

August 18, 2026

The Manager, Listing Department
The National Stock Exchange of India Ltd.
Exchange Plaza, Bandra Kurla Complex,
Bandra (E), Mumbai - 400 051
NSE Symbol: PANACEABIO

BSE Limited
Corporate Relationship Department,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai - 400 001
BSE Scrip Code: 531349

Reg.: Compliance under Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir / Madam,

Pursuant to Regulations 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith copies of the public notice, requesting shareholders to register their email addresses with the Company in connection with the ensuing 42nd Annual General Meeting of the Company scheduled to be held on Tuesday, September 29, 2026, at 11:30 A.M. through Video Conferencing / Other Audio-Visual Means as published on August 18, 2026, in the following newspapers:

- Business Standard (All editions);
- Desh Sewak (Punjabi)

This is for your kind information and record please.

Thanking you,

Sincerely yours,

for **Panacea Biotec Limited**

Ankit Jain
General Manager – Legal & Company Secretary

Encl.: As above

Pidilite's growth sticks, but rising costs may test its grip

Vinyl acetate monomer price rise may weigh on near-term margins

RAM PRASAD SAHU
Mumbai, 17 August

Adhesives and construction chemicals major Pidilite Industries reported a strong first-quarter (April-June/Q1) performance in 2026-27 (FY27). The company's consolidated revenue growth was led by the consumer and B2B (C&B) segment, followed by the business-to-business (B2B) segment. Operating performance was also strong, aided by lower costs, even as gross margins came in below estimates.

The export business, however, saw a decline due to the ongoing conflict in West Asia. Given management's confidence in revenue growth and long-term margins, most brokerages remain positive on the company. At the current price of ₹1,669, the stock, which has gained 22 per cent since the start of May, is trading at, is trading at 48x its 2027-28 (FY28) earnings estimates.

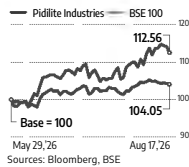
Consolidated revenue grew 21.3 per cent year-on-year (Y-o-Y), aided by a 10 per cent blended price hike implemented in April. Among the segments, C&B, which houses a raft of brands such as Fevicol, Dr. Fixit, Aalrite, Fevistik, and M-Seal, grew 24.4 per cent Y-o-Y, while the B2B business posted a rise of 13.8 per cent. The C&B segment accounts for over 80 per cent of revenues.

While overall standalone volume growth was 11 per cent, volumes in the C&B segment grew 12 per cent, while B2B volumes were impacted by disruptions in West Asia. Exports declined 8.4 per cent, limiting B2B volume growth to 7 per cent. Healthy momentum in revenue, supported by its comprehensive portfolio, innovative products, and wide distribution reach. They expect Pidilite to grow its revenues at an annual rate of 13.6 per cent from 2025-26 (FY26) through FY28. The brokerage has an "add" rating on the stock with a price target of ₹1,837.

While revenue growth was strong, gross profitability was impacted by rising costs. Higher raw material costs hit gross margins by 66 basis points (bps) Y-o-Y and 313 bps sequentially. The weakness in gross margins was due to the West Asia conflict, which led to a rise in vinyl acetate monomer (Vam) prices. Vam, a key raw material used in adhesives and other polymer-based products, rose to \$1,370 per tonne from \$924 per tonne in Q1FY26. The company took calibrated price hikes of between 2 per cent and 12 per cent across products in Q1 to mitigate cost pressures.



Strong showing



Operating profit margin, however, came in at 26.2 per cent, up 116 bps Y-o-Y and 299 bps quarter-on-quarter. The gains at the operating level were driven by pricing, the carryover of low-cost inventory, and lower fixed-cost inflation. As higher-cost raw material inventory is consumed, Equities Securities expects near-term margins to moderate towards management's guided range of 20-24 per cent. Analysts Pranav Mehta and Jinesh Kothari raised their FY27 and FY28 operating profit estimates by 5 per cent and 3 per cent, respectively, given the stronger-than-expected Q1 margins. Pidilite, according to them, remains a steady compounder, with its core franchise sustaining healthy growth and new categories such as Roff and Dr. Fixit scaling through deeper penetration and wider adoption. The brokerage is positive on the company, with a target price of ₹1,885.

Given its market leadership, Pidilite is better placed to navigate such an inflationary scenario, they added. The brokerage has a "neutral" rating on the stock with a target price of ₹1,700.

The company indicated that the demand scenario was healthy in Q1 and that the trend had continued into the second quarter (July-September/Q2) so far. Analysts Arun Bald and Nikun/Shah of ICICI Securities believe the company will continue to report healthy growth, supported by its comprehensive portfolio, innovative products, and wide distribution reach. They expect Pidilite to grow its revenues at an annual rate of 13.6 per cent from 2025-26 (FY26) through FY28. The brokerage has an "add" rating on the stock with a price target of ₹1,837.

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How to handle your finances after a job loss

KARTHIK JEROME

Layoffs in technology and other sectors continue to make news periodically. Those who lose their jobs have to grapple with multiple financial challenges: The salary they had come to view as a constant stops, but household expenses must still be met and equated monthly instalments (EMIs) still be paid. The employer's health insurance also terminates.

