



VISAKA INDUSTRIES LIMITED[®]

CIN: L52520TG1981PLC003072

Regd. & Corporate Office : "VISAKA TOWER", 1-8-303/69/3, S.P. ROAD, SECUNDERABAD - 500 003.

TEL : +91-40-2781 3833, 2781 3835, www.visaka.co E-mail : vil@visaka.in

Ref: VILSTEX/FY2026/30

Date: 31.07.2025

To,

National Stock Exchange of India Limited Exchange Plaza, 5 th Floor, Plot No. C/1G Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051	BSE Limited The Senior General Manager, Listing Compliances, Floor 25, P. J. Towers, Dalal Street, Mumbai – 400 001
Scrip Code – VISAKAIND	Scrip Code – 509055

Dear Sir / Madam,

Sub: Newspaper Advertisement – Disclosure under Regulation 30 and 47 of SEBI (LODR) Regulations, 2015 ("SEBI Listing Regulations")

Pursuant to Regulation 30 read with Schedule III Part A and Regulation 47 of SEBI Listing Regulations, we hereby enclose copies of newspaper advertisement published in connection with "Public Deposit Scheme of the Company" in following newspapers:

1. Business Standards (In English) all editions on July 30, 2025
2. Velugu (In Telugu) all editions on July 30, 2025

Copies of the said publication enclosed herewith are also available at the Company's website at: <https://visaka.co/assets/website/files/investors/Announcements/2025-26/Public-Deposit-Scheme-30July2025.pdf>

Yours faithfully,
for VISAKA INDUSTRIES LIMITED

Ramakanth Kunapuli
Assistant Vice President & Company Secretary

Encl. a/a.

Factory : A.C. Division I	: Survey No. 164, 168/2, Manikantham (V), Paramathi-Velur Taluq, Namakkal Dist., Tamil Nadu, Pin 637 207
Factory : A.C. Division II	: GAT. No. 70/3A & 70/3A/3 & 70/1B & 70/1C, Sahajpur Industrial Area, Nandur (V), Daund (Tq), Pune Dist., Maharashtra, Pin 412 202
Factory : A.C. Division III	: Plot No. 11, 12, 18 To 21 & 30, Changsole Mouza, Bankibundh G.P. No. 4, Salboni Midnapur West, W.B, Pin 721 147
Factory : A.C. Division IV	: Survey No. 90/2A 90/2B 27/1, G.Nagenhalli (V), Kempannadodderi Post, Kestur Road, Kora Hobli, Tumkur Dist., Karnataka, Pin 572 138
Factory : A.C. Division V	: Village & Post, Kannawan, Thana Bachhrawan, Tehsil Maharajgunj, Dist. Raebareli, U.P, Pin 229 301
Factory : A.C. Division VI	: Survey No. 385, 386, Jujjuru (V), Chennaraopalem Post, Near Kanchikacharla, Veerulapadu (Mdl), NTR Dist., A.P, Pin 521 181
Factory : A.C. Division VII	: Plot No. 1994 (P) 2006, Khata No. 450, Chaka No. 727, Paramanpur (V), P.S. Sason, Tehsil Maneswar, Sambalpur Dist, Odisha, Pin 768 200
Factory : Textile Division	: Survey No. 179 & 180, Chiruva Village, Mouda Taluk, Nagpur District, Maharashtra, Pin 441 104
Factory : V-Boards Division I	: Survey No. 226,242,89,95&96,Gajalapuram Vil,Kukkadam Post,Madugulapally Mdl,Adj. to Kukkadam R.S.,Nalgonda Dist,Telangana-508 217
Factory : V-Boards Division II	: GAT No : 248 & 261 to 269, Delwadi Village, Daund Taluq, Pune Dist, Maharashtra, Pin 412 214
Factory : V-Boards Division III	: Mustil Nos. 106, 107 & 115, Jhaswa Village, P.S. & Tehsil Salawas, Jhajjar, Haryana, Pin 124 146
Factory : V-Boards Division IV	: SF.No: 169/A3C1, 169/B1, 174/A1, 174/A3 & 174/B, Venasapatti Vil, Ganapathipalayam Post, Udumalpet Taluk, Tiruppur Dist, TN -642 122
Factory : V-Boards Division V	: Plot No.120&1 to 7 Mouza-Dakshinsol,J.L.No.431&Krishnapur,J.L. No.430,PO-Saiyedpur,PS-Salboni,Pachim Medinipur Dist,W.B.-721147

