



SG Finserve Limited

Date: August 28, 2025

To,

Secretary
Listing Department
BSE Limited
Department of Corporate Services
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai-400001

National Stock Exchange of India Ltd
Exchange Plaza, 5th Floor,
Plot No. C/1, G Block,
Bandra – Kurla Complex,
Bandra (E),
Mumbai – 400 051

BSE Scrip Code: 539199

NSE Symbol: SGFIN

Dear Sir/Madam,

Sub: Submission of Newspaper Advertisements for the attention of Equity Shareholders of the Company in respect of information regarding 31st Annual General Meeting to be held on 23rd September 2025 through Video Conferencing (VC)/Other Audio Visual Means (OAVM)

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in compliance with Ministry of Corporate Affairs General Circular No.14/2020 dated 8th April, 2020, and subsequent circulars issued in this regard, the latest being Circular No. 09/2024 dated 19th September, 2024 issued by Ministry of Corporate Affairs (MCA) and Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 dated 3rd October, 2024 issued by SEBI, we hereby enclose copies of the Newspaper Advertisements for the attention of the Equity Shareholders of the Company in respect of information regarding 31st Annual General Meeting scheduled to be held on Tuesday, 23rd September, 2025 through Video Conferencing (VC)/Other Audio-Visual Means (OAVM) published in the following newspapers:

- Financial Express (English Edition)
- Jansatta (Hindi Edition)

Kindly take the same in your record.

Thanking you.

For SG Finserve Limited

Ms. Ritu Nagpal

Company Secretary and Compliance Officer
M. No. A38318

SG Finserve Limited

(CIN: L64990DL1994PLC057941)

Regd. Office: 37, Hargobind Enclave, Vikas Marg, East Delhi, Delhi-110092, Ph.: 011-41450121

Corporate Office: - 35-36 Kaushambi, Near Anand Vihar Terminal, Ghaziabad, Uttar Pradesh - 201010

E-mail: info@sgfinserve.com, Website: www.sgfinserve.com

US PRESIDENT IS SEEKING TO OUST GOVERNOR COOK

Trump's Fed gamble risks pushing bond rates higher

BLOOMBERG August 27

US PRESIDENT DONALD TRUMP'S unprecedented and escalating attack on the Federal Reserve runs the risk of backfiring by hitting financial markets and the economy with higher long-term borrowing costs. For weeks, he has lambasted Chair Jerome Powell for not slashing interest rates deeply to stimulate the economy and — as Trump sees it — lower the government's debt bills.

He's already nominated the head of his Council of Economic Advisors to the central bank's board and is now seeking to oust Governor Lisa Cook, setting the stage for a legal battle over the institution's political autonomy.

Yet for all the Fed's power over short-term interest rates, it's the 10-year Treasury yield — set in real-time by traders around the world — that largely determines what Americans pay for trillions of dollars of mortgages, business loans and other debts.

And even as Powell signals he's ready to start easing monetary policy as soon as next month, those rates have been stubbornly high for other rea-



Federal Reserve chairman Jerome Powell (left) with Board of Governors member Lisa Cook

sons: Tariffs are threatening to worsen still-elevated inflation; the budget deficit is poised to keep flooding the market with new Treasuries; and Trump's tax cuts may even deliver a jolt of stimulus next year.

Throw in fears that a Fed loyal to the president could cut rates too far, too fast — jeopardizing the central bank's infla-

tion-fighting credibility in the process — and long-term rates could wind up even higher than they are now, squeezing the economy and potentially roiling other markets.

"The combination of weaker US payroll growth and the White House baiting of the Fed, both institutional and personal, is starting to create real issues for

investors in US Treasuries," said David Roberts, head of fixed income at Nedgroup Investments, who expects long-term rates to rise even if short-term ones fall. "Inflation is running way above the Fed's target. Much cheaper money now would likely stoke a boom, a weaker US dollar, and materially higher inflation."