Calculate your runway
Begin by estimating the household's minimum monthly expenditure. List all unavoidable expenses such as rent, groceries, transportation, education and medical bills. "Include annual expenses that will fall due over the next six months," says Renu Maheshwari, Sebi-registered investment advisor, cofounder and principal advisor, Finscholar Wealth Managers.

Next, take stock of liquid and relatively liquid assets. These include bank balances, fixed deposits, liquid funds and debt mutual funds.

Compare the available financial resources with monthly expenditure to estimate how

long the money can last.

"For a more conservative estimate of the financial runway, rely primarily on fixed-income assets, as equity fund valuations tend to fluctuate," says Maheshwari.

Cut expenses selectively
Discretionary spending needs to be pared. Luxury purchases and spending on upgrading the house should be postponed. Dining out, movies and similar entertainment expenses should be reduced, though not eliminated completely. "Excessive spending cuts can compound the psychological stress caused by unemployment," says Maheshwari.

Pause SIPs, change asset allocation
While using your savings, dip into the emergency fund first. Fixed deposits come next, followed by debt funds. "If markets are favourable, book some profits in equities," says Maheshwari.

Systematic investment plans (SIPs) funded by the monthly salary will have to be stopped. Asset allocation may also need to change. "The investor's capacity to take risk falls drastically, so portfolio risk must come down," says Maheshwari. However,

investors should not exit equities completely.

Protect critical repayments
When cash flow becomes strained, the payment hierarchy should be based on the consequences of default rather than only on the interest rate.

"Secured loans such as home and vehicle loans warrant priority because they are linked to underlying assets," says Vinay Singh, cofounder & chief product officer, Olyv.

As for credit card debt, pay minimum dues on time to prevent an impact on the credit report. While this means the account will remain current, the outstanding balance will grow rapidly. Credit card revolving interest can be 36-45 per cent a year. Convert the outstanding balance into an EMI. "Many issuers offer such conversions at 12-18 per cent," says Ritesh Srivastava.

Pros and cons of restructuring debt

- Restructuring can take the form of a moratorium or a longer repayment tenure
- A moratorium (pause in payments) offers immediate relief
- But interest continues to accumulate during the payment holiday
- A longer repayment tenure lowers the EMI and hence eases the pressure on monthly cash flows
- But the total interest over the life of the loan increases
- Some lenders also charge a processing fee of about 0.5-2 per cent of the outstanding amount for restructuring

tava, founder & CEO, FREED. Act before missing a payment. "Once there is a default, issuers may tighten terms or not offer conversion," says Srivastava.

Approach the lender early

If an EMI is likely to be missed, contact the lender before the due date. "Early engagement improves the possibility of reaching a workable arrangement," says Singh.

Lenders may offer restructuring in cases of genuine hardship. "The options could include a moratorium of three to six months or an extension of the loan tenure," says Srivastava.

Secure health cover

Find out when the employer's group health cover ends and begin exploring alternatives before there is a break in coverage.

Under Insurance Regulatory and Development Authority of India (Irdai) provisions, migration from a group health policy to an individual or family floater policy with the same insurer is available," says Arun Ramamurthy, cofounder, StayWell Health.

Contact the insurer and request migration. "Check the terms, premium and sum insured of the new policy. Confirm which family members will be covered, what continuity benefits will be recognised, and which waiting periods will apply," says Ramamurthy.

An individual policy may offer different benefits and can be significantly more expensive. "Migration is also subject to underwriting," says Ramamurthy.

Bali, Vietnam trip? Forex mistakes that can quietly eat into your budget

If you are planning a trip to Southeast Asia — Thailand, Bali, and Vietnam — you are dealing with three different currencies, different levels of cash acceptance and different digital-payment ecosystems.

For Indian travellers increasingly stitching together multiple

Southeast Asian destinations in one holiday, forex planning needs to become a part of the travel budget — not an afterthought.

Here are some precautions you can take:

■ Don't convert your rupees into

dollars and then dollars into local currency. This can mean paying a spread more than once

■ Think about the trip country by country and day by day instead of treating it as a whole

■ Don't carry too much cash as it

will increase the risk of theft or loss
■ Don't assume your Indian UPi will work everywhere
■ Avoid airport forex counters. They can be expensive
■ Make sure you take foreign exchange from a Reserve Bank of India-licensed dealer or money changer.