 AXIS BANK LIMITED			
Retail Lending and Payment Group (Local Office/Branch): Axis Bank Limited Loan Center Ground Floor/16-6-238/2nd Street Srinivasa Agharam Nellore - 524001			
POSSESSION NOTICE UNDER RULE 8 (1) (For Immovable Property)			
WHEREAS the Authorized Officer of the Axis Bank Ltd (Formerly known as UTI Bank Ltd.), having its Registered Office: "TRISHUL", Opp Samartheswar Temple, Near Law Garden, Ellisbridge, Ahmedabad- 380006, among other places its Branch office at Retail Lending and Payment Group (Local Office/Branch): Axis Bank Limited Loan Center Ground Floor/16-6-238/2nd Street Srinivasa Agharam Nellore - 524001 under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice under Section 13(2) of SARFAESI Act calling upon the borrower / guarantors / Mortgagees:-			
Sl. No.	Name of the Applicant / Co - Applicant Surrenders and Address	Liability in Rs.	Properties offered Equitable Mortgage and Date of Possession
1.	1. MR. THALLAM RAGHUNATH S/O. T Sri Ramulu H.No.2/463, Seetharam Nagar Adoni, Kurnool - 518301 Also, At: Mr. Thallam Raghunath S/O. T. Sri Ramulu H.No:12/76, Bangaru Bajar, Adoni, Kurnool - 518301 2. MRS. TALLAM KALAVATHI W/O. T. Raghunath H.No: 12/76, Bangaru Bajar, Adoni Kurnool - 518301 DEMAND NOTICE DATE:- 08-05-2025 Loan Account No. 923030060849772 & 923030060849789	Rs. 25,30,742/- (Rupees Twenty Five Lakhs Thirty Thousand Seven Hundred and Forty Two Only)	All That Part And Parcel Of The Commercial Cum Residential Property Situated At Kurnool District, Kurnool Municipal Corporation Limits, Kothapeta Street, Ward No. 41, Sy.No:140/2b Bearing D.No: Old 41/368 New: 41/437 Present D.No:41/569 In An Extent Of 149.33 Sq.Yds Stands In The Name Of Mr. T. Raghunath Vide Doc No:12196/2023 Dt:04.09.2023 Sro Of Kurnool And Is Bounded By Measurements: East-West: 89.06 Feet Or 27.145 Mts North - South: 15 Feet 4.572 Mts Extent: -149.33 Sq.Yds Boundaries: East: Sandhu Rashtra West: Public Road North: House Of Smt. Shakhunamma W/O. P. Narasimha Rao South: House Of M. Subba Rao Naidu And K. Venkamma Date of Possession:- 25/07/2025
2.	1. MR. CHAKALI RAJENDRA PRASAD S/O. Chakali Nagaraju H.No: 1/2597b, Pamidi Ananthapur Dist-515775 Also, At Mr. Chakali Rajendra Prasad Chakali Nagaraju H.No: 1-41, Maddikera Mandal Peravali, Kurnool - 518390 2. MRS. KADIMETLA VENKATALAKSHMI W/O. Kadimetla Nagaraju H.No: 17-1-4-1, Patapeta Dhone, Kurnool - 518222 DEMAND NOTICE DATE:- 08-05-2025 Loan Account No. 922030016630639 & 922030016630671	Rs. 19,87,318/- (Rupees Nineteen Lakhs Eighty Seven Thousand Three Hundred and Eighteen Only)	All That Part And Parcel Of The Residential Property Situated At Kurnool District, Pattikonda Sub District, Maddikera Mandal, Peravali Village, Sy No:771/2, Ward No.1 Bearing D.No:1/44 In An Extent Of 75.77 Sq.Yds Stands In The Name Of Mrs. K. Venkatalakshmi Vide Doc No:3045/2011 Dt:21.11.2021 Sro Of Pattikonda And Is Bounded By Measurements: East-West: 62 Feet Or 18.48 Mts North - South: 11 Feet Or 3.34 Mts Boundaries: East: Kurka Prasad House West: Para Vishwanath Shopping Complex North: Chakali Venkata Ramudu Site South: Main Road. With In The Above Boundaries In An Extent Of 75.77 Sq.Yds Or 1.56 Cents Or 682 Sq.Fts With Rcc Constructions Thereon Consisting Of Ground Floor, First Floor With A Total Built Up Area 1072 Sq. Ft, Total Carpet Area 857.60 Sq. Ft And Total Saleable Area 75.77 Sq.Yds With All The Amenities And Easements Rights Thereon. Date of Possession:- 24/07/2025
DATE: 30.07.2025 PLACE: ANDHRA PRADESH			SD/- AUTHORIZED OFFICER AXIS BANK LIMITED

