

SOBHA

Date: November 27, 2024

The Deputy Manager Department of Corporate Services BSE Limited PJ Towers, Dalal Street Mumbai – 400 001 Scrip Code: 532784 & 890205	The Manager The National Stock Exchange of India Limited Exchange Plaza, Plot No C/1, G Block Bandra Kurla Complex Mumbai – 400 051 Scrip Code: SOBHA & SOBHAPP
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Dear Sir / Madam,

Sub: Newspaper Advertisement - Notice of Postal Ballot

Ref: Disclosure under Regulations 47 and 30 of Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) ("SEBI LODR") Regulations, 2015

Further to our intimation dated November 26, 2024, on the Postal Ballot and in Compliance with Regulations 47 and 30 of the SEBI LODR Regulations, 2015, please find enclosed Copies of newspaper advertisement regarding Postal Ballot Notice and e-voting information published on November 27, 2024, in the following newspaper:

1. Business Line (English Newspaper)
2. Prajavani (Kannada Newspaper)

Kindly take the aforesaid information on record.

Yours sincerely,

FOR SOBHA LIMITED

Bijan Kumar Dash
Company Secretary & Compliance Officer
Membership No. ACS 17222

SOBHA LIMITED

REGD & CORPORATE OFFICE: 'SOBHA', SARJAPUR – MARATHALLI OUTER RING ROAD, BELLANDUR POST, BANGALORE – 560103, INDIA
CIN: L45201KA1995PLC018475 | TEL.: +91 80-49320000 | www.sobha.com | E-mail id : investors@sobha.com

QUICKLY.

Fintech Yubi plans new fund raiser

Fintech platform Yubi is looking to raise up to \$200 million early next year to finance its global expansion, as the company embarks on a new funding round after narrowing its losses. The firm, backed by venture capital funds from Insight Partners to Peak XV, will look to raise between \$150 million and \$200 million in the first quarter of next year, CEO Gaurav Kumar said in an interview. "We will raise one more funding round before thinking of going public in a next few years," said Kumar, who injected \$30 million of his own capital into the business in August. BLOOMBERG

Credit-deposit growth gap narrows to 90 bps in Sept

RISK FACTOR. Central bank upped risk weights on unsecured consumer credit exposures of banks and NBFCs, lending to NBFCs and housing fin cos by 25 bps

K Ram Kumar
Mumbai

The gap between credit and deposit growth in the banking system narrowed in September to 90 basis points from 330 basis points in June in an indication that the RBI's November 2023 move to increase risk weights on unsecured consumer credit and bank credit to non-banking finance companies (NBFCs) is bearing fruit, with credit growth moderating in these segments. The Central bank had upped the risk weights on

unsecured consumer credit exposures of banks and NBFCs (including credit card receivables) and bank lending to NBFCs, other than housing finance companies (HFCs), by 25 basis points to pre-empt build up of any potential risk. Bank credit growth (y-o-y) moderated to 12.6 per cent (15 per cent y-o-y growth in June) even as deposits grew at 11.7 per cent yoy, remaining close to that in the previous quarter, per latest RBI data. So, with credit growth (numerator) softening and deposit growth (denomin-



GROWTH SLUMP. Metropolitan branches, which accounted for 60.6 per cent of loans, recorded lower growth of 11.6 per cent

ator) holding steady, the wedge between the two is narrowing. The rush among banks to mop up funds through certificate of deposits (CDs) in order to support credit

growth may come down. As per the latest RBI bulletin, CD issuances grew 57 per cent y-o-y to ₹6.01 lakh crore during 2024-25 (up to November 1), significantly higher than ₹3.91 lakh crore

in the year-ago period to meet funding needs.