The pressure on long-term interest rates isn't unique to the US. They've been propped up in the UK, France and other countries by investors' worries about the same combination of high government debt loads and increasingly unpredictable politics.

But the crosscurrents of Trump's return to the White House have posed their own challenges. During last year's presidential campaign, when investors started betting on his victory, 10-year Treasury yields rose sharply even as the Fed started pulling its benchmark overnight rate back from a more than two-decade high. That's because investors were anticipating that the Republican's tax-cut and deregulation agenda would add fuel to what was, at the time, a surprisingly resilient economy.

Musk's lawyers to stop OpenAI obtaining papers from Meta

REUTERS August 27

LAWYERS FOR ELON MUSK have asked a US judge to block ChatGPT-owner OpenAI from obtaining documents from Meta Platforms related to a previous \$97.4 billion bid for OpenAI's assets, a court filing showed.

OpenAI said last week Musk had tried to enlist his rival Mark Zuckerberg in his bid for the AI company earlier this year, but that the Meta boss did not come on board.

OpenAI then requested the judge to order Meta to produce



Elon Musk

documents and communications related to any bid for the company. Meta asked the judge to deny the request, saying it should seek relevant docu-

ments directly from Musk and his AI startup xAI.

In a filing late on Tuesday, Musk's lawyers said OpenAI had already received documents related to the bid from him and his AI startup. They added that OpenAI's "expansive discovery" was irrelevant to the current phase of the trial.

However, lawyers for OpenAI and CEO Sam Altman asked the judge to reject Musk's assertions and said they were not seeking "expansive" and "sprawling" discovery and that the relevant requests for documents were targeted and "span weeks, not years."

Fed's Williams: Every meeting is 'live' for rates

FEDERAL RESERVE BANK OF NEW YORK President John Williams said the US central bank's policy meeting next month would be a "live" one, hinting at the possibility of an interest-rate move without saying what course of action he would support.

"I definitely think that every meeting is, from my perspective, live," Williams said on Wednesday in an interview. "We're getting the risks more in balance," he said, referring to the Fed's two mandates of maximum employment and stable prices.

BLOOMBERG

Amazon Now to make up for lost time

THUS, IN A way, this could be a more pragmatic approach for Amazon as regulations add more complexity to the already operationally challenging segment. Singh added that since quick commerce often relies on company-run dark stores, Amazon must carefully structure operations to remain compliant and avoid the risk of being seen as holding inventory.

For its e-commerce, Amazon uses a network of strategically located fulfillment and micro-fulfillment centres that enable same-day or next-day shipping. However, for quick commerce, which is primarily still a grocery and fresh play, it is setting up separate dark stores that cover a radius of 2-3 km. To achieve city-wide coverage, a metro-like Bengaluru (741 sq km) would need



26-59 dark stores, depending on whether each store covers a 3 km or 2 km radius. For Delhi (1,483 square km), about 53-118 stores would be required.

Jefferies said last month, "Specifically, on Amazon, we think these are early days, and the offering needs to have enough scale in terms of coverage to be a meaningful player in the overall quick commerce market. This may require serious effort, including burn, given

Amazon lacks brand recall for q-commerce, unlike incumbents."

The challenges, experts note, become tougher if the company hasn't yet refined its clear value proposition and business model. "My guess is Amazon is refining the model and the customer proposition before scaling up. Because we know that scaling up a category or a new business is not a challenge for a giant like Amazon," Sandeep Murthy, managing partner, Lightbox, said.

According to sources, Amazon is evaluating a franchise model for its quick commerce vertical. Experts expect Amazon to scale through FY26 on store density, demand validation, and compliance fall into place. "By expanding in a phased manner, Amazon is balancing compli-

ance, investment, and operational readiness before taking Amazon Now to more cities," Singh added. Notably, even before launching e-commerce in India in 2013, Amazon took time to get the categories and the supply chain right. "Amazon is known for endurance and thinking in a decades-long approach, backed by capital. But with competitors already well-established, execution speed will become critical," Brijesh Damodaran Nair, managing partner, Auxano Capital, said.