 emami* paper mills limited				
CIN - L21019WB1981PLC034161 Registered Office : 687, Anandapur, 1st Floor, E.M Bypass, Kolkata - 700107 Phone No. 033 6613 6264, Website: www.emamipaper.com, Email: investor.relations@emamipaper.com				
Extract of Statement of unaudited financial results for the quarter ended 30th June 2025				
Particulars	Quarter Ended			Year Ended
	30.06.2025 (Unaudited)	31.03.2025 (Audited)	30.06.2024 (Unaudited)	31.03.2025 (Audited)
Total Income from operations (Net)	459.78	474.95	503.69	1,923.04
Earning before Interest, Depreciation and Tax (EBITDA)	39.41	34.39	44.85	147.55
Net Profit/(loss) for the period (before exceptional items and tax)	9.35	4.01	17.46	33.39
Net Profit/(loss) for the period before tax (after exceptional items)	9.35	4.01	17.46	33.39
Net Profit/(loss) for the period after tax (after exceptional items and tax)	6.31	3.92	12.80	26.01
Total Comprehensive Income for the period (after tax)	5.42	1.41	35.10	38.19
Paid up Equity Share Capital (Face value ₹ 2 each)	12.10	12.10	12.10	12.10
Other equity				499.25
Earnings Per share (of ₹ 2 each)				
Basic (in ₹)	0.84	0.45	1.91	3.49
Diluted (in ₹)	0.81	0.45	1.81	3.32
Note: The above is the extract of the detailed format of Quarterly Unaudited Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Unaudited Financial Results are available on the website of BSE at www.bseindia.com, on the website of National Stock Exchange of India at www.nseindia.com and on the website of the Company at www.emamipaper.com				
 Date : 29th July 2025 Place : Kolkata				
For and on behalf of the Board Vivek Chawla Whole-time Director and CEO DIN - 02698336				

VISAKA INDUSTRIES LIMITED

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 Regd. & Corp. Office: "Visaka Towers", 1-3-303/69/3, S.P. Road, Secunderabad - 500 003.
 Website : www.visaka.co, Tel : +91 40 27813833, 27813835, Fax : +91 40 27813837, 27891833, e-mail : vil@visaka.in

PUBLIC DEPOSIT SCHEMES

FORM DPT-1 CIRCULAR OR CIRCULAR IN THE FORM OF ADVERTISEMENT INVITING DEPOSITS [PURSUANT TO SECTION 73 (2) (a) AND SECTION 76 AND RULE 4(1) AND 4(2) OF THE COMPANIES (ACCEPTANCE OF DEPOSITS) RULES, 2014]

The circular or circular in the form of advertisement shall contain the following:

1. GENERAL INFORMATION.

a. Name of the Company:
VISAKA INDUSTRIES LIMITED.
 CIN: L52520TG1981PLC003072
 Address (Registered Office):
 "Visaka Towers" 1-3-303/69/3, S.P. Road, Secunderabad - 500 003.
 Website : www.visaka.co
 Telephone : +91 40 27813833, 27813835
 Fax : +91 40 27813837, 27891833
 E-mail : vil@visaka.in

b. Date of incorporation of the Company:
 18th June, 1981.

c. Business carried on by the company and its subsidiaries with the details of branches or units, if any:

The Company is engaged in manufacturing and marketing of the following products:
 • Fibre Cement Roofing and other Allied Products.
 • Synthetic Blended Yarn.
 • V-Next Boards, Panels and other wall solutions
 • Solar Roofing (ATUM)

d. The details of Fibre Cement Roofing units:
A.C. Division Unit - I at Survey No.164, Manickantham Village, Panamati - Yekur Taluk, Nannakal District - 637207, Tamil Nadu.
A.C. Division Unit - II at Plot No. 11, 12, 18 to 31 & 30, Changoi Mouza, Bankibundi, G.P. No. 4, Salboni Block, Midnapore West, West Bengal - 721 101, A.C. Division Unit - III at Survey No. 90/2A, 802B, 27/1, G. Nagenahalli Village, Kora Hobli, District & Taluk - Tumkur, Karnataka.
A.C. Division Unit - IV at Village Kannanav, P.S: Bacharawan, Tehsil - Mahanaj Ganj, Rai Barail District, Uttar Pradesh with expanded capacity.
A.C. Division Unit - V at Survey No. 385 & 386, Near Kanchikacharla, Jujuru Village, Venuia Padu Mandal, Krishna District, Andhra Pradesh - 521181, A.C. Division Unit - VI at 703/4 & 703, Sahajpur Industrial Area, Village - Nandur, Taluk - Daurud, Pune, Maharashtra and A.C. Division Unit - VII at Plot No. 1994, 2006, Kheda No. 450, Chaka No. 727, Parampur Village, Tehsil - Meneswar, Sambalpur District, Odisha - 768200.

e. The Textile Factory of the Company is located at 39 KM Mile Stone, NH No. 6, Bhandare Road, Survey No. 179 & 180, Chiruvu Village, Moudha Taluk, Nagpur District, Maharashtra.

f. The V-Next Board Division-I of the Company is located at Survey No. 95 & 96, Gajalapuram Village, Near Miryalguda P.O., Pedadavullapally, Tripuraram Mandal, Nalgonda District - 508 207, Telangana (panels are also manufactured at this unit), Division-II at Galt No. 262, Dahedi Village, Daurud Taluk, District Pune, Maharashtra - 412 214, Division-III at Mussi No. 106, 107 & 115, Jhawa Village, P.S & Tehsil, Salawas, Jhajar, Haryana-124 146 & Division-IV at S.F. No. 169/AC/1, 169/81, 174/A1, 174/A3, 174/B, Village Venesapatti, Post Ganapathipalayam, Firkla and Taluk Udumalpet, Tirupur, Tamil Nadu- 642 122 & Post Operations Division at Sy. No. 272, Mahindra World City Developers Ltd, Chengelpet Taluk, Kanchipuram, Tamil Nadu- 603 004, Division-V R S Plot No. 1 to 7, 9, 14/4, 5/49, 5/50/51, R S Plot No. 58/116, 59/120, 60/105 and 120, J.L No 430 and 431, Mouza-Krishnapur, Dakshinot, Salsani, Paschim Midhapur, Mouza-Krishnapur, West Bengal- 721 127.

g. Solar Roofing (ATUM) unit of the Company is located at Survey No. 95 & 96, Gajalapuram Village, Near Miryalguda P.O., Pedadavullapally, Tripuraram Mandal, Nalgonda District-508207.

h. Solar Plant unit of the Company is located at Survey No. 95 & 96, Gajalapuram Village, Near Miryalguda P.O., Pedadavullapally, Tripuraram Mandal, Nalgonda District-508207. Your company, with a view to capitalise on the expertise gained in various applications of its products, incorporated V-Next Solutions Private Limited on 20.03.2020 and Atom Life Private Limited has been incorporated on 30.12.2020. The Company has no branch Offices.

i. Brief particulars of the management of the company:
 Subject to the supervision and control of the Board of Directors, the business and affairs of the Company are being managed by Smt. G. Saroja Vivekanand, Managing Director with the support of Joint Managing Director, Whole-time Directors and other senior management team.

a. Name, address, DIN and occupations of the directors:

Sl. No.	Name	Address	DIN	Occupation
1.	Mr. Guaji J. Nork Director	H.No. 8-2-325/63/7 Road No. 3, Bajara Hills, Hyderabad - 500034.	00018591	Business
2.	Mr. P. Srihar Reddy Director	306, Rajula Manelon, 15, Wilson Street, Coosa Town, Bangalore - 560 005.	00091401	Employment
3.	Mr. Gogineni Appender Babu Director	8-2-325/4/A/1, Plot No. 133, Street No. 2 Avenue-7, Road No. 3 Banjara Hills, Hyderabad- 500034.	00034891	Business
4.	Mrs. Varitha Datta Director	H.No. 8-2-238/263/A Plot No. 170, Road No. 13A, Jubilee Hills Hyderabad-500033.	00480422	Business
5.	Dr. G. Vivek Venkateswamy Chairman	H.No. 6-3-1238/A, Ramula Enclave, Samilguda, Hyderabad-500082.	00011884	Business
6.	Smt. B. Saroja Vivekanand Managing Director	H.No. 6-3-1238/A, Ramula Enclave, Samilguda, Hyderabad-500082.	00012994	Employment
7.	Mr. G. Vamsi Krishna Joint Managing Director	H.No. 6-3-1238/A, Ramula Enclave, Samilguda, Hyderabad-500082.	03644943	Employment
8.	Mr. J.P. Rao Whole-time Director & COO	12-13-577/94, Plot No. 186, 10th/11th Colony, Tarnaka, Hyderabad - 500037	03573950	Employment
9.	Mr. Sanjay Vijay Singh Joerni Director	8-2-309/A/11/203, Sri Krishna Residency Road No.-14, Banjara Hills, Hyderabad, Telangana, 500034	02309816	Business
10.	Mr. Pravin Chelluri Director	31 Arabian Ranches-1, 31 Street 1, Dubai - 568585, UAE.	10989107	Business

f. Management's perception of risk factors:
Fibre Cement Roofing Products: Lack of entry barriers is attracting new entrants into this line of business. Activities of bar associations lobby instigated by the manufacturers of substitute products continue to be a matter of concern. Presence of increased alternative products in the market in the recent past is also a concern.
Synthetic Blended Yarn: If the global cotton fibre production expands, it could reduce the demand for synthetic yarn. The 3D manufacturing capability for apparels which is in the nascent stage, if successfully commercialised at affordable price, could pose challenges to the traditional spinning & weaving industry. China's manufacturing facilities are a matter of concern.
V-Next Boards & other wall solutions: Import of Cement Board materials from Philippines, Thailand, China and Malaysia is a matter of concern apart from lack of entry barriers. Initial handling of material is comparatively difficult for which necessary steps are initiated like educating the applicators to ensure acceptance. Import of cellulose is a matter of concern. In export front Saudi Arabia and Middle East market are down and alternate markets are being explored.

Solar Roofing (ATUM): High competition from existing rooftop solar conventional solutions. However, owing to unique utility and patented technology of ATUM, there is wide opportunity to create a market segment. The Impact of Covid -19 pandemic has been felt across the economy and business segments. Consequent to significant opening up of the economic activity in the country, the demand for the company's products has improved compared to that during the initial phases of Covid-19 including the lock down period. All the business segments of the Company have recovered and resumed to normal. In preparation of these financial results, the Company has taken into account both the current situation and likely future developments.

Apart from the aforesaid specific risks, we also will be affected by general business risks which include, but are not limited to:

- Changes in Government policies with respect to roofing industry;
- Changes in competitors pricing and other competitive strategies;
- General economic and political changes and changes in law and regulations including with respect to direct / indirect taxes or environmental regulations;
- The market prices and demand for the Company's products;
- The loss of any significant customers or financial health of the customers;
- Our ability to successfully implement our strategy, our growth and expansion plans and technological changes;
- Government and business conditions globally and in India;
- Changes in interest rates, and in exchange rates;
- Changes in raw material, finished goods and energy prices;
- Availability of continued quality power supply.
- Changes in consumer preferences.
- Disaster risks like natural calamity etc.
- Changes in information technology & data integrity etc.

g. Details of default, including the amount involved, duration of default and present status, in repayment of:-

i) statutory dues	: Nil*
ii) debentures and interest thereon	: Nil
iii) loan from any bank or financial institution and interest thereon	: Nil

* does not include disputed dues.