CREDIT GROWTH
Public sector banks (PSBs) and private sector banks, which have 53.2 per cent and 41.8 per cent shares, respectively, in credit by non-Regional Rural Bank Scheduled Commercial Banks, recorded 13 per cent and 11.9 per cent increase y-o-y, respectively, per RBI's Quarterly Basic Statistical Returns (BSR) data. Metropolitan branches, which accounted for 60.6 per cent of loans, recorded lower growth of 11.6 per cent.

Agriculture, industry, housing and personal (non-housing) loans had 11.5 per cent, 23.7 per cent, 16.5 per cent and 14.9 per cent shares, respectively. Credit to private corporate sector exceeded the headline credit growth and stood at 16.5 per cent y-o-y in September; working capital loans accelerated to 15.3 per cent from 14.1 per cent a year ago, per the BSR.

As term deposits offered more attractive return, they outpaced growth in CASA (current account and savings account) deposits, and their share in total deposits rose to 61.4 per cent from 59.8 per cent a year ago.

Deposits growth of PSBs inched up to 9 per cent y-o-y in September (8.1 per cent in June 2024), which, however, remained well below 15 per cent logged by other banks.

DEPOSITS GO UP
A substantial amount of deposits have shifted to higher interest rate bucket during the latest monetary policy

Yes Bank plans to open around 400 branches in 3-5 years, says Director

KR Srivats
New Delhi

Yes Bank plans to open 350-400 branches across the country in the next 3-5 years, Rajan Pentel, Executive Director, said on Tuesday. "So far we have been a West and North-centric bank although we have branches in the East and South," he said. "Our next set of branches will be large deposit centres and these can be in South, East or North," he added.



Rajan Pentel, Executive Director, Yes Bank

Pentel, who was in the Capital, noted that the right strategy for the bank would be to go to the large deposit centres, instead of looking at tier-1, 2 or 3 towns.

Currently, Yes Bank has a network of 1,234 branches across the country with as much as 553 branches in the entire North. In National Capital Region (NCR) alone, YES Bank has 175 branches.

BEST DISTRIBUTION
Strongest distribution of the bank so far since its inception has been the Delhi-Mumbai corridor, which has been India's fastest growing corridor.

Pentel said Yes Bank would continue to retain its focus on business mix at 60:40 between retail and corporate segments.

For the second quarter ended September 30, 2024, Yes Bank had recorded a 145.6 per cent y-o-y increase in net profit at ₹553 crore (₹223 crore), marking its highest profit since reconstruction.

Pentel also said Yes Bank would soon launch a new mobile App Yes Iris Business to cater to the needs of business segment customers.

For the current fiscal, YES Bank is eyeing deposit

growth of 16-17 per cent, while aim on advances growth would be lower at about 15 per cent.

BIZ GROWTH
Pentel also made it clear that Yes Bank had no plans to immediately raise any capital to fund business growth.

"We will consider capital raising only in 2026-27. We have comfortable capital adequacy now," he said.

When asked if the bank had any plans to grow inorganically, he said, "There is no such proposal on the table."

On expectations of interest rate cut by RBI at the upcoming December MPC meeting, Pentel said that it is very difficult to predict when the rate cuts would happen.

"My own expectation is that the regulator will only act if they think we are looking consistently at good control of inflation," Pentel told businessline.

Pentel also said that Yes Bank is aspiring to take its Net Interest Margin (NIM) to 3-3.5 per cent in next few years from current 2.4 per cent.

Rupee recovery could be temporary

Akhil Nallamuthu
bl research bureau

The rupee, after marking a fresh low of 84.5 against the dollar last Friday, recovered sharply. On Tuesday, it marked an intra-day high of 84.23 before closing lower at 84.34.

WEEKLY RUPEE VIEW.

Strong foreign inflows in the recent sessions helped in the recovery. Over the past week, the net FPI (Foreign Portfolio Investors) inflows stood at nearly \$840 million, according to NSDL (National Securities and Depository Limited) data.

Landslide victory of the ruling Mahayuti coalition in Maharashtra boosted the investor confidence, providing positive impetus to the rupee.