COMPILED BY SUNAINA CHADHA



INDIAN ENERGY EXCHANGE LIMITED

CIN: L74590DL2007PL27039
Regd. Office: 11 Floor Unit No. 1.14(a), Avanta Business Centre, Southern Park, D-2, District Centre, Saket, New Delhi-110017, India
Tel: +91-11-3044 8511, Tel: +91-10-4648 100, Fax No.: +91-10-4648 115
Website: www.iexindia.com, E-mail: compliance@iexindia.com

NOTICE OF THE 20TH ANNUAL GENERAL MEETING AND E-VOTING INFORMATION

NOTICE is hereby given that the 20th Annual General Meeting ("AGM") of the members of the Indian Energy Exchange Limited ("the Company") is scheduled to be held on **Wednesday, September 9, 2026, at 11:00 A.M.** Indian Standard Time ("IST") through Video Conferencing ("VC"/Other Audio-Visual Means ("OAVM")) to transact the business set out in the Notice convening the AGM. The Members will be able to participate in the AGM through VCOAVM facility only, in compliance with applicable provisions of the Companies Act, 2013, rules framed thereunder, SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 ("SEBI Listing Regulations"), read with circulars issued by Ministry of Corporate Affairs ("MCA") and Securities and Exchange Board of India ("SEBI") in this regard, to transact the business items as set forth in the Notice of the AGM.

The Notice of the 20th AGM and the Annual Report for the Financial Year 2025-26 have been sent on Friday, August 14, 2026, through e-mail to members whose e-mail IDs are registered with the Company/Kin Technologies Limited ("Kin"). The Company's Registrar & Transfer Agent ("Registrar"/RTA/Depository Participant(s) ("DPs"). Further, in accordance with Regulation 36(1)(b) of SEBI Listing Regulations, a letter containing the exact path of the website of the Company where the Notice of the 20th AGM and the Annual Report can be accessed has also been dispatched to the shareholders whose e-mail IDs are not registered with the Company/RTA/DP.

The Members may note that the Notice of 20th AGM and the Annual Report for the Financial Year 2025-26 is also available on the Company's website, i.e. <https://www.iexindia.com>, websites of the Stock Exchanges, i.e. BSE Limited and National Stock Exchange of India Limited (www.bseindia.com and www.nseindia.com), respectively, and on the website of the Company's RTA at <https://iexing.kinfintech.com>.

Pursuant to the provisions of Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and in accordance with Regulation 44 of the SEBI Listing Regulations, the Members have been provided the facility to cast their votes on all resolutions set forth in the Notice of the AGM using electronic voting system (remote e-voting). The AGM. Any person who becomes a member of the Company after dispatch of the Notice of the Meeting and holding shares on the Cut-Off Date may obtain the User ID and password in the manner as provided in the Notice of the AGM.

Information and instructions including the details of User ID and Password relating to e-voting have been sent to all the Members through e-mail. The manner of remote e-voting and e-voting during the AGM by the members holding shares in dematerialised mode, physical mode and for members who have not registered their e-mail addresses is provided in the Notice of the AGM.

The remote e-voting facility will be available during the following period:

Commencement of remote e-voting	Saturday, September 5, 2026, from 9:00 a.m. (IST)
End of remote e-voting	Tuesday, September 8, 2026, till 5:00 p.m. (IST)

During this period, the Members of the Company, holding shares either in dematerialised or in physical form may cast their vote electronically through the KFin website, i.e. <https://iexing.kinfintech.com>. The e-voting module shall be disabled by the KFin thereafter and the remote e-voting shall not be allowed beyond the above said date and time. During this period, a person, whose name is recorded in the Register of Members or in the Register of Beneficial Owners maintained by the depositories as on Wednesday, September 2, 2026 ("Cut-Off Date"), only shall be entitled to avail the facility of remote e-voting as per the AGM. Any person who becomes a member of the Company after dispatch of the Notice of the Meeting and holding shares on the Cut-Off Date may obtain the User ID and password in the manner as provided in the Notice of the AGM.

Only those Members/Shareholders, who will be present in the AGM through VCOAVM facility and have not cast their vote through remote e-voting are eligible to vote through e-voting in the AGM. However, the Members who have voted through remote e-voting will be eligible to attend the AGM but shall not be allowed to vote again in the AGM. The Members will be able to attend the AGM through VCOAVM by logging on the e-voting website of KFin at <https://iexing.kinfintech.com> by using their secure login credentials. Instructions for the Members for attending the AGM through VCOAVM is provided in the Notice of the AGM.

The information regarding scrutineer, deduction of tax on such dividend (TDS), and other pertinent details is included in the Notice of the AGM. To assist us in determining the applicable TDS rate, the Members are kindly requested to submit necessary documents on or before Friday, August 21, 2026. For additional information, please refer the relevant section of the AGM Notice.

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 following <https://iexing.kinfintech.com> or contact Mr. Premkumar Nair by e-mailing to enquiries@iexindia.com and enquiries@iexindia.com, for any clarifications. The Members holding shares through NSDL may contact NSDL helpline by writing to helpline@nsdl.co.in or on call 022-4886 7000 or Members holding shares through CDSL may contact CDSL helpline by writing to helpline@cdslindia.com or call the toll free number 1800 2109911.