Besides, while first-movers have captured the lion's share of emerging markets, Amazon has the advantage of observing, learning, and designing for the q-commerce market that is set to triple by FY28, from around ₹64,000 crore in FY25.

Domestic flyers at Navi Mumbai...

THE AIRPORTS ECONOMIC Regulatory Authority (AERA) determined UDF of ₹1,500 for international and ₹840 for domestic passengers flying out of Navi Mumbai for FY26. The fees are among the highest in the country. At Kannur airport, domestic flyers pay ₹850 and international passengers ₹1,798. At Thiruvananthapuram, domestic UDF is ₹840 and international ₹1,680, and in Chandigarh the fees are ₹725 and ₹1,550 respectively.

At the Delhi airport, departing domestic passengers pay ₹129 as UDF and international flyers pay ₹650 or ₹810 depending on flying category.

The Navi Mumbai airport is set start commercial operations from November with both international and domestic flights starting together, according to Adani Airport Holdings (AAHL) executives. The steep UDF will pose a challenge for airlines to price their tickets attractively.

AAHL controls seven operational airports, including the Mumbai airport, and one under construction airport. It has a market share of nearly 25% of India's domestic passenger traffic, just behind market leader GMRAirports, which



Passengers at an airport terminal.

runs Delhi and other airports. AAHL proposes to infuse over ₹57,000 crore for the creation of a variety of supporting facilities at NMIA including a second runway, a second terminal building, automated people movers which will connect the two terminals. The steep UDF at NMIA will be followed shortly by a likely upward revision of the same at three other airports run by AAHL—Lucknow, Ahmedabad, Thiruvananthapuram—by the end of FY26. UDFs typically decrease in the long run when the funds for erecting support-

ing assets for an airport is raised. "We will get a revised tariff order in March 2026 for Lucknow, Ahmedabad and Thiruvananthapuram and fewer will come up later," Bansal said.

Another front opens: H-1B visa 'total scam'

HE SAID IT allows companies to replace American workers with foreign labour.

During an interview on Fox News, DeSantis claimed that companies often train American workers alongside H-1B visa holders, only to lay off the Americans and hire the foreign workers. This practice, he said, is unacceptable and hurts American workers.

Asked by anchor Laura Ingraham on the divide in the Trump cabinet over the issue of H-1B visas, DeSantis said, "I think you are right to say the H-1B... has become a total scam. These firms game the system. Some of these companies are laying off large numbers of Americans while also hiring new H-1B workers and renewing existing H-1B visas. Often, people used to say, 'We are getting the cream of the crop from all around the world.' The reality is that's not actually what H-1Bs are."

He contested the notion that the H-1B programme attracts the "best and brightest" talent, suggesting instead that it has become a system that benefits a specific industry, largely dominated by workers from one country. "Most of them (H-1Bs) are from one country, India, there's a cottage industry about how all those people make

money off this system."

With artificial intelligence increasingly displacing young workers, DeSantis questioned why the US should import more foreign labour instead of prioritising its own citizens.

"Why would we be importing foreign workers when we have our own people that we need to take care of?" he said.

Lutnick claimed there is strong interest in the programme, with 250,000 people supposedly waiting in line, and potentially generating \$1.25 trillion in revenue.

In January, backing the H-1B visa programme, US President Donald Trump had said the country needs "very competent" and "great" people, and this is possible through this visa programme.

Indians are the biggest beneficiaries of the H-1B visas. Between October 2022 and September 2023, 72% of the nearly 400,000 visas issued under the H-1B programme went to Indian nationals. During the same period, top four Indian IT majors with a presence in the US — Infosys, TCS, HCL and Wipro — obtained approval for around 20,000 employees to work on H-1B visas, according to the latest US Citizenship and Immigration Services (USCIS) data.