However, this might not sustain as the dollar appears strong. Also, the US President-elect Donald Trump has talked tariffs, sparking the fear of a trade war, once he takes charge in January. This can lead to investors moving to risk off sentiment, which can fuel more rally in the greenback, weighing on the Indian unit.

CHART
The rupee moving above 84.35 is a positive sign. However, the rally may not sustain. There are resistances



ahead at 84.20 and 84. Probably a breach of 84 can keep the positive momentum for a while. But that probability is low.

We expect the rupee to gradually depreciate from the current level of 84.34 and touch 84.50 in a week or so. Over the next few weeks, it could even weaken to 85. The chart of the dollar in-

dex (DXY) shows that the price region of 106.10-106.80 is a support band. Below this is another support at 105. We expect DXY to regain traction again from the current level or after seeing a minor dip to 105. The index is currently trading at 106.85.

A resumption in the uptrend can take the dollar index to 110, the nearest notable resistance. Subsequent barrier is the price band of 113.70-114.

OUTLOOK
The recent upswing in the rupee could be only temporary. It can moderate back to 84.50 over the next week. In the near-term, the downside could slowly extend to 85.

Nabard urges fintechs to create ways for faster delivery of schemes to rural India

KR Srivats
New Delhi

Nabard is proposing to set up a common Shared Services Entity across the country for all rural cooperatives, its Chairman K V Shaji said on Tuesday.

"Both government and the RBI have agreed, in principle, for this entity. We, jointly with Central government and cooperative banks, will set up a separate company for digital adoption," Shaji said at the CII Fintech and Financial Inclusion Summit in the capital.

"This entity will also collaborate with fintech firms, thereby presenting ample opportunities for the latter to partner with both RRBs and cooperative banks."

As smaller entities, most cooperative banks are currently not able to invest in technology, he noted.

Shaji said that fintechs



KV Shaji, Chairman, Nabard

must look to enhance their focus on the cooperatives sector and regional rural banks (RRBs), noting that both are engaging with technology in a larger way.

There will be ample room for fintechs to devise tech solutions, work on the digit-

ised database and platforms in these two areas, Shaji said.

"We are undertaking digitisation of cooperatives. By March 2025, it will happen and we will invite fintechs to work on that. We need a lot of technology solutions to work on these digitised database that we will have besides looking at transaction trails of digital platform," Shaji said.

"Fintechs must look at the recent government schemes like PM Vishwakarma and credit guarantee scheme, insurance and pension schemes and (find out) how they can make it easier to vend such products," he said. Noting that fintechs may not secure much margin in

such endeavours, Shaji exhorted them to look at the impact it would create.

ONE STATE, ONE RRB
Shaji further said the RRB sector is the middle layer of the banking system in the country, which is engaging with technology in a larger way on account of the intervention of the Department of Financial Services (DFS). "We are now giving technology solutions on a common platform. We are working with DFS, Sponsor Banks, RRBs similar to cooperatives sector," he said.

In the cooperative sector, around 7.5 crore people from rural areas are not dealing in the digital space, Shaji said.

GHCL Textiles Limited

Registered Office : GHCL House, Opp. Punjabi Hall, Navrangpura, Ahmedabad - 380 009 (Gujarat). (CIN: L18101GJ2020PLC114004)
Email : info@ghcltextiles.co.in, secretarial@ghcltextiles.co.in; Website : www.ghcltextiles.co.in Phone : 079-26434100

NOTICE OF POSTAL BALLOT THROUGH REMOTE E-VOTING

Members of the Company are hereby informed that pursuant to the provisions of the Section 110 read with Section 108 and other applicable provisions of the Companies Act, 2013 ("the Act") read with Rule 22 and Rule 20 of the Companies (Management and Administration) Rules, 2014 ("the Rules") and SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 ("Listing Regulations"), GHCL Textiles Limited ("the Company") is seeking approval of the Members by way of Postal Ballot through e-voting in respect of the resolutions as set out in the Postal Ballot Notice dated October 29, 2024 (Notice). The Company has completed the dispatch of the Postal Ballot Notice (including explanatory statement and detailed instructions for remote e-voting) on November 26, 2024, to all the Members whose names appear in the Register of Members / List of Beneficial Owners as on Friday, November 22, 2024 (i.e. cut-off date).