By the order of the Board of Directors
For Indian Energy Exchange Limited
Sd/-
Vineet Haritalka
CFO, Company Secretary & Compliance Officer
Membership No.: ACS 16294

Place: Noida
Date: August 17, 2026



Regd. Office: 37, First Floor, Kamala Bhawan II, S. Nityanand Road, Andheri (East), Mumbai - 400 069,
Tel: 022 - 6728 1000, Fax No.: 022 - 6728 1055, E-mail: reg_legal@gufiglobal.com, website: www.gufiglobal.com

NOTICE TO SHAREHOLDERS SPECIAL WINDOW FOR RE-LODGE OF TRANSFER AND DEMATERIALISATION OF PHYSICAL SHARES

Notice is hereby given to the shareholders that, pursuant to SEBI Circular No. HQ/38/13/1(2)2026-MIRRO-P03/1/750/2026 dated January 30, 2026 a special window for re-lodgement of transfer deeds relating to physical securities and dematerialisation ("demat") has been opened from **February 05, 2026 to February 04, 2027 (1 year)**.

The facility of the said special window is for lodgement of physical securities transfer and demat which were sold/purchased prior to April 01, 2019 including cases where transfer requests which were submitted earlier and were rejected/returned/net attended to due to deficiency in the documents/processor/otherwise. Shareholders are requested to refer to the below matrix as prescribed inter-alia by SEBI vide its circular dated January 30, 2026 for guidance on applying for transfer and dematerialisation of physical shares:

Execution Date of Transfer Deed	Lodged for transfer before April 01, 2019 ?	Original Security Certificate Available ?	Eligible to lodge in the current window ?
Before April 01, 2019	No (It is fresh lodgement)	Yes	Yes (Subject to conditions stated in the SEBI Circular)
Before April 01, 2019	Yes (It was rejected / returned earlier)	Yes	
Before April 01, 2019	Yes	No	No
Before April 01, 2019	No	No	No

Please note that the request(s) which are accompanied by original certificate(s) along with transfer deeds and relevant supporting documents will only be considered under this Special Window. 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/placed during the said lock-in period.

For any queries on the above matter or re-lodgement of documents, shareholders are requested to contact to the Company's RTA namely MUFJ Intime India Private Limited (formerly known as "Link Intime India Private Limited"), at C-101, Embassy 247, L.B.S. Marg, Vikhroli (West), Mumbai - 400083, Maharashtra, India, Tel: (022) 4918 6000, Email: investorhelpline@linkintime.mumbai.mn, or to the Company at its corporate office at SM House, 11 Sahakar Road, Vile Parle (East), Mumbai - 400057, Maharashtra, India, E-mail: corporate@linkintime.com for further assistance, within the above-mentioned period.

We urge all the eligible shareholders to take advantage of this special window introduced for the benefit of investors.

For Gufiglobal Securities Limited
Sd/-
Anil Shah
Company Secretary & Compliance Officer
Membership No.: A29679

Place: Mumbai
Date: August 17, 2026

ANGEL ONE LIMITED

Regd. Off: 601, 8th Floor, Akshar Star, Central Road, MIDC, Andheri East, Mumbai - 400093 SEBI Registration No (Stock Broker): IN200161534

PUBLIC NOTICE

This is to inform that, "ADGENE", "ADLASEN" applications on play store/IOS are illegally and unauthorisedly using the brand name and logo of Angel One Limited to deceive the general public in believing it to be associated with Angel One Limited. Further, certain whatsapp / telegram groups are wrongfully and deceptively using the brand name, logo of Angel One Limited along with name & image of senior officials to collect money and offer false investment returns and deceive the general public in believing it to be associated with Angel One Limited.

Investors and General Public are hereby informed that Angel One Limited does not have any association and/or relation, directly or indirectly with "ADGENE", "ADLASEN" applications & or private whatsapp / telegram groups in any capacity.

Angel One Limited will not be liable in any manner of financial loss or for consequences of dealing with such application or website. Please note that any person dealing with them will be dealing at his/her own risk and responsibility.

For ANGEL ONE LTD
Sd/-, Authorized Signatory
Date: 18.08.2026



Panacea Biotech Limited

CIN: L32177PB1994PL022260
Regd. Office: Ambale-Chandigarh Highway, Laxmi, Ambale Road, New Delhi - 110044
Corp. Office: B-1 Etn, A/27, Mohan Co-operative Ind. Estate, Mathura Road, New Delhi - 110044
Website: www.panaceabiotech.com / Tel: +91 11 41676007 / E-mail: compliance@panaceabiotech.com

Notice of 42nd Annual General Meeting to be held through Video Conferencing or Other Audio Visual Means only

The Members are hereby informed that the 42nd Annual General Meeting ("AGM") of the members of Panacea Biotech Limited ("the Company") is scheduled to be held on **Tuesday, September 29, 2026 at 11:30 A.M. (IST)** through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM") pursuant to applicable provisions of the Companies Act, 2013 read with enabling provisions issued by the Ministry of Corporate Affairs and the Securities and Exchange Board of India, to transact the business as set forth in the Notice of the AGM. The deemed venue of the AGM shall be the registered office of the Company i.e., Ambale-Chandigarh Highway, Laxmi, Ambale Road, New Delhi - 110044.

A copy of the Notice of AGM inter-alia, containing the procedure & instructions for e-voting and the Annual Report containing Audited Financial Statements (Standalone & Consolidated) for the financial year 2025-26 will be sent in due course through electronic means only to all those members whose e-mail addresses are registered with the Company / Registrar and Share Transfer Agent i.e., Syntex Financial Services Pvt. Ltd. ("RTA"/Depository Participant(s) ("DPs").

