

31st August, 2026

To,

National Stock Exchange

Exchange Plaza,

Plot No. C/1, G Block,

Bandra (E), Mumbai-400051

BSE Limited

Phiroze Jeejeebhoy Towers

Dalal Street,

Mumbai-400001

(NSE Scrip Code: SPMLINFRA)

(BSE Scrip Code: 500402)

Sub: Submission of Newspaper Advertisement under Reg. 47 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015

Dear Sirs,

With reference to the captioned subject and in terms of Regulation 47 of the SEBI [Listing Obligations and Disclosure Requirements] Regulations, 2015, read with Rule 20 of the Companies (Management and Administration) Rules, 2020 as amended please find extract of the Newspaper Advertisement published in the Business Standard English edition and Arthik Lipi Bengali edition on 31st August, 2026 advertisement for pre-dispatch of Notice of the Annual General Meeting of the Company to be held on Friday, 25th September, 2026 at 11:00 a.m. (IST) through Video Conferencing / Other Audio Visual Means only.

An extract of the aforesaid advertisement is enclosed for your reference.

Kindly take the above on record.

Thanking you,

For SPML Infra Limited

Swati

Agarwal

Swati Agarwal

Company Secretary

Digitally signed by
Swati Agarwal
Date: 2026.08.31
12:54:24 +05'30'

Encl: a/a

Financially free: What next?



TRUTH BE TOLD
HARSH ROONGTA

I was barely 54 when I exited Apnapaisa, the startup I had built over 15 years, after its acquisition by a strategic investor. I had enough money to feel financially secure. As I had signed a non-compete with the acquirer, I could no longer do what I had always done. For the first time in my life, I was at a loose end.

The acquisition brought a stream of wealth managers to my office. Some began selling before they even sat down. Others were better and tried to understand my needs. But even they could only offer what their organisation had to sell. That was my light-bulb moment: The starting point had to be the client, not a product.

At first, I thought the job was largely about investments — understanding goals, resources and risk profile, and building a suitable portfolio. I soon learnt that building the portfolio was the easier part. Helping the investor stay with it when markets fell, or headlines frightened them, was harder. To do that well, we had to understand why the client was investing. That led to a deeper realisation. Clients say they want returns. Of course they do. But what they really care about is what those returns let them do.

I remember a client who wanted to become an entrepreneur but feared leaving a secure job. We showed him that even without a salary for some time, his family would remain financially comfortable. I could share my own experience of leaving a secure job to become an entrepreneur. While the number crunching helped, I suspect it was sharing my personal experience that nudged him to become an entrepreneur. Another client accepted lower pay for a more flexible role, wanting more time with his children. He realised spending more time with his family was better than higher pay.

Those experiences changed the

question we began asking: Not ‘How much return can be earned?’ but ‘What do you want your money to make possible?’ Before investing, understand what you want your life to look like. That sounds obvious. It is surprisingly difficult. Ask yourself: What would you stop doing if there were no money constraints? How would you change your life if you had just five years to live? What would you regret not having done?

Those conversations changed the way I looked at my own life. One of the most meaningful things a client said to me was: “We are so glad you are in our lives.” It made me wonder how such services could reach far more people. That grew into an audacious dream: “A Financial Plan for every Indian by 2047” and drew me deeper into the Association of Registered Investment Advisers (ARIA), working with peers to make financial planning mainstream.

Somewhere along the way, what had begun as a way of filling my time after Apnapaisa became something more important. It became my purpose. I had spent years helping clients see that financial security gave them the freedom to choose their lives. Then I realised the same thing had happened to me — financial security had given me the freedom to find work that became meaningful.

My experience made me look differently at our financially successful clients. Many had already answered one question: Will I have enough money to stop working? Few had asked the harder one: What will I do when I no longer have to work?

The answer need not be grand. Purpose need not come with a capital P. It could mean teaching, helping people around you, mentoring someone younger, spending more time with family, learning something new or living differently. Purpose is deeply personal.