In compliance with the requirements of MCA and SEBI Circulars, the Postal Ballot Notice is sent electronically by email to those members who have registered their email IDs with the Company / Depository Participants and hard copy of Notice along with Postal Ballot Forms and pre-paid business envelope will not be sent to the Members for this Postal Ballot.

The members are hereby informed that pursuant to provisions of Section 108 & 110 of the Companies Act, 2013 read with Rule 20 & 22 of the Companies (Management and Administration) Rules, 2014, and Regulation 44 of the SEBI (Listing Obligations and Disclosures Requirements), 2015 ("Listing Regulations") and other applicable provisions, if any, the Company is providing its members, facilities for Remote e-Voting Services provided by Central Depository Services (India) Limited (CDSL) to cast their vote electronically in respect of the following Special Resolutions :

SPECIAL RESOLUTIONS :

- Approval for appointment of Mrs. Sudha Pillai, IAS (Retd.) as an Independent Director of the Company.
- Approval for appointment of Mr. Virusangulaam Kumarasamy Jayakodi, IAS (Retd.) as an Independent Director of the Company.
- Approval for appointment of Mr. Chathamur Raman Rajagopal, as an Independent Director of the Company.

The Board of Directors of the Company has appointed Mr. Manoj R. Hurkal (Membership No. F4287 and Certificate of Practice No. 2574), Practising Company secretary, as the Scrutinizer for conducting the Postal Ballot through Remote e-voting process in accordance with the provisions of the Act and the Rules in a fair and transparent manner.

Members are requested to carefully read the instructions given in the Postal Ballot Notice. Members are also requested to note that remote e-voting period will commence at 9:00 a.m. (IST) on Thursday, November 28, 2024 and ends at 5:00 p.m. (IST) on Friday, December 27, 2024 (inclusive of both days). The Remote e-voting module shall be disabled by CDSL for voting thereafter and Remote e-voting shall not be allowed beyond the same. During the Remote e-voting period, members of the Company, holding shares, as on the cut-off date i.e. Friday, November 22, 2024, may cast their vote through Remote e-voting only.

A Member who has not received the Postal Ballot Notice by e-mail and wish to obtain a copy of the Postal Ballot Notice, can obtain the same, by sending an e-mail to secretarial@ghcltextiles.co.in or by downloading from the Company's website www.ghcltextiles.co.in.

The results of the Postal Ballot will be declared on or before Sunday, December 29, 2024 at the corporate office of the Company i.e. "GHCL House" B-38, Institutional Area, Sector-1, Noida, (UP) - 201301. The results of the postal ballot along with the scrutinizer's report will be placed on the Company's website www.ghcltextiles.co.in and the Notice Board of the Company and on the website of CDSL and the same will be communicated to National Stock Exchange of India Limited and BSE Limited, where the Company's equity shares are listed.

All the material documents referred in the explanatory statement will be available for inspection without any fee at the corporate office and /or the registered office of the Company during 11:00 a.m. to 01:00 p.m. on all working days from date of dispatch until the last date of receipt of votes by Postal Ballot through Remote e-voting i.e. Friday, December 27, 2024. Members willing to inspect such documents can send an e-mail to secretarial@ghcltextiles.co.in.

In case you have any queries or issues regarding e-voting, 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 1800225533 or you may also contact concerned employees of CDSL on 022-23058543/23058542 (between 10 am to 6:30 pm on Monday - Friday) or alternatively may write to Mr. Ganapati Haligouda, Email: rn.helpdesk@linkintime.co.in, Link Intime India Pvt. Ltd. C-101, 247 Park, LBS Marg, Vikhroli (West) Mumbai - 400083, Tel: 022-49186000, who shall be responsible to address the grievances connected with the electronic voting.