Members holding shares in physical form and who have not registered their email addresses with the Company / RTA, are requested to visit platform of the RTA at <https://iexing.kinfintech.com> and register their email addresses and other details. In order to receive an electronic copy of AGM Notice, Annual Report and login details for remote e-voting at AGM, through email, Members holding shares in demat form are requested to contact their respective DP for the aforesaid purpose. Notice of AGM and Annual Report for the financial year 2025-26 will also be available on the Company's website at www.panaceabiotech.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 on the website of National Securities Depository Limited ("NSDL") at www.nsdl.co.in.

Members will have an opportunity to cast their vote remotely on the business hours as set out in Notice of AGM, through remote e-voting i.e. voting at AGM. The manner of casting vote through remote e-voting system including by those who are holding shares in physical form or who have not registered their email addresses, shall be provided in the Notice of AGM.

Members who would have cast their vote by remote e-voting prior to the AGM may also attend the AGM through VC but shall not be entitled to cast their vote again. Members who would have not cast their vote through remote e-voting and are present in the AGM through VC, shall be eligible to vote through e-voting at AGM.

Members who wish to register / update their email address or bank account mandate may follow the below instructions:

- Members holding shares in physical form are advised to send a duly filled and signed Form ISR-1 (available on the Company's website, www.panaceabiotech.com) along with self-attested copy of the PAN card, and self-attested copy of the Address Proof by email to the Company or its RTA at compliance@panaceabiotech.com or compliance@panaceabiotech.com.
- Members holding shares in demat form are advised to contact their respective DPs to register / update email address / bank details.
- For any other query / clarification or assistance required with respect to the AGM Notice and/or the Annual Report for the financial year 2025-26, the Members may write to compliance@panaceabiotech.com.

For Panacea Biotech Limited
Sd/-
Anil Shah
Date: August 17, 2026
Place: New Delhi
General Manager - Legal & Company Secretary

Pidilite's growth sticks, but rising costs may test its grip

Vinyl acetate monomer price rise may weigh on near-term margins

RAM PRASAD SAHU
Mumbai, 17 August

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The export business, however, saw a decline due to the ongoing conflict in West Asia. Given management's confidence in revenue growth and long-term margins, most brokerages remain positive on the company. At the current price of ₹1,669, the stock, which has gained 22 per cent since the start of May, is trading at, is trading at 48x its 2027-28 (FY28) earnings estimates.

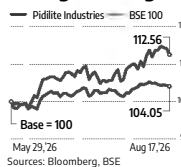
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While overall standalone volume growth was 11 per cent, volumes in the C&B segment grew 12 per cent, while B2B volumes were impacted by disruptions in West Asia. Exports declined 8.4 per cent, limiting B2B volume growth to 7 per cent. Healthy momentum in revenue, supported by its comprehensive portfolio, innovative products, and wide distribution reach. They expect Pidilite to grow its revenues at an annual rate of 13.6 per cent from 2025-26 (FY26) through FY28. The brokerage has an "add" rating on the stock with a price target of ₹1,837.

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How to handle your finances after a job loss

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Layoffs in technology and other sectors continue to make news periodically. Those who lose their jobs have to grapple with multiple financial challenges: The salary they had come to view as a constant stop, but household expenses must still be met and equated monthly instalments (EMIs) still be paid. The employer's health insurance also terminates.

Calculate your runway
Begin by estimating the household's minimum monthly expenditure. List all unavoidable expenses such as rent, groceries, transportation, education and medical bills. "Include annual expenses that will fall due over the next six months," says Renu Maheshwari, Sebi-registered investment advisor, cofounder and principal advisor, Finscholarz Wealth Managers.

Next, take stock of liquid and relatively liquid assets. These include bank balances, fixed deposits, liquid funds and debt mutual funds.

Compare the available financial resources with monthly expenditure to estimate how

long the money can last.

"For a more conservative estimate of the financial runway, rely primarily on fixed-income assets, as equity fund valuations tend to fluctuate," says Maheshwari.

Cut expenses selectively
Discretionary spending needs to be reduced, though not eliminated completely. "Excessive spending cuts can compound the psychological stress caused by unemployment," says Maheshwari.

Pause SIPs, change asset allocation

While using your savings, dip into the emergency fund first. Fixed deposits come next, followed by debt funds. "If markets are favourable, book some profits in equities," says Maheshwari.

Systematic investment plans (SIPs) funded by the monthly salary will have to be stopped. Asset allocation may also need to change. "The investor's capacity to take risk falls drastically, so portfolio risk must come down," says Maheshwari. However,

investors should not exit equities completely.

Protect critical repayments
When cash flow becomes strained, the payment hierarchy should be based on the consequences of default rather than only on the interest rate.

"Secured loans such as home and vehicle loans warrant priority because they are linked to underlying assets," says Vinay Singh, cofounder & chief product officer, Olyv.

