, particularly if the FIR is filed promptly, ideally within 24 hours, even if the insurance company was notified later," says Shilpa Arora, co-founder and chief operating officer (COO), Insurance Samadhan. Ideally, the insurer should also be notified within 24 hours.

### Unauthorised repairs before survey

Repairing a vehicle before an insurance inspection often leads to claim denial. "Only minimal or immediate repairs necessary to move the vehicle to a workshop are permitted under policy terms. Insurers require a survey to verify the cause of damage, confirm policy coverage, and ensure that repair costs are

### Changes to vehicle that are prohibited

**Structural changes:** Altering the frame, converting body types (e.g., hardtop to convertible)  
**Loud exhausts:** Systems exceeding 100 decibels are banned  
**Tinted glass:** Aftermarket tint films on windows/windshields are prohibited (50-70% visibility needed)  
**External guards:** Bull bars and crash guards are illegal  
**Engine swaps:** Replacing engines with higher capacity or different specs  
Source: Insurance Samadhan

reasonable," says Arora. "Insurers reject such claims primarily due to non-disclosure of material facts, unapproved structural or fuel changes, increased risk exposure, and the illegality of modifications not certified by the Automotive Research Association of India (ARAI) or the KTO," says Arora. Vehicle owners should inform their insurer immediately about any modifications.

**Consequential loss**  
Consequential loss refers to additional damage that follows an initial defect. "Claims may be rejected if the policyholder continues to use the vehicle despite warning signs, as this can be treated as negligence," says Shankey Agrawal, partner, BMR Legal.

**Policy lapse before accident**  
If a policy lapses before an accident, the insurer has no liability because the contract was not valid at the time of loss. Policyholders should set reminders and renew their policies on time. "If the policy is not renewed on time, the vehicle may need to be inspected before the policy is renewed after a break. Additionally, you may lose the benefit of no claim bonus," says Abhishek Verma, general manager-motor underwriting, IFICO-TOKIO General Insurance Company. The writer is a New Delhi-based independent journalist

## Loan rule changes in 2026: Faster scores, zero charges

A set of regulatory changes linked to lending, credit scores and nominations is taking effect. This implies lower exit costs, faster credit visibility, and more flexibility in managing loans.

removal of prepayment or foreclosure penalties on floating-rate loans. Effective for loans sanctioned or renewed from January 1, 2026, this applies across:

- Home loans
- Personal loans
- Car loans
- Education loans

**Weekly credit score updates**  
Another significant shift is how frequently credit data is reported and reflected in credit scores. Lenders will move to weekly reporting cycles, with full implementation from July 1, 2026.

**Up to four nominees**  
Separately, the Reserve Bank of

India (RBI) has allowed up to four nominees for bank accounts and lockers, effective November 1, 2025.

**Gold loan relief for jewellers: Indirect implications**  
For the jewellery business, repayment tenure for gold metal loans has been extended from 180 days to 270 days, effective April 1, 2026.

Read full report here: mybs.in/zg4k60Y

COMPILED BY AMIT KUMAR

**DDEEV PLASTIKS INDUSTRIES LIMITED**  
CIN: L24209WB2022PL1191  
Regd. Office: 2B, Pretoria Street, Kolkata-700 071  
Telephone: +91-033-2282 3744/34745/3699/3671  
E-Mail: kolkata@dddevgroup.in www.dddevgroup.in

**NOTICE OF SHAREHOLDERS IN TERMS OF SAKSHAM NIVESHAK CAMPAIGN**

In continuation of the Saksham Niveshak Campaign launched by the company from 28<sup>th</sup> July 2025 to 06<sup>th</sup> November 2025 in accordance with the Ministry of Corporate Affairs (MCA) Notification vide E-File No. 30/09/2025-EPFA dated 15.07.2025, the company has once again launched further 100 days campaign-Saksham Niveshak from 1<sup>st</sup> April 2026 to 09<sup>th</sup> July 2026 for KYC and other related updations and shareholder engagement to prevent transfer of Unpaid/Unclaimed Dividends to Investor Education and Protection Fund (IEPF).

The Company is pleased to participate in the campaign aiming to proactively engage with shareholders and assist them in updating their records (like KYC, bank mandate, nominations, contact details etc) for claiming their rightful entitlements, thereby avoiding the transfer of their shares and/or unclaimed dividends to IEPF.