For GHCL Textiles Limited
Sd/-
Lalit Narayan Dwivedi
Company Secretary

Place : Noida
Date : November 26, 2024

NCLAT nixes insolvency plea against Amazon Wholesale

Press Trust of India
New Delhi

The National Company Law Appellate Tribunal (NCLAT) has binned a plea seeking to initiate insolvency proceedings against Amazon Wholesale (India).

A three-member NCLAT bench upheld the order passed by the National Company Law Tribunal (NCLT), which had in March dismissed the insolvency plea filed by Multiplier Brand Solutions.

Multiplier Brand Solutions had filed the plea alleging a default of ₹3.7 crore for eight invoices raised between March and May 2023. However, rejecting it, NCLAT said the "claim of Appellant for payment of invoices which are the subject matter of Section 9 Application was disputed much before Demand Notice was issued". The tribunal said NCLT "has not committed any error in refusing to initiate CIRP, there being pre-existing dispute reflected with the correspondence which took place between the parties prior to issuance of demand notice."

THIRUVANANTHAPURAM REGIONAL COOPERATIVE MILK PRODUCERS' UNION LTD.

(Affiliated to Kerala Cooperative Milk Marketing Federation Ltd.)
Head Office: "Ksheera Bhavan", Pattom, Thiruvananthapuram - 695 004.
Phone: 0471-2447109, 2446845, 2448057, Fax: 2449567, Email: ppm.trcmpp@gmail.com
No.156/TRUP/BI/VET-MED/2024-25 Date: 27/11/2024

E-TENDER NOTICE

E-tenders are invited for the supply of following items at TRCMPU:

E-Tender ID	Description	Approx. Tender Value
2024_KCMF_709524_1	RE-TENDER FOR SUPPLY OF VETERINARY MEDICINES (FOR MANUFACTURERS)	Rs. 8.00 Lakhs

Specifications and details of the e-tender are available in the Government e-procurement portal (www.tenders.kerala.gov.in) and TRCMPU website (www.nimratrcmpu.com).
Last date for submission of e-tender is on 09-12-2024, 01:00 PM. Sd/- MANAGING DIRECTOR

Name and Address of the entity seeking response to EOI:
Bangalore International Airport Limited (BIAL)
BIAL Project Office,
Kempegowda International Airport, Bengaluru
Kempegowda 560 300 Web: www.bangaluruairport.com

NOTICE TO EXPRESSION OF INTEREST (EOI)

S.No.	Tender Title	Short description of Scope of Work
1	Appointment of Project Management Consultant (PMC) for multiple projects under P A L - 2 program.	The scope of work includes but is not limited to providing comprehensive project management services for the identified Projects under the expansion program. The scope of the PMC for this program shall include but not limited to providing Services in three stages namely: a) Pre-construction Management b) Construction Management and c) Project Closeout, Handover and Operationalization.

Pre Qualification Criteria & other Information: Available on BIAL website www.bangaluruairport.com under Tenders section.
Submission Due Date & Time for all the above: 10th Dec 2024 at IST 17:00 Hours.
Note: Any Further Addendums to this EOI shall be made available in BIAL website.
Applicants who are interested shall express their interest through E-Mail: projecttenders@bialairport.com. To submit EOI, register and login to BIAL E-Tendering website (<https://www.bialtenders.com>) event ID -3168
Name and address of the entity seeking EOIs:
Vice President - Procurement & Contracts
Bangalore International Airport Ltd.,
BIAL Project Office,
Kempegowda International Airport,
Devanahalli, Bengaluru - 560 300
Email: projecttenders@bialairport.com
Phone No: 080 - 66782431
www.bangaluruairport.com

