



July 8, 2026

To,
The Manager,
National Stock Exchange of India Ltd.,
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Bandra East, Mumbai-400051

The Manager,
BSE Limited,
25th Floor, P J Towers,
Dalal Street,
Mumbai – 400001

Symbol: SATIN

Scrip Code: 539404

Sub: Newspaper clippings of pre-dispatch intimation of Notice of 36th Annual General Meeting (“AGM”) scheduled to be held on Friday, August 7, 2026

Dear Sir/Madam,

Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby enclose copies of newspaper publications dated July 8, 2026 in Business Standard (English & Hindi) w.r.t. information regarding 36th AGM of the Company scheduled to be held on Friday, August 7, 2026 through Video Conference /Other Audio-Visual Means.

This is for your information and record.

Thanking You.

Yours faithfully,
For Satin Creditcare Network Limited

(Vikas Gupta)
Company Secretary & Chief Compliance Officer

Encl: A/a

Nykaa's next glow-up lies in margin gains

Sales momentum intact, but profitability remains key catalyst

RAM PRASAD SAHU
Mumbai, 7 July

Aided by faster growth in its fashion segment, FSN E-Commerce Ventures (Nykaa) posted nearly 30 per cent revenue growth in the first quarter (April-June/Q1 of 2026-27 (FY27) on a year-on-year (Yo-Y) basis. This, coupled with steady growth in the beauty business, helped the company log its highest revenue growth in the past 13 quarters. The gains on the top-line front and operating leverage are expected to reflect in higher profitability and earnings.

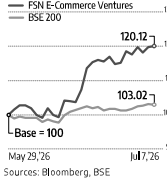
While long-term growth drivers remain in place, higher competition and investments in market expansion may weigh on profitability going ahead. At the current price, the stock is trading at over 100x its 2027-28 (FY28) price-earnings ratio. Given the sharp 21 per cent gain over the past month, the upside from the current levels may be limited.

For Q1FY27, the management expects consolidated gross merchandise value (GMV) and net sales value (NSV) growth to accelerate to the early 30s, which is better than analysts' estimates. With GMV and NSV expected to grow by about 32 per cent each and revenue growth pegged at 29 per cent, this marks a sequential uptick from the 28-31 per cent growth reported in the year-ago quarter across the top-line metrics.

Within its key categories, the fashion segment is expected to post NSV growth in the mid-50s, with revenue growth close to 50 per cent, led by an expanding brand assortment, marketing investments, and a reduction in leakages from GMV to NSV. In comparison, NSV growth stood at 42 per cent in the fourth quarter (January-March/Q4) of 2025-26 (FY26) and 29 per cent in FY26, while revenue growth for the same periods was 20 per cent and 23 per



Haute returns
FSN E-Commerce Ventures
BSE 200



Source: Bloomberg, BSE

Overall, if the strong revenue growth momentum can be sustained, it could provide upside risk to the estimates of 29 per cent and 26 per cent Yo-Y growth for FY27 and FY28, respectively, according to analysts at Nomura Research, led by Kapil Singh. While inflation is unlikely to have a major impact on demand, consistent improvement in the operating profit margin — from 7.5 per cent in FY26 to 8.9 per cent in FY27 and 10 per cent in FY28 — will be the key catalyst for the stock, they added. The brokerage has a "buy" rating on the stock with a target price of ₹317 and believes the stock is attractively valued at 5.5x its FY28 enterprise value-to-sales multiple.

JM Financial believes the strong quarter was supported by robust customer acquisition across both verticals, sustained traction in House of Nykaa brands, and improving GMV-to-NSV conversion in fashion.

With both businesses continuing to scale well, the brokerage expects operating leverage to remain favourable, supporting another quarter of healthy earnings delivery. It has maintained a "buy" rating with a target price of ₹350.



Is it the right time to bet on aggressive hybrid funds?

KARTHIK JEROME

With Brent crude easing back to levels below \$80 a barrel, India's balance of payments position has moved from "stress to strength" over the past 30 days, according to the DSP Netra July 2026 report. Large-cap valuations have moderated after two stagnant years. Investors seeking equity exposure with some cushion may consider aggressive hybrid funds. The category has 37 funds, with total assets under management of ₹2,66,939 crore.