Tariff blow: Listing gains drop 50% from last year

HALDEA ALSO SAID that the weak sentiment has prompted companies to price IPOs at more reasonable valuations this year. However, he warned that investor expectations of strong performance both on listing day and thereafter from every IPO are often misplaced.

Meanwhile, the IPO pipeline remains strong, with nearly 180 companies filing papers with the Sebi or awaiting approval to raise over ₹3 lakh crore.

Companies, which gave listing-day gains of over 50% include Aditya Infotech, Prostarm Info Systems, Quality

Power Electrical, Stallion India Fluorochemicals, Bellrise Industries, and NSDL. Only nine companies are still trading below their issue price. These include Arisinfra Solutions, Laxmi Dental, and Luxmi India Finance.

On Tuesday (August 26), another four companies — Gem

Aromatics, Shreeji Shipping Global, Vikram Solar, and Patel Retail — debuted on the bourses. Patel Retail closed with a strong 13.6% gain, Vikram Solar rose 7.4%, Shreeji Shipping Global inched up 1%, while Gem Aromatics disappointed with a 1.8% decline.

MAX ESTATES LIMITED
(CIN: L70200DL2016PLC438718)
Registered office: Max House 1, Dr. Jha Marg, Okhla Phase 3, Opposite Okhla Railway Station, Okhla Industrial Estate, New Delhi-110020, India
Corporate Office: Max Towers, L-20, C-001/A/1, Sector - 16B, Noida - 201301, Uttar Pradesh, India. Tel: +91 120 474 3222
Email: secretarial@maxestates.in Website: www.maxestates.in

NOTICE
INFORMATION REGARDING 9TH ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERRING (VC)/ OTHER AUDIO VISUAL MEANS (OAVM)
Notice is hereby given that the 9th Annual General Meeting ("AGM") of Max Estates Limited (the "Company") will be held on **Thursday, September 18, 2025 at 1700 hrs. (IST) through Video Conferencing ("VC") / Other audio visual means ("OAVM")** to transact the businesses as set out in the Notice of the AGM, in compliance with the General Circular Nos. 14/2020 dated April 8, 2020 and 17/2020 dated 13 April 2020, followed by General Circular Nos. 20/2020 dated May 5, 2020, and subsequent circulars issued in this regard, the latest being 09/2024 dated September 19, 2024 issued by Ministry of Corporate Affairs ("MCA") (collectively referred to as "MCA Circulars") and Circulars dated May 12, 2020, January 15, 2021, May 13, 2022, January 05, 2023, October 7, 2023 and October 3, 2024 issued by Securities and Exchange Board of India ("SEBI") (collectively referred to as "SEBI Circulars") permitting convening of AGM through electronic means (VC/OAVM) without physical presence at a common venue. Members participating through the VC/OAVM facility shall be reckoned for the purpose of quorum under Section 103 of the Companies Act, 2013 ("the Act").

In compliance with the aforesaid MCA Circulars and SEBI Circulars, the Company has completed dispatch of the Notice of the AGM along with the Annual Report for the financial year 2024-25 on August 27, 2025, only through electronic mode to those Members who have registered their e-mail address with the RTA/the Depository Participant(s) as on cut-off date i.e., Friday, August 22, 2025. The requirement of sending the physical copy of the Notice of the AGM and Annual Report to the Members have been dispensed with vide aforesaid MCA Circulars and SEBI Circulars in this regard, for the year 2025. The Annual Report, Notice of the AGM and related documents are uploaded on the Company's website www.maxestates.in and on the website of National Securities Depository Limited ("NSDL") at www.evoting.nsdl.com and can also be accessed on the Stock Exchanges website at www.bseindia.com and www.nseindia.com.

In compliance with the amended Regulation 36(1)(b) of the Listing Regulations, the Company has also sent letters containing the web-link (with exact path) to the Annual Report and Notice of the Annual General Meeting to shareholders whose e-mail IDs are not registered with the Company/Registrar or Depositories.