As for credit card debt, pay minimum dues on time to prevent an impact on the credit report. While this means the account will remain current, the outstanding balance will grow rapidly. Credit card revolving interest can be 36-45 per cent a year. Convert the outstanding balance into an EMI. "Many issuers offer such conversions at 12-18 per cent," says Ritesh Srivastava.

Pros and cons of restructuring debt

- Restructuring can take the form of a moratorium or a longer repayment tenure
- A moratorium (pause in payments) offers immediate relief
- But interest continues to accumulate during the payment holiday
- A longer repayment tenure lowers the EMI and hence eases the pressure on monthly cash flows
- But the total interest over the life of the loan increases
- Some lenders also charge a processing fee of about 0.5-2 per cent of the outstanding amount for restructuring

tava, founder & CEO, FREED. Act before missing a payment. "Once there is a default, issuers may tighten terms or not offer conversion," says Srivastava.

Approach the lender early

If an EMI is likely to be missed, contact the lender before the due date. "Early engagement improves the possibility of reaching a workable arrangement," says Singh.

Lenders may offer restructuring in cases of genuine hardship. "The options could include a moratorium of three to six months or an extension of the loan tenure," says Srivastava.

Secure health cover

Find out when the employer's group health cover ends and begin exploring alternatives before there is a break in coverage.

Under Insurance Regulatory and Development Authority of India (Irdai) provisions, migration from a group health policy to an individual or family floater policy with the same insurer is available," says Arun Ramamurthy, cofounder, Staywell Health.

Contact the insurer and request migration. "Check the terms, premium and sum insured of the new policy. Confirm which family members will be covered, what continuity benefits will be recognised, and which waiting periods will apply," says Ramamurthy.

An individual policy may offer different benefits and can be significantly more expensive. "Migration is also subject to underwriting," says Ramamurthy.

Bali, Vietnam trip? Forex mistakes that can quietly eat into your budget

If you are planning a trip to Southeast Asia — Thailand, Bali, and Vietnam — you are dealing with three different currencies, different levels of cash acceptance and different digital-payment ecosystems.

For Indian travellers increasingly stitching together multiple

Southeast Asian destinations in one holiday, forex planning needs to become a part of the travel budget — not an afterthought.

Here are some precautions you can take:

- Don't convert your rupees into dollars and then dollars into local currency. This can mean paying a spread more than once
- Think about the trip country by country and day by day instead of treating it as a whole
- Don't carry too much cash as it

- will increase the risk of theft or loss
- Don't assume your Indian UPi will work everywhere
- Avoid airport forex counters. They can be expensive
- Make sure you take foreign exchange from a Reserve Bank of India-licensed dealer or money changer.

COMPILED BY SUNAINAA CHADHA



INDIAN ENERGY EXCHANGE LIMITED

CIN: L74590DL2007PL27039
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Tel: +91-11-3044 8511, Tel: +91-120-4648 100, Fax No.: +91-120-4648 115
Website: www.iexindia.com, E-mail: compliance@iexindia.com

NOTICE OF THE 20TH ANNUAL GENERAL MEETING AND E-VOTING INFORMATION

NOTICE is hereby given that the 20th Annual General Meeting ("AGM") of the members of the Indian Energy Exchange Limited ("the Company") is scheduled to be held on **Wednesday, September 9, 2026, at 11:00 AM**, Indian Standard Time (IST) through Video Conferencing ("VC"/Other Audio-Visual Means ("OAVM")) to transact the business set out in the Notice convening the AGM. The Members will be able to participate in the AGM through VCOAVM facility only, in compliance with applicable provisions of the Companies Act, 2013, rules framed thereunder, SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 ("SEBI Listing Regulations"), read with circulars issued by Ministry of Corporate Affairs ("MCA") and Securities and Exchange Board of India ("SEBI") in this regard, to transact the business items as set forth in the Notice of the AGM.

The Notice of the 20th AGM and the Annual Report for the Financial Year 2025-26 have been sent on Friday, August 14, 2026, through e-mail to members whose e-mail IDs are registered with the Company/Kin Technologies Limited ("Kin"). The Company's Registrar & Transfer Agent ("Registrar"/RTA/Depository Participant(s) ("DPs"). Further, in accordance with Regulation 36(1)(b) of SEBI Listing Regulations, a letter containing the exact path of the website of the Company where the Notice of the 20th AGM and the Annual Report can be accessed has also been dispatched to the shareholders whose e-mail IDs are not registered with the Company/RTA/DP.

The Members may note that the Notice of 20th AGM and the Annual Report for the Financial Year 2025-26 is also available on the Company's website, i.e. <https://www.iexindia.com>, websites of the Stock Exchanges, i.e. BSE Limited and National Stock Exchange of India Limited (www.bseindia.com and www.nseindia.com), respectively, and on the website of the Company's RTA at <https://iexvoting.kinfintech.com>.

Pursuant to the provisions of Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and in accordance with Regulation 44 of the SEBI Listing Regulations, the Members have been provided the facility to cast their votes on all resolutions set forth in the Notice of the AGM using electronic voting system (remote e-voting). The Company has engaged the services of Kin Technologies Limited for providing facility for remote e-voting, participation in AGM through VCOAVM and e-voting during the AGM.