Understand the mandate
The Securities and Exchange Board of India (Sebi) mandates aggressive hybrid funds to invest 65-80 per cent in equity and equity-related instruments, and 20-35 per cent in debt securities. Equity dominates the mix. "The mandate combines the long-term wealth creation potential of equities with the stability of fixed income," says Harshad Borawake, head of research and fund manager, Mirae Asset Mutual Fund.

Equity participation, downside protection
These funds offer meaningful

equity participation. "Over the long term, they can deliver returns comparable to largecap equity funds with lower volatility," says Alekh Yadav, head of investment products, Sanctum Wealth.

Debt cushions drawdowns, making falls shallower than in pure equity funds. "In choppy markets, the debt allocation can reduce the pressure investors feel when equities fall, helping them stay invested through difficult phases," says Niharika Tripathi, head of products and research, Wealth11n.

These funds get equity tax treatment because they maintain at least 65 per cent in equity. "Returns earned on the fixed-income component, therefore, become tax-efficient," says Nilesh

D Naik, head, PhonePe Mutual Funds. Gains on debt funds held separately are taxed at the investor's marginal rate.

"The rebalancing in these funds also happens in a tax-efficient manner," says Abhishek Singh, fund manager, DSP Mutual Fund. Separate equity and debt holdings need to be sold during rebalancing, which triggers tax liabilities.

Borawake points out that rebalancing imposes a buy-low, trim-high discipline that individual investors often struggle to execute.

Prepared for volatility
Aggressive hybrid funds are equity-heavy products. "Given their minimum 65 per cent equity allocation, they can experience significant volatility," says Naik.

During the January-March 2025 crash, they limited losses to about 25 per cent while the Nifty 50 fell roughly 38 per cent. "A 25 per cent fall is still a serious drawdown for an investor who expects a safe product," says Tripathi. Debt can also be a drag on performance in equity bull markets.

Look under the hood
Two funds within this category can have very different risk profiles. "One may run a largecap-

oriented equity book, while another may take significant midcap and smallcap exposure," says Borawake.

The debt portion also needs scrutiny. "A portfolio of high-quality instruments serves the purpose of providing stability better than one stretching for yield through lower-rated credit," says Borawake.

Fund suitability
They suit investors seeking equity participation with the full volatility of a pure equity fund. They can offer first-time equity investors a gentler entry into equities. "Those seeking a portfolio of high-quality instruments serves the purpose of providing stability better than one stretching for yield through lower-rated credit," says Borawake.

Tripathi cautions that investors must accept market-linked movement and treat debt as a cushioning net fall protection.

Very conservative investors should be careful. Those uncomfortable with meaningful drawdowns may not be able to stay invested long enough. These funds may not fall short those with near-term goals. Self-directed asset allocators may not need them, according to Yadav.

Decide allocation carefully
Allocation should depend on risk appetite, investment horizon, and existing equity exposure. "Conservative investors may prefer a smaller allocation. Aggressive investors can use these funds for a meaningful portion of their equity exposure," says Yadav.

Investors need at least a three- to five-year-plus horizon. "Their high equity exposure requires enough time for the equity portion to work through market cycles," says Tripathi.

Returns trajectory

Fund name	AUM (₹ cr)	Returns (%)				
		1-year	3-year	5-year	10-year	
SBI Equity Hybrid Fund	84,011	4.0	13.9	11.9	12.9	
KIC Prudential Equity & Debt Fund	50,033	4.6	16.6	17.6	16.2	
HDFC Hybrid Equity Fund	21,910	-3.9	7.8	9.9	12.0	
DSP Aggressive Hybrid Fund	11,513	0.9	12.6	11.0	13.1	
Canara Robeco Equity Hybrid Fund	10,953	2.2	12.2	11.3	13.5	

Returns are of direct plans as on July 6, 2026. Three-, five- and 10-year returns are annualised. AUM data as on May 29, 2026. Source: Value Research

Cash to credit cards: Key income tax limits to avoid penalties

Receiving ₹2 lakh or more in cash or buying a property worth ₹50 lakh or above can put your transactions on the Income Tax Department's radar. People should understand the reporting requirements to avoid penalties, notices or compliance issues. Property deals: If the sale con-

sideration or a property's stamp duty value is ₹50 lakh or more, the buyer must deduct 1 per cent tax deducted at source before paying the seller. Registrars and sub-registrars must report property transactions of ₹45 lakh or more under the Statement of Financial Transactions framework.