Manner of casting votes electronically
In compliance with the provisions of Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, the Company is pleased to offer electronic voting facility to all its Members to exercise their right to vote on all the resolutions and businesses proposed to be transacted at the AGM as set out in the Notice. The Members may cast their votes using an electronic voting system from a place other than the venue of the AGM ("remote e-voting") or electronically during the AGM ("e-voting").

The remote e-voting will commence on Monday, September 15, 2025 at 0900 hrs. (IST) and will end on Wednesday, September 17, 2025 at 1700 hrs. (IST) and thereafter the remote e-voting facility shall forthwith be blocked by NSDL, and remote e-voting shall not be allowed beyond the said date and time. Information and instructions including details of user ID and password relating to remote e-voting, e-voting during the AGM have been sent to the Members through e-mail. The same login credentials should be used for attending the AGM through VC.

A person, whose name is recorded in the Register of Members or the List of Beneficial Owners maintained by the Depositories as on the cut-off date for e-voting i.e. Thursday, September 11, 2025 only shall be entitled to avail the facility of remote e-voting as well as e-voting during the AGM. A person who is not a Member as on the said cut-off date should treat this Notice for information purposes only.

A person who acquires equity share(s) and becomes a Member of the Company after the dispatch of the Notice and holds equity shares as on the cut-off date, will be entitled to vote and may log-in using their DP ID and Client ID (in case of NSDL) or beneficiary ID (in case of CDSL) and generate the password as per instructions given in the Notice of the AGM for e-voting. For any assistance in this regard, Members may write to evoting@nsdl.com.

Members who have not cast their vote through remote e-voting can exercise their voting rights during e-voting during the AGM. A Member may participate in the AGM through VC/OAVM even after exercising his/her right to vote through remote e-voting but shall not be allowed to vote again at the AGM.

In case of any queries or grievances regarding remote e-voting and e-voting at the AGM or for technical assistance for VC/OAVM participation, Members can contact NSDL (facilitating e-voting) on e-mail at evoting@nsdl.com or call at 022-48867000 or contact M/s. Pallavi Mhatre, Senior Manager, at NSDL, 3rd Floor, Naman Chamber, Plot C-32, G-Block, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400051, at her designated e-mail address: evoting@nsdl.com or refer the Frequently Asked Questions ("FAQs") for Shareholders and e-voting user manual for Shareholders available at the download section of https://www.evoting.nsdl.com.

By order of the Board
For Max Estates Limited
Abhishek Mishra
Company Secretary
Membership No. FCS - 9566
Noida
August 27, 2025

SG FINSERVE LIMITED
(CIN: L64990DL1994PLC057941)
Regd. Office: 37, Hargobind Enclave, Vikas Marg, Delhi-110092
Corporate Office: 35-36, Kaushambi, Near Anand Vihar Terminal, Ghaziabad, Uttar Pradesh-201010, Tel: 0120-404140
Website: www.sgfinserve.com, email: compliance@sgfinserve.com

NOTICE TO THE MEMBERS FOR THE 31ST ANNUAL GENERAL MEETING
NOTICE is hereby given that 31st AGM of the Company will be held on Tuesday, September 23rd, 2025 at 11:00 A.M. through VC facility, as per the provisions of the Companies Act, 2013 ("Act") and Rules framed thereunder and SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 ["SEBI (LODR) Regulations"] read with Ministry of Corporate Affairs ("MCA") Circular No. 14/2020 dated 8th April, 2020, and subsequent circulars issued in this regard, the latest one being General Circular No. 09/2024 dated 19th September, 2024 issued by the Ministry of Corporate Affairs (MCA) and Circular No. SEBI/HO/CFD/CFD-PoD2/P/CIR/2024/133 dated 3rd October, 2024 issued by SEBI and other applicable circulars issued in this regard, to transact the business that will be set forth in the Notice of the meeting.