SOBHA

SOBHA LIMITED

CIN : L45201KA1995PLC018475
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POSTAL BALLOT NOTICE AND REMOTE E-VOTING INFORMATION

Shareholders of the Company are hereby informed that pursuant to the Sections 108, 110 and other applicable provisions, if any, of the Companies Act, 2013 read with Rule 20 and 22 of the Companies (Management and Administration) Rules, 2014 (including any statutory modification(s) and / or re-enactment(s) thereof for the time being in force), guidelines prescribed by the Ministry of Corporate Affairs ("MCA") vide various Circulars and notifications issued by the MCA ("the MCA Circulars"), the secretarial standards issued by the Institute of Company Secretaries of India on General Meetings and Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and any other applicable laws, the Company has dispatched the Postal Ballot Notice on Tuesday, November 26, 2024 through electronic mode only, to those shareholders whose names are recorded in the Register of Members and /or Register of Beneficial Owners maintained by the Depositories as on Friday, November 22, 2024, for seeking approval of the shareholders of the Company through Postal Ballot by way of remote e-Voting, for the following matters:

S.No.	ITEMS	TYPE OF RESOLUTION(S)
1.	Appointment of Mr. Nisanth M N , (DIN 10834675), as the Director of the Company.	Ordinary Resolution
2.	Appointment of Mr. Nisanth M N , (DIN 10834675), as Deputy Managing Director of the Company.	Special Resolution
3.	Re-appointment of Ms. Srivathsala Kanchi Nandagopal (DIN 06465469), as a Non-Executive Independent Director of the Company.	Special Resolution

The postal ballot notice is available on the website of the Company, www.sobha.com and the stock exchanges where the equity shares of the Company are listed i.e. BSE Limited ("BSE"), www.bseindia.com and National Stock Exchange of India Limited ("NSE") www.nseindia.com

The Company has engaged the services of Link Intime India Private Limited ("Link Intime"), to provide remote e-Voting facility for Postal Ballot in order to enable the members to cast their vote electronically. The detailed procedure for e-Voting is enumerated along with the Postal Ballot Notice. The remote e-Voting period will commence from 9.00 a.m. (IST) on Wednesday, November 27, 2024, and ends at 5.00 p.m. (IST) on Thursday, December 26, 2024. The e-Voting module shall be disabled by Link Intime, thereafter.

The communication of assent and dissent of the members would take place only through the remote e-Voting system. The shareholders would have the option to vote only through remote e-Voting and voting through physical ballot papers will not be provided. Only those members whose names are recorded in the Registers of Members of the Company or in the Registers of Beneficial Owners maintained by the Depositories as on the cut-off date i.e., Friday, November 22, 2024 will be entitled to cast their votes as assent or dissent by remote e-Voting. Once the vote on the resolution is cast by the Member, he/she shall not be allowed to change it subsequently.

In case of any queries, you may refer the Frequently Asked Questions ("FAQs") and InstaVote e-Voting manual available at <https://instavote.linkintime.co.in>, under Help section or send an email to enotices@linkintime.co.in or contact on: - Tel: 022-4918 6000 or write an email to Mr. Bijan Kumar Dash, Company Secretary and Compliance officer at investors@sobha.com

The Board of Directors of the Company appointed Mr. Nagendra D Rao (Membership No. F 5553, COP No. 7731) Practising Company Secretary as Scrutinizer (the "Scrutinizer") for conducting the Postal Ballot through remote e-Voting process in a fair and transparent manner.

The result of the postal ballot will be announced on or before 5.00 p.m. IST on Saturday, December 28, 2024. The said results along with the Scrutinizer's Report would be intimated to BSE and NSE and will be uploaded on the Company's website, www.sobha.com

For Sobha Limited

Sd/-
Bijan Kumar Dash
Company Secretary
& Compliance Officer
Membership No: ACS 17222

Date: November 27, 2024
Place: Bangalore