Truth be told, I had spent years planning for financial freedom. I had never planned what I would do with it. I was lucky. Purpose found me almost by accident when I was at a loose end in life. Looking back, that may be the bigger lesson. Perhaps we spend too much time planning how to become financially free and too little asking what we want to be free for.

The writer heads Fee-Only Investment Advisors LLP, a Sebi-registered investment advisor; X: @harshroongta

How to ensure a strong title when purchasing a property

Verify title chain, check for encumbrances and litigation, and resolve issues before you pay

SANJAY KUMAR SINGH

The Supreme Court (SC), in *Jamnabai and Others v. Vasudev and Others*, ruled that revenue-record entries neither create nor extinguish title to immovable property. Mutation entries mainly serve the purpose of revenue administration. For buyers, the ruling reinforces the need to establish ownership through proper title documents.

What the case establishes

The dispute concerned about 12.41 acres of agricultural land and a house. After Bhagwansingh died, his sons Ramprasad and Vasudev inherited them and were recorded as co-owners. In January 2008, after seeing a newspaper notice for a proposed sale, Ramprasad’s legal heirs found that his name had disappeared from the revenue records and parts of the property had been mutated in the names of Vasudev and his son. They went to court where the other side claimed Ramprasad had surrendered his share.

The SC held that a claimant alleging surrender must prove the underlying transaction, and that changing names in revenue records cannot itself lead to transfer or surrender of ownership. It restored the heirs’ property rights.

A revenue or mutation entry alone does not establish ownership conclusively. “Mutation in the revenue records merely follows title and does not create it,” says Prashant Thakur, executive director & head - research & advisory, Anarock Group.

Verify the seller’s title

Ownership arises through inheritance or a transfer by a valid owner. “A transfer should be recorded in a written, stamped and registered document, which must be traceable back



Watch out for...

- Name change in revenue record without supporting registered deed
- Unregistered or informal documents in the title chain
- Unregistered relinquishment, release or gift deeds transferring ownership
- Unresolved succession or partition disputes
- Missing links or unexplained gaps in title history
- Pending litigation, appeals, proceedings, stay orders
- Unreleased mortgages, liens or attachments
- Possession by someone other than the documented owner

through an unbroken chain to an earlier owner whose title is sound,” says Avnish Sharma, partner, Khaitan & Co. Examine the complete title chain to establish how the present owner acquired the property.

According to Thakur, a registered sale deed is the most important formal proof of the buyer’s ownership of property. Conveyance is the wider term covering registered instruments that transfer ownership, including a deed of gift, exchange, release and assignment of leasehold rights.

Get title search done

Engage an independent lawyer to prepare a title report. “The report should verify the complete chain of title deeds against certified copies from the sub-registrar,” says Sharma. Thakur adds that the title search is usually carried out for

30 years.

The lawyer should obtain an encumbrance certificate from the registration authorities. “The sub-registrar search should cover registered sales, mortgages, releases, gifts, attachments and other encumbrances,” says Anirudha Khopade, head, data science & analytics, Square Yards.

Check revenue records for ownership, mutation, tenancy and land-use issues, and Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) records for mortgages.

“The title report should check for litigation in civil and revenue courts, consumer forums and tribunals,” says Sharma.

Ensure that survey numbers match across title and land records. Physically inspect and, where required, measure the property. “Verify pos-

session, boundaries, access, occupation and encroachments,” says Heena Chheda, partner, Economic Laws Practice.

Checks for inherited property

For inherited or jointly owned property, establish each person’s transferable interest and share. Obtain the complete title chain and deceased owners’ death certificates. “Legal-heir documentation and all succession or transfer documents should be obtained,” says Khopade.

A partition deed is relevant where co-owners have divided their shares. A relinquishment or release deed is important when a co-owner gives up an existing right. Both require stamping and registration. Probate or letters of administration may be required to establish authority under a Will.