In compliance with the relevant SEBI and MCA Circulars, the Notice of the 31st AGM and Annual Report of the Company for the Financial Year that ended on March 31, 2025, along with login details for joining the 31st AGM through VC facility including e-voting will be sent only by e-mail to all those Members, whose e-mail addresses are already registered with the Company or the Registrar and Share Transfer Agent or with their respective Depository Participant ("DP"). Please note that the requirement of sending physical copy of the Notice of the 31st AGM and Annual Report to the Members have been dispensed with vide MCA Circular(s) and SEBI Circular(s).

Members can join and participate in the 31st AGM through VC facility only. The instructions for joining the AGM are provided in the Notice. Members participating through VC facility shall be counted for reckoning the quorum under Section 103 of the Act. The Notice of the 31st AGM and the Annual Report will also be made available on company's website (www.sgfinserve.com), Stock Exchange's websites (www.bseindia.com), (www.nseindia.com) and on the website of Central Depository Services (India) Limited ("CDSL") (www.evotingindia.com). Additionally, in accordance with Regulation 36(1)(b) of the Listing Regulations, the Company is also sending a letter to shareholders whose e-mail addresses are not registered with Company/Registrar/DP providing the web link of Company's website from where the Integrated Annual Report for FY 2024-25 can be accessed.

The Company is providing remote e-voting (prior to AGM) and e-voting (during the AGM) facility to all its Members to cast their votes on all the resolutions set out in the Notice of the 31st AGM. Detailed instructions for remote e-voting are provided in the said Notice. The facility of casting the votes by the members ("e-voting") will be provided by CDSL. The remote e-voting period commences on September 20, 2025 (9:00 A.M.) and ends on September 22, 2025 (05:00 P.M.). During this period, members of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date of Tuesday, September 16, 2025, may cast their vote by remote e-voting or by e-voting at the time of AGM. Members participating through VC / OAVM shall be counted for reckoning the quorum under section 103 of the Act.

Members who have not registered their e-mail address with the Company or RTA, can register their e-mail address for receipt of Notice of 31st AGM, Annual Report and login details for joining the 31st AGM through VC facility including e-voting by sending a request to M/s Skyline Financial Services Private Limited, Registrar and Share Transfer Agent at compliance@skylinert.com or to the Company at compliance@sgfinserve.com, by providing their name, folio number/DPID & Client ID, client master or copy of consolidated account statement (in the case of Demat holding), copy of share certificate - front and back (in the case of physical holdings), self-attested scanned copy of the PAN Card and self-attested scanned copy of Aadhar Card in support for registering e-mail address.

In case of Demat holding, please contact your DP and register email address and bank account details in your Demat account, as per the process advised by your Depository Participant.

Any person who acquires shares and becomes Member of the Company after the date of electronic dispatch of Notice of 31st AGM and holding shares as on the cut-off date i.e. Tuesday, September 16, 2025, may obtain the Login ID and Password by following the instructions as mentioned in the Notice of 31st AGM or sending a request at helpdesk.evoting@cDSLindia.com

If you have any queries or issues regarding attending AGM & e-voting from the e-Voting System, you may refer the Frequently Asked Questions ("FAQs") and e-voting manual available at www.evotingindia.com, under help section or write an email to helpdesk.evoting@cDSLindia.com or call toll free no. 1800225533.

The Notice of AGM and Annual Report for financial year 2024-25 will be sent to members in accordance with the applicable laws on their registered email addresses in due course.

For SG Finserve Limited
Sd/-
Ritu Nagpal
Company Secretary
M.No: A38318
Place: Ghaziabad
Date: August 27, 2025

CREDIFIN LIMITED
(FORMERLY KNOWN AS PHF LEASING LIMITED)
(CIN: L65110PB1992PLC012488)
Regd. Off: 87, Radio Colony, BMC Chowk, Jalandhar - 144001, PB
E-Mail id: compliance@credifin.in Website: www.credifin.in, Ph: +91 91151 - 00401

NOTICE OF 33RD ANNUAL GENERAL MEETING
Notice is hereby given that the 33rd Annual General Meeting (AGM) of the Company is scheduled to be held on Friday, September 19, 2025 at 11:30 A.M. IST through video conferencing (VC)/ Other Audio Visual Means (OAVM) in compliance with the General Circular Nos. 14/2020, 17/2020, 20/2020, 02/2021, 19/2021, 21/2021, 22/2022, 10/2022, 09/2023 and 09/2024 and all other applicable laws and circulars issued by the Ministry of Corporate Affairs (MCA) (collectively referred to as "MCA Circulars") to transact the ordinary business and unavoidable special business set forth in the Notice of the AGM dated August 27, 2025.