Shareholders holding shares in dematerialized mode are requested to approach their respective Depository Participant(s) (DP(s)) for updating their records. Others may update their records with the Company's Registrar and Share Transfer Agent (RTA)-CB Management Services Pvt. Ltd. at below mentioned address:

**CB Management Services Pvt. Ltd.**  
Unit Dev Plastics Industries Limited

Regd. Office Address	Kolkata Branch Address
C-101, 01st Floor, 247 Park, (BS Marg, Vikram) (West) Mumbai-400083	20 Sir R N Mukherjee Road Kolkata-700011

E-mail: rta@cbmsl.com  
Phone: 033-8906-6200 (100 lines)

The requisite forms are available on the website of the company at [www.dddevgroup.in/investor-services](http://www.dddevgroup.in/investor-services) and on that of the RTA at [www.cbmsl.com/investor-services](http://www.cbmsl.com/investor-services). The campaign details are also hosted on the website of BSE Limited at [www.bseindia.com](http://www.bseindia.com), National Stock Exchange of India Limited at [www.nseindia.com](http://www.nseindia.com) and that of the company under shareholder awareness tab at [www.dddevgroup.in/investor-services](http://www.dddevgroup.in/investor-services).

For Dev Plastics Industries Limited  
Date: 30.03.2026  
Place: Kolkata. Tani Goenka (Membership No. ACS 3117)

**LLOYDS METALS AND ENERGY LIMITED**  
Regd. Office: Plot No. A-1-2, MIDC Area, Ghugus, Chandigarh, Maharashtra, 442025.  
Corp. Office: A-2, 2<sup>nd</sup> Floor, Madhu Estate, Pandurang Budhkar Marg, Lower Parel, Mumbai - 400013  
CIN: L42300MH1977PLC018944  
Phone: +91 22 6291 8111 Website: www.lloyds.in Email: investor@lloyds.in

**POSTAL BALLOT NOTICE AND REMOTE E-VOTING INFORMATION**

Notice is hereby given that Lloyds Metals and Energy Limited ("the Company") is seeking approval of the Members on the following Ordinary Resolution at the meeting of postal ballot ("Postal Ballot") by way of remote e-voting only ("e-voting / remote e-voting"):

Sr. No.	Description of Resolution
1.	Mainland related party transaction with Thriveni Earthmovers and Infra Private Limited.

The Postal Ballot Notice ("Notice") is available on the website of the Company at [www.lloyds.in](http://www.lloyds.in) and can also be accessed from the website of the Stock Exchanges i.e. BSE Limited ("BSE") at [www.bseindia.com](http://www.bseindia.com) and the National Securities Depository Limited ("NSDL") at [www.nseindia.com](http://www.nseindia.com) and on the website of National Securities Depository Limited ("NSDL") at [www.evoting.nsdl.com](http://www.evoting.nsdl.com).

Pursuant to Section 110 read with Section 108 and other applicable provisions, if any, of the Act (including any statutory modifications) or re-enactments) thereof for the time being in force), read with Rules 20 and 22 of the Rules, Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), Secretarial Standard on General Meetings issued by The Institute of Company Secretaries of India ("SS-2"), such as amended, and in accordance with the requirements prescribed by the ICA for holding general meetings/ conducting postal ballot process through e-voting vide General Circular No. 03/2025 dated 22nd September, 2025 and any other applicable law, rules and regulations, (including any statutory modifications), amendments), clarifications), substitutions) or re-enactments) issued for the time being in force read with other relevant circulars issued in this regard the Company is providing remote e-voting facility to all its Members to enable them to cast their votes electronically on all the resolutions set forth in the Notice instead of submitting the physical Postal Ballot form. The Company has on Monday, 30th March, 2026 completed dispatch of the Notice dated 26th March, 2026 seeking approval of the Members of the Company by email only to the Members whose names appear in the Register of Member / List of Beneficial Owners as received from NSDL, Central Depository Services (India) Limited ("CDSL") and Bigshare Services Private Limited, the Company's Registrar to an Issue and Share Transfer Agent ("RTA") and whose email addresses are available with the Company as on Friday, 27<sup>th</sup> March, 2026 ("Cut-off Date").

The voting rights shall also be reckoned on the paid-up value of shares registered in the name(s) of the Members as on the Cut-off date. Accordingly, a physical copy of the Notice along with Postal Ballot form and pre-paid business reply envelope is not being sent to the Members for this Postal Ballot.