Cash transactions: Banks must report certain high-value cash transactions to the Income Tax Department. Key thresholds include cash deposits aggregating ₹10 lakh or more in a financial year across one or more savings accounts. Banks must also report cash deposits or withdrawals aggregating ₹50 lakh or

more in current accounts in a financial year. Credit card payments of ₹1 lakh or more made in cash, and aggregate credit card payments (by any mode) of ₹10 lakh or more in a financial year are among other high-value financial activities subject to reporting or compliance requirements.

Read full report here: mybs.in/2g7ed0h

COMPILED BY AMT KUMAR

KERALA WATER AUTHORITY e-Tender Notice
Tender No: KWAA/NSP-02/2026-27
Rapidly and delivery of State Electrificing Power Grade 1 to various Division Offices of Kerala Water Authority on Running Contract Basis for the year 2026-27
RFD No. 1/27/2016
Tender Fee: ₹5,20,000/-
Last date for submitting Tender: 23.07.2026 03:00 pm
Chief Engineer (HR&G) in Charge
www.kwa.aero.gov.in; www.etenders.kerala.gov.in
KWA/JE-GL-6-14-2026-27

Chola
Cholamandalam Financial Holdings Limited
Regd. Office: Date House, No. 22A, N.C. Block Road, Chennai - 600 011.
Phone: 044-65001800 / 2531 8489
Email: investorrelations@chola.com; Website: www.chola.com

NOTICE FOR ATTENTION OF MEMBERS REGARDING CONVENING OF 77th ANNUAL GENERAL MEETING
Members may note that Ministry of Corporate Affairs ("MCA") vide its Circular No. 3/2025 dated September 22, 2025 (in continuation with the Circulars issued earlier in this regard) ("MCA Circulars") has allowed conducting Annual General Meeting (AGM) through Video Conferencing (VOC) or Other Audio-Visual Means (OAVM) without the physical presence of Members. In compliance with the applicable provisions of the Companies Act, 2013, SEBI (Listing Obligations and Disclosure Requirements), 2015 read with MCA Circulars, the 77th Annual General Meeting (AGM) of the Company will be held on **Friday, 14th August, 2026 at 2:30 PM (IST)** through VC.

The notice of the AGM and the annual report for FY 2025-26 (e-AGM documents) will be sent in accordance with applicable laws in due course through electronic mode to all the members whose email addresses are registered with the Depository Participant (DP)/Registrar and Transfer Agent (RTA). A letter providing the weblink for accessing the e-AGM documents for FY 2025-26 will be sent to those members who have not registered their e-mail addresses. Further, a hard copy of the e-AGM documents will be sent to those members who request for the same. The annual report for FY 2025-26 and other related documents will be available on company's website: www.chola.com and stock exchanges: www.bseindia.com and www.nsdlindia.com.

As per SEBI mandate, it is mandatory for members holding securities in physical form to furnish PAN, KYC (Contact Details, Bank Details and Specimen Signature), and nomination details. Any payments including dividend in respect of such folios shall only be made electronically with effect from April 1, 2024, upon registering the required details. Therefore, members are advised to register their details in compliance with the aforesaid SEBI mandate for smooth processing of dividend payments. Members are requested to send a request letter to the Company's RTA, email.rtd@chola.com, along with prescribed ISR form and the supporting documents (self-attested PAN copy, copy of client master copy in case of demat mode and copy of share certificate in case of physical holding) to the Company's RTA, KFIN Technologies Limited, Unit: Cholamandalam Financial Holdings Limited, Sateenam Building, Tower - B, Plot No. 31 & 32, Financial District, Nanakraniguda, Serlingampalayam, Hyderabad - 500 032. Contact Number: 040-6716 2222; WhatsApp No: (91) 910 209 4099; Toll free: 1800-300-4001. The said forms can be accessed from the RTA's website at <https://chola.com/investorrelations> or the Company's website at <https://www.chola.com/investorrelations>.

Members holding shares in demat mode are requested to register their details, viz. email address, bank account details, mobile number etc., with their DP's. Detailed instructions to members for joining the AGM through VC, manner of participation by members holding shares in physical form or by those members who have not registered their e-mail address with the Company and procedure for casting their vote by remote e-voting or e-voting system during the AGM will be sent in the notice of the AGM.