The Company has appointed M/s. Sagrika Jayee (M No. 61678), Practicing Company Secretary as the Scrutinizer for conducting the e-voting process in accordance with the law in a fair and transparent manner.

In compliance with the above said MCA Circulars and SEBI Circular dated January 5, 2023, AGM Notice along with the Annual Report for the Financial Year 2024-2025, has been sent via email to those members whose email addresses are registered with the Company or the Registrar & Share Transfer Agent (RTA) on or before Friday, August 22, 2025. AGM Notice is also available at the company's website www.credifin.in and on the website of the Stock Exchange i.e. MSEI Limited at www.mseil.in

Manner of registering/ updating e-mail address: Members holding shares in dematerialized mode, are requested to register their email addresses with their relevant depositories through their depository participants. However, for temporary registration for the purpose of obtaining this notice, shareholders may register their email IDs with the Company by writing to Ms. Shikha Kapoor, Company Secretary of the Company, at her email-id compliance@credifin.in.

Members holding shares in physical mode are requested to register their email addresses with the Company by writing to Ms. Shikha Kapoor, Company Secretary at her email id compliance@credifin.in or to Registrar & Share Transfer Agent, M/s Skyline Financial Services Private Limited at its e-mail id admin@skylinert.com by quoting your Folio No., PAN, Mobile No., Email-id along with a self-attested copy of your PAN Card / Aadhar and Share Certificate (front and back).

Remote e-voting and voting during AGM: The Company is also providing facility to its members to cast their vote remotely on the business as set forth in the Notice of the AGM through electronic voting system. The manner of e-voting is defined as below:

1. A person, whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on the cut-off date i.e. Friday, September 12, 2025, shall only be entitled to avail the facility of remote e-voting.
2. The remote e-voting period commences on Tuesday, September 16, 2025 (9:00 a.m. IST) and ends on Thursday, September 18, 2025 (5:00 p.m. IST). The remote e-voting module shall be disabled by NSDL for voting thereafter. Once the vote on a resolution is cast by the Member, he/she shall not be allowed to change it subsequently or cast the vote again.
3. Any person who acquires shares of the Company and becomes the member of the Company after sending of this Notice and holding shares as on the cut-off date, may obtain the login id and password by sending a request at compliance@credifin.in or evoting@nsdl.co.in or admin@skylinert.com. However, if he/she is already registered with NSDL for remote e-voting then he/she can use his/her existing user id and password.
4. The procedure for e-voting on the day of the AGM is same as the instructions mentioned for Remote e-voting in the notice.
5. Only those members, who are present in the AGM through VC/OAVM facility and have not casted their vote on the resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system available during the AGM.
6. Members who have voted through Remote e-voting will be eligible to attend the AGM. However, they will not be eligible to vote at the AGM.

For detailed instructions relating to attending the meeting through VC or OAVM, please refer to the Notice.