The Company has engaged the services of NSDL for providing remote e-voting facilities to the Members, enabling them to cast their vote electronically and in a secured manner. The remote e-voting will commence on Tuesday, 31<sup>st</sup> March, 2026 at 09:00 A.M. (IST) and shall end on Wednesday, 29<sup>th</sup> April, 2026 at 05:00 P.M. (IST). The remote e-voting facility will be disabled by NSDL immediately thereafter and will not be allowed beyond the said date and time. Members are requested to carefully read the instructions in the Notice and record their assent (FOR) or dissent (AGANST) by following the procedure as stated in the Notes forming part of the Notice for casting of votes by remote e-voting not later than 5:00 P.M. (IST) on Wednesday, 29<sup>th</sup> April, 2026, failing which it will be strictly considered that no vote has been casted through the facility. The remote e-voting facility will be disabled by NSDL immediately thereafter. During this period, Members of the Company holding shares either in physical or electronic form as on the Cut-off date shall cast their vote electronically. The voting rights of the Members shall be in proportion to their share of the paid-up Share Capital of the Company as on the Cut-off Date. Once the vote on the resolution is cast by a Member, the Member shall not be allowed to change it subsequently. The procedure to register email address with the RTA and the procedure of remote e-voting is provided in the "Notes" section of the Notice.

The Board of Directors has appointed Mr. Nilesh Shah (Membership No. P2025MH104700) from Nilesh Shah & Co., Company Secretaries (Firm Registration No. P2025MH104700), as the Scrutinizer to scrutinize the Postal Ballot process in a fair and transparent manner.

The Results of the e-voting conducted through Postal Ballot (through the remote e-voting process) along with Scrutinizer Report will be submitted within two working days from the conclusion of Postal Ballot viz. on or before 4<sup>th</sup> May, 2026. The same will also be displayed on the website of the Company at [www.lloyds.in](http://www.lloyds.in), the website of NSDL at [www.evoting.nsdl.com](http://www.evoting.nsdl.com) and shall also be communicated to BSE and NSE, where the Company's Equity Shares are listed. The Resolutions, if passed by the requisite majority through Postal Ballot, will be deemed to have been passed on the last date specified for remote e-voting i.e. on Wednesday, 29<sup>th</sup> April, 2026.

In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of [www.evoting.nsdl.com](http://www.evoting.nsdl.com) or call on 022-4686 7000 or send a request to Ms. Pallavi Mishra, Asst. Vice President - NSDL or Mr. Amit Vishal, Deputy Vice President - NSDL at [evoting@nsdl.com](mailto:evoting@nsdl.com).

The Members are requested to carefully read all the notes set out in the Notice and in particular, the manner of casting vote through remote e-voting.

The above information is being issued for the information and benefit of all the Members of the Company and it is in compliance with the Circulars.

The Members may contact the Company's RTA at: Bigshare Services Private Limited  
Office No. S6-2, 6th Floor Pinnacle Business Park, Mahalaxmi Centre, Andheri (East), Mumbai - 400093.  
Email ID: investor@bigshareonline.com, Tel. Number: 022 - 6263 8200

For Lloyds Metals and Energy Limited  
Sd/-  
Akshay Vora  
Company Secretary  
Date: 30<sup>th</sup> March, 2026  
Membership No.: ACS45122

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**ABHEY OSWAL**  
OSWAL GROUP OF COMPANIES

**Oswal Agro Mills Limited**  
CIN: L15319PB1979PLC012287  
Corporate Office : 7<sup>th</sup> Floor, Atiniksh Bhawan, 22, Kasturba Gandhi Marg, New Delhi-110001

**NOTICE TO SHAREHOLDERS**

**SPECIAL WINDOW FOR TRANSFER AND DEMATERIALIZATION OF PHYSICAL SHARES**

In terms of SEBI Circular No. HO/38/13/11(2)2026-MIRSD-POD/13/750/2026 dated January 30, 2026, all shareholders are hereby informed that a special window has been opened from February 5, 2026 and will remain open till February 4, 2027 to facilitate transfer and dematerialization of physical securities which were sold/ purchased prior to April 01, 2019. The said special window shall also be available for such transfer requests which were submitted earlier and were rejected/returned/not attended to due to deficiency in the documents/process/otherwise. Further, the securities so transferred shall be mandatorily credited to the transferee only in demat mode and shall be under lock-in for a period of one year from the date of registration of transfer. Such securities shall not be transferred/lien-marked/pledged during the said lock-in period.

In case you wish to avail the opportunity, please contact the Company's Registrar Share Transfer Agent, i.e. Skyline Financial Services Private Limited at their office at D-153/A, 1st Floor, Okhla Industrial Area, Phase - I, New Delhi - 110020 or at email address at [compliances@skylinerfa.com](mailto:compliances@skylinerfa.com) or send an email to the Company at [oswal@oswalagromills.com](mailto:oswal@oswalagromills.com).

For Oswal Agro Mills Limited  
Sd/-  
Payal Agarwal  
Company Secretary  
M. No.: A71645  
Date: March 31, 2026  
Place: New Delhi