All co-owners and legal heirs should be party to the transaction. “Every person with an existing interest should participate in the transfer or there should be a legally valid document establishing that their interest has been transferred or extinguished,” says Sonam Chandwani, managing partner, KS Legal & Associates.

All co-owners, or their duly authorised representative, should execute a registered sale deed. “Affidavits, consents, indemnities and mutation entries cannot substitute for a duly executed and, where required, registered transfer of an existing ownership interest,” says Chheda.

Run extra checks for flats

Buying a flat involves an interest in both the land and the constructed unit. There are risks concerning land, promoter authority, construction approvals, project finance, common areas and the society or association’s title to the land

and building.

When buying from a developer, verify the developer’s authority over the land and development rights. “If the promoter is not the landowner, verify the landowner’s title and the stamped, registered development agreement and power of attorney allowing development and sale of that flat,” says Chheda.

Also verify Real Estate (Regulation and Development) Act (Rera) registration, layout approval, building plan sanction, and commencement certificate. Execute a properly stamped and registered agreement for sale, and obtain payment receipts and the possession letter and occupancy certificate at completion.

Check mortgages and charges on the project or land. “Where the project or land is mortgaged, obtain a unit-specific lender release or no-objection in a form that permits mortgage-free transfer,” says Chheda. Khopade adds that society or association records, maintenance dues, property-tax dues and the seller’s authority to sell should also be verified.

For resale property, verify the original registered sale or conveyance deed. “Examine the complete documentary trail from the original allotment or conveyance to the present seller,” says Chandwani.

Resolve defects before paying

No legal mechanism can guarantee an unchallengeable title. “Due diligence should identify and eliminate foreseeable title defects,” says Chandwani. Address any unexplained gap or competing claim before paying the purchase consideration.

While these checks cannot make ownership airtight, they can materially reduce the risk of a successful challenge.



P N GADGIL JEWELLERS LIMITED

Registered office: 694, Narayan Peth, Pune, Maharashtra – 411030

CIN: L36912PN2013PLC149288, E-mail Id: secretarial@pngadgil.com

Website: www.pngjewellers.com Tel no: 020-24478474

Information regarding 13th Annual General Meeting to be held through Video Conferencing (‘VC’) / Other Audio Visual Means (‘OAVM’)

Notice is hereby given that the 13th Annual General Meeting (‘AGM’/‘Meeting’) of P N Gadgil Jewellers Limited (‘the Company’) will be held on **Monday, September 28, 2026 at 03:00 P.M. (IST)** through Video Conferencing (‘VC’) / Other Audio Visual Means (‘OAVM’) to transact the businesses as set out in the Notice convening the AGM which will be circulated. This is in compliance with the applicable provisions of the Companies Act, 2013 (‘Act’) and the Rules made thereunder, read with MCA General Circular No.03/2025 dated 22nd September 2025, along with the earlier circulars issued in this regard (collectively referred to as ‘MCA Circulars’).

In accordance with the aforesaid MCA Circulars and in line with the Circulars issued by the Securities and Exchange Board of India (‘SEBI’) from time to time, the Notice of the 13th AGM along with the Annual Report for the financial year 2025-26 will be sent electronically to those Members whose e-mail addresses are registered with the Company/Registrar & Transfer Agents (‘Registrar’ or ‘RTA’) / Depository Participants (‘DPs’).

In accordance with Regulation 36(1)(b) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, a letter providing a web-link for accessing the Annual Report will be sent to those Members who have not registered their e-mail ids.

The copy of the Annual Report of the Company for the Financial Year 2025-26 along with the Notice of the AGM, Financial Statements and other Statutory Reports will be available on the website of the Company at www.pngjewellers.com, National Securities Depository Limited (‘NSDL’) at www.evoting.nsdl.com, Stock Exchanges on which the securities of the Company are listed i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com, respectively.