If you have any queries or issues regarding attending AGM & e-voting from the e-Voting System, you may refer the Frequently Asked Questions ("FAQs") and e-voting manual available at www.evotingindia.com, under help section or write an email to evoting@nsdl.co.in or call at toll free no.: 022-48867000. For Credifin Limited (Formerly Known as PHF Leasing Limited)
Sd/-
Shikha Kapoor
Company Secretary
M. No.: A19146
Place : Jalandhar
Dated: August 28, 2025

RDB RASAYANS LIMITED
(CIN: L36999WB1995PLC074860)
Regd. Office: Bikaner Building, 8/1, Lal Bazar Street
3rd Floor, Room No-09, Kolkata-700001.
Ph No (033) 4450 0500, Fax: 033-22420588
Email id - info@rdbindia.com; website - www.rdbgroup.in

NOTICE OF ANNUAL GENERAL MEETING AND E-VOTING INFORMATION
NOTICE is hereby given that the 30th Annual General Meeting (AGM) of the Members of M/s. RDB Rasayans Limited will be held on **Tuesday, the 16th day of September, 2025 at 12:30 P.M. (IST)** through video conferencing ("VC") / Other Audio-Visual Means ("OAVM") to transact the business(es) as set out in the Notice of the AGM. In accordance with the General Circulars issued by the Ministry of Corporate Affairs dated 28th December, 2022 read with April 8, 2020, April 13, 2020, May 5, 2020, January 13, 2021, December 14, 2021 and May 5, 2022 (collectively called "MCA Circulars"), and Circulars dated May 12, 2020, January 15, 2021 and May 13, 2022 issued by the Securities and Exchange Board of India (collectively called "SEBI Circulars"), the Company has sent the 30th Annual Report of the Company for the financial year 2024-25, containing the Notice of the 30th AGM on 25th August, 2025 through electronic mode only, to those members whose e-mail addresses are registered with the Company/Registrar and Transfer Agent ("RTA"). The notice of the AGM as well as the Annual Report are also available on the Company's website http://www.rdbgroup.in.

The Company pursuant to section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014, Secretarial Standard on General Meeting (SS-2) issued by the Institutes of Company Secretaries of India and Regulation 44 of the SEBI Listing Regulations, members have been provided with facility to cast their votes on all resolutions set forth in the Notice of the AGM using an electronic voting system (remote e-voting). The Company has engaged the services of NSDL for providing facility for remote e-voting, participation in the AGM through VC/OAVM and voting at the AGM. The voting rights of members shall be in proportion to the equity shares held by them in the paid-up equity share capital of the Company as on **Tuesday, 09th September, 2025 ("cut-off date")**.

The manner of remote e-voting and voting at the AGM by the members holding shares in the dematerialized mode, physical mode and for the members who have not registered their email addresses is provided in the Notice of AGM.

The remote e-voting commences on **Saturday, 13th September, 2025 at 9:00 a.m. (IST) and ends on Monday, 15th September, 2025 at 5:00 p.m. (IST)**. Members may cast their votes electronically during this period. The remote e-voting shall be disabled by NSDL thereafter. Those members, who shall be present in the AGM through VC/OAVM facility and had not cast their votes on the resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting at the AGM. Once the vote on a resolution is cast by the member, the Member shall not be allowed to change it subsequently.

The members who have cast their votes by remote e-voting prior to the AGM may also attend/participate in the AGM through VC/OAVM but shall not be entitled to cast their votes again.

Any person who becomes a member of the Company after dispatch of Notice of the AGM and holding shares as on the cut-off date i.e. 09th September, 2025 may obtain the User ID and password by sending a request to evoting@nsdl.co.in or nichetech@nichetechpl.com. However, if the member is already registered with NSDL for e-voting then he can use the existing user ID and password for casting the vote through e-voting. In case of any queries you may refer to Frequently Asked Questions (FAQs) for members and remote e-voting user manual for Members available at the Downloads section of www.evoting.nsdl.com or call on toll free no: 1800-222-9900 and 1800 22 44 30 or send a request to Ms. Pallavi Mhatre, Manager at evoting@nsdl.co.in.

The Company has appointed Mrs. Mausami Sengupta, Practicing Company Secretary (ACS No. 28678), as the scrutinizer to scrutinize the voting during the AGM and the remote e-voting process in a fair and transparent manner.

By order of the Board
Sd/-
Shradha Jalan
Company Secretary & Compliance Officer
Place: Kolkata
Dated: 26.08.2025