The Board of Directors have recommended a Final Dividend of Rs. 1.30/- per equity share of Rs. 1/- each for the financial year 2025-26. To receive this dividend to the bank account, member's holdings shares in physical form are requested to register the details of bank account number, name of bank, branch and address with RTA. For shares held in demat form, members are requested to update account particulars directly to their DP. Also, as dividend income is taxable in the hands of shareholders please update your residential status, PAN and category as per Income Tax Act 2003, with your DP or RTA at email.rtd@chola.com. If you hold shares in physical form, the aforementioned documents are requested to be updated on the shareholder portal at <https://chola.com/investorrelations> on or before 30th July, 2026.

For Cholamandalam Financial Holdings Limited
Chennai
July 7, 2026
E Kirthika
Company Secretary

SATIN CREDITCARE NETWORK LIMITED
CIN: L65991DL1990PLC041796
Registered Office: 5th Floor, 19th Main Road, Azadpur Commercial Complex, Azadpur, Delhi-110033
Corporate Office: Plot No. 492, Udyog Vihar, Phase II, Gurugram, Haryana-122016
Ph. No. 0124 4715400; Website: www.satincare.com
Email: secretary@satincare.com

INFORMATION REGARDING 36th ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCING ("VOC")/OTHER AUDIO-VISUAL MEANS ("OAVM") AND FOR UPDATION OF EMAIL ADDRESSES

Notice is hereby given that 36th Annual General Meeting ("AGM") of Members of Satin Creditcare Network Limited ("the Company") will be held on **Friday, August 7, 2026 at 11:00 A.M. (IST)** through VCO/OAVM in compliance with the applicable provisions of the Companies Act, 2013 ("Act") read with rules framed thereunder and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") read with General Circulars bearing Nos. 14/2022 dated April 08, 2020, 03/2022 dated May 05, 2022 and 11/2022 dated December 28, 2022, respectively and subsequent circulars issued in this regard, the latest being 03/2025 dated September 22, 2025 ("hereinafter collectively referred to as "MCA Circulars") and any updates thereto issued by the Ministry of Corporate Affairs ("MCA") read with HO/49/14/14(7)/2025-CFD-PDD/21/3762 dated January 30, 2026 and SEBI/HO/DDLH/DHHS-PoD-1/P/CIR/2025/83 dated June 5, 2025, and other circulars, if any, issued in this regard by the Securities and Exchange Board of India ("SEBI") (hereinafter collectively referred to as "SEBI Circulars") without the physical presence of the Members at a common venue, to transact the businesses as set out in the AGM Notice ("Notice") which will be circulated for conveying the AGM.

In accordance with the aforesaid MCA Circular and SEBI Circulars, the Notice along with Integrated Annual Report for the Financial Year ("FY") 2025-26 will be sent electronically to those Members whose e-mail address are registered with the Company/Registrar and Share Transfer Agent ("RTA") Depository Participant's ("DP"). Further, physical letter providing weblink for accessing Notice and Integrated Annual Report for FY 2025-26 will be sent to those Members who have not registered their email address.

Members may note that the Notice along with Integrated Annual Report for FY 2025-26 will also be available on the website of the Company at www.satincare.com, Stock Exchanges i.e., BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com, respectively and Central Depository Services (India) Limited ("CDSL") at <https://www.evotingindia.com>.

Members can attend and participate in the AGM through VCO/OAVM facility only. The process of participation in remote e-voting or casting of votes through e-voting system during the AGM will be provided in the Notice. Members attending the meeting through VCO/OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Act.

If your e-mail address is registered with the Company/RTA/DPs, login details for e-voting will be sent on your registered e-mail address. Members who have not registered/updated their e-mail address with the Company/RTA/DPs, are requested to follow the below instructions:

Dematerialized Holding	Register / update e-mail address in your demat account, as per the process advised by your DP.
Physical Holding	Register / update the details in prescribed Form ISR-1 and other relevant forms with Registrar & Share Transfer Agent ("RTA") of the Company, M/s MUFG Intime India Private Limited (formerly known as Link Intime India Private Limited) by sending email to swapnan@linkintime.com for equity shareholders. Additionally, Members may also refer to Frequently Asked Questions ("FAQs") under "Updation of KYC Details & Compulsory Issue of Shares in Dematerialized Form" under Investor FAQ on Company's website: https://satincare.com/investor-relations-satin-creditcare#Other .