Eligible Members whose e-mail addresses are not registered with the Company/DPs are requested to get their e-mail addresses registered for the purpose of receiving the credentials for remote e-Voting along with the Notice of the 13th AGM and Annual Report for the financial year 2025-26 electronically as follows:

- In respect of shares held in demat form:** with their Depository Participants (‘DPs’).
- In respect of shares held in physical form:** By writing to the Company’s Registrar and Share Transfer Agent viz. Bigshare Services Private Limited or the Company, with details of Folio number, and self-attested copy of PAN card by sending e-mail to investor@bigshareonline.com / info@bigshareonline.com or secretarial@pngadgil.com.

Members may note that the Register of Members of the Company will remain closed from Tuesday, September 22, 2026 to Monday, September 28, 2026 (both days inclusive) for the purpose of 13th Annual General Meeting and Members holding shares as on cut-off date i.e., Monday, September 21, 2026 shall be entitled to vote at the AGM.

Members can attend and participate in the AGM through the VC/OAVM facility only and their attendance shall be counted for the purpose of reckoning the quorum under Section 103 of the Act. Remote e-Voting facility of NSDL will be provided before as well as during the AGM to all its members to cast their votes on all resolutions set out in the Notice of the AGM. Detailed procedure for such remote e-Voting will be provided in the Notice.

For P N Gadgil Jewellers Limited

Sd/-
Prakhar Gupta
Company Secretary & Compliance Officer

Date: August 31, 2026
Place: Pune

SPML INFRA LIMITED
CIN: L40106WB1981PLC276372
Registered Office: 22, Camac Street, Block-A, 3rd Floor, Kolkata- 700016; Tel.: 033-40091200
E-mail: cs@spml.co.in; **Website:** www.spml.co.in

INFORMATION REGARDING ANNUAL GENERAL MEETING

Notice is hereby given that the 45th Annual General Meeting (AGM) of the members of SPML Infra Limited (Company) will be held on Friday, 25th September, 2026 at 11:00 A.M. (IST) through video conference (VC), to transact the businesses as set out in the Notice of AGM in compliance with the applicable provisions of the Companies Act, 2013 (Act) and Rules framed thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (‘Listing Regulations’) read with General Circular Nos. 14/2020 (dated 8th April 2020), 17/2020 (13th April 2020), 20/2020 (dated 5th May 2020), 10/2022 (28th December, 2022), 09/2023 (September 25, 2023), 09/2024 (19th September, 2024) and the latest being 03/2025 (September 22, 2025) issued by the Ministry of Corporate Affairs (‘MCA Circulars’) and the Securities and Exchange Board of India (‘SEBI Circulars’), without the physical presence of the Members at a common venue.

The Notice of the AGM along with the Explanatory Statement the Company is being sent only by electronic mode to those members, whose email ids are registered with the Company/RTA/Depository participant(s).

The aforesaid documents will also be available on the Company’s website <https://www.spml.co.in/investors/corporate-announcement> and on the websites of BSE Limited and National Stock Exchange of India Ltd. at www.bseindia.com and www.nseindia.com respectively and of National Securities Depository Limited (NSDL) website at <https://www.evoting.nsdl.com>.

Service of Notice and Annual Report via e-mail :

In compliance with the abovementioned Circulars, electronic copies of the Notice convening the 45th AGM along with the Explanatory Statement pursuant to the provisions of Section 102 of the Act and the Annual Report for the Financial Year 2025-26 (‘Annual Report’), will be sent within the prescribed time line by email to all the Members whose email addresses are registered with the Company/Depository Participant(s). Further, pursuant to Regulation 36(1)(b) of Listing Regulations a letter providing the web-link for accessing the Annual Report, including the exact path, will be sent to those Members who have not registered the email address with the Company/ Registrar & Share Transfer Agent (‘RTA’) Depositories / Depository Participants.

The Notice of the AGM along with the Annual Report will also be available on the Company’s website at <https://www.spml.co.in/investors/corporate-announcement>, and can also be accessed on the websites of the Stock Exchanges where the Equity Shares of the Company are listed i.e. BSE Limited and National Stock Exchange of India Limited at <https://www.bseindia.com> and <https://www.nseindia.com> respectively. The Company will also provide physical copies of Notice and the Annual Report to those members who request for the same.