Information and instructions including the details of User ID and Password relating to e-voting have been sent to all the Members through e-mail. The manner of remote e-voting and e-voting during the AGM by the members holding shares in dematerialised mode, physical mode and for members who have not registered their e-mail addresses is provided in the Notice of the AGM.

The remote e-voting facility will be available during the following period:

Commencement of remote e-voting	Saturday, September 5, 2026, from 9:00 a.m. (IST)
End of remote e-voting	Tuesday, September 8, 2026, till 5:00 p.m. (IST)

During this period, the Members of the Company, holding shares either in dematerialised or in physical form may cast their vote electronically through the Kin website, i.e. <https://iexvoting.kinfintech.com>. The e-voting module shall be disabled by the Kin thereafter and the remote e-voting shall not be allowed beyond the above said date and time. During this period, a person, whose name is recorded in the Register of Members or in the Register of Beneficial Owners maintained by the depositories as on Wednesday, September 2, 2026 ("Cut-Off Date"), only shall be entitled to avail the facility of remote e-voting as per the AGM. Any person who becomes a member of the Company after dispatch of the Notice of the Meeting and holding shares as on the Cut-Off Date may obtain the User ID and password in the manner as provided in the Notice of the AGM.

Only those Members/Shareholders, who will be present in the AGM through VCOAVM facility and have not cast their vote through remote e-voting are eligible to vote through e-voting in the AGM. However, the Members who have voted through remote e-voting will be eligible to attend the AGM but shall not be allowed to vote again in the AGM. The Members will be able to attend the AGM through VCOAVM by logging on the e-voting website of Kin at <https://iexvoting.kinfintech.com> by using their secure login credentials. Instructions for the Members for attending the AGM through VCOAVM is provided in the Notice of the AGM.

The information regarding scrutineer, dividend, the deduction of tax on cash dividend (TDS), and other pertinent details is included in the Notice of the AGM. To assist us in determining the applicable TDS rate, the Members are kindly requested to submit necessary documents on or before Friday, August 21, 2026. For additional information, please refer the relevant section of the AGM Notice.

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 following <https://iexvoting.kinfintech.com> or contact Mr. Premkumar Nair by e-mailing to enquiry@iexindia.com and enquiry@kinfintech.com, for any clarifications. The Members holding shares through NSDL may contact NSDL helpdesk by writing to helpdesk@nsdl.co.in or on call 022-4886 7000 or Members holding shares through CDSL may contact CDSL helpdesk by writing to helpdesk.evoting@cdsindia.com or call the toll free number 1800 2109911.

By the order of the Board of Directors
For Indian Energy Exchange Limited
Sd/-
Vineet Haritash
CFO, Company Secretary & Compliance Officer
Membership No.: ACS 16294

Place: Noida
Date: August 17, 2026



Regd. Office: 37, First Floor, Kamala Bhawan II, S. Nityanand Road, Andheri (East), Mumbai - 400 069,
Tel: 022 - 6728 1000, Fax No.: 022 - 6728 1055, E-mail: mgp_legal@guficblo.com, website: www.guficblo.com

NOTICE TO SHAREHOLDERS SPECIAL WINDOW FOR RE-LODGE OF TRANSFER AND DEMATERIALISATION OF PHYSICAL SHARES

Notice is hereby given to the shareholders that, pursuant to SEBI Circular No. HQ/38/13/1(2)2026-MIRRO-P001/4750/2026 dated January 30, 2026 a special window for re-lodgement of transfer deeds relating to physical securities and dematerialisation ("demat") has been opened from **February 05, 2026 to February 04, 2027 (1 year)**.

The facility of the said special window is for lodgement of physical securities transfer and demat which were sold/purchased prior to April 01, 2019 including cases where transfer requests which were submitted earlier and were rejected/returned/net attended to due to deficiency in the documents/processor/otherwise. Shareholders are requested to refer to the below matrix as prescribed inter-alia by SEBI vide its circular dated January 30, 2026 for guidance on applying for transfer and dematerialisation of physical shares:

Execution Date of Transfer Deed	Lodged for transfer before April 01, 2019 ?	Original Security Certificate Available ?	Eligible to lodge in the current window ?
Before April 01, 2019	No (It is fresh lodgement)	Yes	Yes (Subject to conditions stated in the SEBI Circular)
Before April 01, 2019	Yes (It was rejected / returned earlier)	Yes	No
Before April 01, 2019	Yes	No	No
Before April 01, 2019	No	No	No

Please note that the request(s) which are accompanied by original certificate(s) along with transfer deeds and relevant supporting documents will only be considered under this Special Window. 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/placed during the said lock-in period.

For any queries on the above matter or re-lodgement of documents, shareholders are requested to contact to the Company's RTA namely MUFJ Intime India Private Limited (formerly known as "Link Intime India Private Limited"), at C-101, Embassy 247, L.B.S. Marg, Vikhroli (West), Mumbai - 400083, Maharashtra, India, Tel. No.: (022) 4918 6000, Email: investorhelpdesk@linkintime.mufj.com, or to the Company at its corporate office at SM House, 11 Sahakar Road, Vile Parle (East), Mumbai - 400057, Maharashtra, India, E-mail: corporate@linkintime.com for further assistance, within the above-mentioned period.