Equity shareholders can contact M/s MUFG Intime India Private Limited at investor.helpdesk@linkintime.com and Non-Convertible Debenture Holders can contact KFIN Technologies Limited at shareholder@kfin.com for assistance in this regard.

Members who are holding shares in physical form or who have not registered their e-mail address with the Company/RTA/DPs or any person who becomes a Member of the Company after their date of the Notice and holding shares as on cut-off date i.e. **Friday, July 31, 2026**, may cast their vote through remote e-voting or e-voting at OAVM in the manner as prescribed in the Notice. The above information is being issued for the information and benefit of all the Members of the Company and is in compliance with MCA Circulars and SEBI Circulars.

For Satin Creditcare Network Limited
Sd/-
Vikas Gupta
Company Secretary & Chief Compliance Officer
Place: Gurugram
Date: July 8, 2026

IFCI LIMITED
अर्थ सेवा सी लिमिटेड
INDEPENDENT DIRECTORSHIP
REGD. OFFICE: IFCI Tower, 61 Nehru Place, New Delhi-110019
Tel: 011-41732000, Fax: 011-26230201
Website: www.ifciltd.com
CIN: L74899DL1993GOI03677

Notice of Loss of Share Certificates M/S ESAB India Limited, Chennai

Notice is hereby given that share certificates for 200 equity shares of M/s. ESAB India Limited, standing in my name and bearing the following distinctive number have been lost by me. I request that Company to issue duplicate share certificate in lieu thereof, Any person who has a claim for the said shares should lodge such claim to the company by written communication addressed to M/S.ESAB INDIA LIMITED, Plot No. 13, 2nd Main Road, Industrial Estate, Ambattur, Chennai-600 058, Email: investorrelations@esab.com within 15 days from the date of this notice, after which the company will proceed to issue duplicate share certificate(s) in lieu of the original share certificate(s) as requested by me without further information.

Folio No.	Name of the shareholder	Share Certificate No.	Distinctive No(s)		Quantity
			From	To	
100981	INDUSTRIAL FINANCE CORPN. OF INDIA	203546	14729820	14729019	100
			14729020	14729119	100

Place : New Delhi
Date : 08.07.2026
Name of the Holder : IFCI Limited

VOLTAS
A TATA Enterprise
SPECIAL WINDOW FOR TRANSFER AND DEMATERIALIZATION OF PHYSICAL SHARES

All shareholders of Voltas Limited are once again informed that, pursuant to SEBI Circular dated 30th January, 2026, a special window is open from 5th February, 2026 to 4th February, 2027, for facilitating lodgment/pledging of transfer requests of physical shares, which were sold/purchased prior to 1st April, 2019. The applicability of this window is as per below matrix and subject to conditions specified by SEBI in the said circular:

Execution Date of Transfer Deed	Lodged for transfer before 1st April, 2019?	Original Security Certificate Available?	Eligible to lodge in the current window?
Before 1st April, 2019	No (if is fresh lodgement)	Yes	Yes
Before 1st April, 2019	Yes (if was rejected/ returned earlier)	Yes	Yes
Before 1st April, 2019	Yes	No	No
Before 1st April, 2019	No	No	No

Investors who have missed the earlier deadlines are requested to furnish the necessary documents to the Company's Registrar and Transfer Agent i.e. MUFG Intime India Private Limited (formerly known as Link Intime India Private Limited) - Unit: Voltas Limited - C 101, Embassy 247, L B S Marg, Vikram (West) Mumbai - 400065, Contact No. +91 810 811 6484 Email: investor.helpdesk@linkintime.com.

Please note that the shares shall be credited only in demat form subject to one year lock-in from the date of registration of transfer. Further, such shares shall not be allowed to be transferred/lien-marked/pledged during the said lock-in period. The said SEBI Circular is available on the website of the Company and can also be downloaded by scanning the QR code given here:

Mumbai, 7th July, 2026
Registered Office:
Voltas House 'A',
Dr. Babasaheb Ambedkar Road,
Chinchpokli, Mumbai 400 033,
Tel. No. : +91 22 6665 6511/1111
Website : www.voltas.in
e-mail : shareholders@voltas.com
CIN : L29308MH1954PLC009371

For VOLTAS LIMITED
Sd/-
Ratnesh Rukharyar
Company Secretary & Compliance Officer