Electronic voting and participation at the AGM :

In compliance with the provisions of Section 108 of the Act, read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and provisions of Regulation 44 of the Listing Regulations, the Members will have an opportunity to cast their votes remotely on the businesses as set forth in the Notice of the AGM through remote e-voting system. Facility for voting through electronic voting system will also be made available at AGM through the e-voting services provided by NSDL. Further the Company has engaged the services of NSDL to provide VC/OAVM facility for the AGM. The instructions for joining the AGM through VC/OAVM and manner of casting vote through remote e-voting are provided in the Notice of the AGM. The Members who will be attending the AGM through VC/OAVM and who have not cast their vote through remote e-voting can exercise their voting rights at the AGM. The login credentials for casting votes through e-voting shall be made available to the members through email. Members who do not receive email or whose email addresses are not registered with the Company/ Depositories (including Members holding shares in physical form), may generate login credentials by following instructions given in Notes to Notice of AGM. Please note that same login credentials are required for participating in the AGM through VC/OAVM and e-voting on resolutions during the AGM. Members joining the AGM through VC/OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Act. Members are requested to update their KYC in their folio(s), register their email addresses, and bank account details for receipt of dividend etc. or may intimate any changes if required. The process of registering/changing the same is mentioned below :

In case, Physical Holding	Register/update the details in prescribed Form ISR-1 and other relevant forms with Company’s Share Transfer Agent i.e. Maheshwari Datamatics Pvt Ltd at 23, R.N. Mukherjee Road, Kolkata- 700001 as prescribed pursuant to SEBI Circular No. SEBI/HO/MIRSD/POD-1/PIR/2023/181 dated November 17, 2023. To mitigate unintended challenges on account of freezing of folios, SEBI vide its Circular No. SEBI/HO/MIRSD/POD-1/PIR/2023/181 dated November 17, 2023, has done away with the provision regarding freezing of folios not having PAN, KYC, and Nomination details.
In case, 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 DP

Members, who are holding shares in physical/electronic form and their e-mail addresses are not registered with the Company/their respective Depository Participants, are requested to register their e-mail addresses at the earliest for receiving the investor communications with AGM Notice, by following the process referred above.

This Notice is being issued for the information and benefit of all the Members of the Company in compliance with the applicable Circulars of MCA and SEBI.

For SPML Infra Limited
Sd/-
Swati Agarwal
Company Secretary

Date : 29.08.2026
Place : Kolkata

NORTHERN SPIRITS LIMITED
CIN: L16500WB2012PLC185821
Registered Office: 5A, Woodburn Park Road, Woodburn Central, Unit No 603, 6th Floor, Kolkata- 700020
Email: info@northernspirits.in; Website: www.northernspirits.co.in; Telefax: 033-35446094

NOTICE OF 14th ANNUAL GENERAL MEETING, BOOK CLOSURE, E-VOTING AND FIXATION OF RECORD DATE

Notice is hereby given that the 14th Annual General Meeting (AGM) of the members of Northern Spirits Limited will be held on **Wednesday, 23rd September, 2026 At 11.30 A.M. at Kenilworth Hotel, 1&2, Little Russel Street, Kolkata – 700071, West Bengal** to transact the businesses as set out in the notice convening the meeting.

Notice convening the AGM and Annual Report of the Company for the Financial Year 2025-26 have been dispatched through electronic mode (e-mail) to the Members who have registered their e-mail IDs with the Depository Participant(s) / Company. The Company has completed dispatch of the Notice of AGM and Annual Report 2025-26 on Saturday, 29th August, 2026. The Company has also sent a letter providing a web-link of the Annual Report 2025-26 to those members who have not registered their email IDs with the Company/Depositories.

This is to also inform you that the Notice of AGM and Annual Report are also available on the Company’s website viz., www.northernspirits.co.in, and Members, who do not receive the Notice of AGM and Annual Report, may download it from the Company’s website or may request for a copy of the same by writing to the email ID info@northernspirits.in.