We urge all the eligible shareholders to take advantage of this special window introduced for the benefit of investors.

For Gufic Bloccess Limited
Sd/-
Ami Shah
Company Secretary & Compliance Officer
Membership No.: A29679

Place: Mumbai
Date: August 17, 2026

ANGEL ONE LIMITED

Regd. Off: 601, 8th Floor, Akshar Star, Central Road, MIDC, Andheri East, Mumbai - 400093 SEBI Registration No (Stock Broker): IN200161534

PUBLIC NOTICE

This is to inform that, "ADGENE", "ADLANSER" applications on play store/IOS are illegally and unauthorisedly using the brand name and logo of Angel One Limited to deceive the general public in believing it to be associated with Angel One Limited. Further, certain whatsapp / telegram groups are wrongfully and deceptively using the brand name, logo of Angel One Limited along with name & image of senior officials to collect money and offer false investment returns and deceive the general public in believing it to be associated with Angel One Limited.

Investors and General Public are hereby informed that Angel One Limited does not have any association and/or relation, directly or indirectly with "ADGENE", "ADLANSER" applications & or private whatsapp / telegram groups in any capacity.

Angel One Limited will not be liable in any manner of financial loss or for consequences of dealing with such application or website. Please note that any person dealing with them will be dealing at his/her own risk and responsibility.

For ANGEL ONE LTD
Sd/-, Authorized Signatory
Date : 18.08.2026



Panacea Biotech Limited

CIN: L32177PB1994PL022260
Regd. Office: Ambale-Chandragiri Highway, Laxmi - 405011, Pajale
Co-op. Office: B-1 Ebn /A/27, Mohan Co-operative Ind. Estate, Mathura Road, New Delhi - 110044
Website: www.panaceabiotech.com / Tel: +91 11 41676007 / E-mail: compliance@panaceabiotech.com

Notice of 42nd Annual General Meeting to be held through Video Conferencing or Other Audio Visual Means only

The Members are hereby informed that the 42nd Annual General Meeting ("AGM") of the members of Panacea Biotech Limited ("the Company") will be held on **Tuesday, September 29, 2026 at 11:30 A.M. (IST)** through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM") pursuant to applicable provisions of the Companies Act, 2013 read with enabling provisions issued by the Ministry of Corporate Affairs and the Securities and Exchange Board of India, to transact the business as set forth in the Notice of the AGM. The deemed venue of the AGM shall be the registered office of the Company i.e., Ambale-Chandragiri Highway, Laxmi, Pajale - 405011.

A copy of the Notice of AGM inter-alia, containing the procedure & instructions for e-voting and the Annual Report containing Audited Financial Statements (Standalone & Consolidated) for the financial year 2025-26 will be sent in due course through electronic means only to all those members whose e-mail addresses are registered with the Company / Registrar and Share Transfer Agent i.e., Syntia Financial Services Pvt. Ltd. ("RTA"/Depository Participant ("DPs")).

Members holding shares in physical form and who have not registered their email addresses with the Company / RTA, are requested to visit platform of the RTA at <https://www.panaceabiotech.com> and register their email addresses and other details. In order to receive an electronic copy of AGM Notice, Annual Report and login details for remote e-voting / e-voting at AGM, through email. Members holding shares in demat form are requested to contact their respective DP for the aforesaid purposes. Notice of AGM and Annual Report for the financial year 2025-26 will also be available on the Company's website at www.panaceabiotech.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 on the website of National Securities Depository Limited ("NSDL") at www.nsdl.co.in.

Members will have an opportunity to cast their vote remotely on the business hours as set out in Notice of AGM, through remote e-voting / e-voting at AGM. The manner of casting vote through remote e-voting / e-voting system including by those who are holding shares in physical form or who have not registered their email addresses, shall be provided in the Notice of AGM.

Members who would have cast their vote by remote e-voting prior to the AGM may also attend the AGM through VC but shall not be entitled to cast their vote again. Members who would have not cast their vote through remote e-voting and are present in the AGM through VC, shall be eligible to vote through e-voting at AGM.

Members who wish to register / update their email address or bank account mandate may follow the below instructions:

- Members holding shares in physical form are advised to send a duly filled and signed Form ISR-1 (available on the Company's website, www.panaceabiotech.com) along with self-attested copy of the PAN (PAN) and self-attested copy of the Address Proof by email to the Company or its RTA at compliance@panaceabiotech.com or compliance@bseindia.com.
- Members holding shares in demat form are advised to contact their respective DPs to register / update email address / bank details.
- For any other query / clarification or assistance regarding with respect to the AGM Notice and/or the Annual Report for the financial year 2025-26, the Members may write to compliance@panaceabiotech.com.

For Panacea Biotech Limited
Sd/-
Anil Jain
Date : August 17, 2026
Place : New Delhi
General Manager - Legal & Company Secretary