Notice is hereby given that pursuant to Section 91 of the Act and Regulation 42 of the Listing Regulations, the **Register of Members and the Share Transfer Books of the Company will remain closed from Thursday, 17th September, 2026 to Wednesday, 23rd September, 2026 (both days inclusive)** for the purpose of 14th AGM of the Company and also for the purpose of determining the Members eligible to receive dividend for the Financial Year 2025-26, subject to approval of the same at the AGM.

The Members of the Company whose name appears on the Company Register of Members as on Wednesday, 16th September, 2026 would be entitled to receive the Final Dividend (if declared at the ensuing 14th AGM) at 3.5% (Rs. 0.35 per equity share of Rs. 10 each) for FY 2025-2026.

In compliance with provisions of Section 108 of the Companies Act, 2013, Rule 20 of the Companies (Management and Administration) Rules, 2014 as amended by the Companies (Management and Administration) Amendment Rules, 2015 and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015, the Company is pleased to provide e-voting facilities to its Members enabling them to cast their votes electronically for all the resolutions as set out for the AGM Notice dated 26th May, 2026. The Company has availed the e-voting services as provided by National Securities Depository Limited (NSDL).

The details relating to e-voting in terms of the Act and the relevant Rules are as under:

- The cut-off date for determining the eligibility to vote by electronic means is Wednesday, 16th September, 2026;
- The remote e-voting shall commence from Sunday, 20th September, 2026 at 9.00 a.m. and shall end on Tuesday, 22nd September, 2026 at 5:00 p.m.;
- Member may note that:
 - The remote e-voting module shall be displayed by NSDL after the aforesaid date and time for e-voting and once the vote on a resolution is cast by the member shall not be allowed to change it subsequently;
 - The facility for voting through ballot paper shall be made available at AGM.
 - The Members who have cast their vote by remote e-voting prior to the AGM may also attend the AGM but shall not be entitled to cast their vote again.
 - A person, whose name is recorded in the register of members or in the register of beneficial owner maintained by the depositories as on the cut-off date only, shall be entitled to avail the facility of remote e-voting at AGM for the businesses set out in the notice.
 - The Scrutinizer shall after conclusion of voting at the Annual General Meeting, will first count the votes cast at the meeting and thereafter at least two witnesses not in the employment of the Company and shall make, not later than two days of conclusion of the AGM, a consolidated scrutinizer’s report of the total vote cast in favour or against, if any, to the chairman or a person authorized by him in writing, who shall countersign the same and declare the result of the voting forthwith.

In case of any queries for the process and manner of electronic voting, Members may go through the instructions in the Notice of 14th AGM or visit NSDL website- www.evoting.nsdl.com and in case of queries, Members may refer to the Frequently Asked Questions (‘FAQs’) for Members and e-voting User Manual available at www.evoting.nsdl.com under help section or contact e-voting helpdesk at the designated email id: evoting@nsdl.co.in for queries/grievances connected with the electronic voting or contact to Mr. Pankaj Khanna, Company Secretary, at the designated email ID: info@northernspirits.in and Telephone No. 033-35446094.

A MEMBER ENTITLED TO ATTEND AND VOTE AT THE ANNUAL GENERAL MEETING (THE ‘MEETING’) IS ENTITLED TO APPOINT A PROXY TO ATTEND AND VOTE ON A POLL INSTEAD OF HIMSELF AND THE PROXY NEED NOT BE A MEMBER OF THE COMPANY THE INSTRUMENT APPOINTING THE PROXY SHOULD, HOWEVER, BE DEPOSITED AT THE REGISTERED OFFICE OF THE COMPANY NOT LESS THAN FORTY- EIGHT HOURS BEFORE THE COMMENCEMENT OF THE MEETING.

Place: Kolkata
Date: 29.08.2026

For Northern Spirits Limited
Sd/-
Shweta Almal
COMPANY SECRETARY