2. PARTICULARS OF THE DEPOSIT SCHEME:

- Date of passing of board resolution : 21st May 2025
- Date of passing of resolution in the general meeting authorizing the invitation of such deposits: 28th June 2014 (Passed under postal ballot process)
- Type of deposits (i.e., whether secured or unsecured) : Unsecured

d. Amount which the company can raise by way of deposits as per the Act and the rules made thereunder, and the aggregate of deposits actually held on the last day of the immediately preceding financial year and on the date of issue of the Circular or advertisement and amount of deposit proposed to be raised and amount of deposit repayable within the next twelve months:

(Amount in Rs.Lakhs)					
S. No.	Description	Limits	Deposits held as on 31.03.2025	Deposits held as on 14.05.2025	Amount of Deposits proposed to be raised
A	Deposits from members (10% of the aggregate of the paid up capital and free Reserves).	7507.45	136.29	136.29	1000.00
B	Deposits from public (25% of the aggregate of the paid up capital and free Reserves).	18,788.82	1000.97	1019.57	3000.00

e. Terms of raising of deposits : Duration, Rate of interest, mode of payment and repayment:
 The Company intends to raise public deposits as per the following schemes:

SCHEME I - NON CUMULATIVE DEPOSITS

Particulars	Monthly Income	Quarterly Income
Minimum Deposit	Rs. 25,000/- & in multiples of Rs. 1000/-	Rs. 25,000/- & in multiples of Rs. 1000/-
Rate of Interest	9.50% P.A*, Payable Monthly, (*10.00% for Senior Citizens and Physically challenged persons)	9.50% P.A*, Payable Quarterly, (*10.00% for Senior Citizens and Physically challenged persons)
Period of Deposit	12, 24 & 36 months.	12, 24 & 36 months.
Interest payable	Rs. 197.91/- per month* for an Investment of Rs. 25,000/- (*Rs. 206.33 per month for an Investment of Rs. 25,000/- for Senior Citizens and Physically challenged persons).	Rs. 593.73/- per quarter* for an Investment of Rs. 25,000/- (*Rs. 624.99/- per quarter for an Investment of Rs. 25,000/- for Senior Citizens and Physically challenged persons).

SCHEME II - CUMULATIVE DEPOSIT (Interest Rate @ 9.50% P.A).

Period of	Amount(Rs.)	on Maturity Rs.				Yield
		For Others	For Senior Citizens and Physically challenged persons	For Others	For Senior Citizens and Physically challenged persons	
12 Months	25,000	27,460	27,595	9.94	10.38	
24 Months	25,000	30,164	30,480	10.33	10.82	
36 Months	25,000	33,130	33,625	10.84	11.50	

f. Proposed time schedule mentioning the date of opening of the Scheme and the time period for which the circular or advertisement is valid: All the schemes are open ended, and the advertisement will be valid until expiry of six months from the date of closure of the financial year 2024-25 or until the date on which the financial statements are laid before the members in annual general meeting to be held for 2024-25 (or due date if the same is not held), whichever is earlier.

g. Reasons or objects of raising the deposits: To meet the short and medium term working capital requirements.

h. Credit rating obtained: Name of the Credit Rating Agencies, Rating obtained, meaning of the rating obtained, and Date on which rating was obtained.
 The Public Deposits are rated as CARE A+ Negative; (Reaffirmed; Outlook Revised from Stable) by CARE Rating Limited, reaffirmed vide their letter dated October 07, 2024. Instruments with this rating are considered to have the highest degree of safety regarding timely servicing of financial obligations. Such instruments carry low credit risk.

i. Short particulars of the charge created or to be created for securing such deposits, if any: Not applicable as type of deposits proposed to be accepted are unsecured deposits.

j. Any financial or other material interest of the directors, promoters or key managerial personnel in such deposits and the effect of such interest in so far as it is different from the interests of other persons: The company has accepted deposits from relatives of Promoters, Directors and KMPs subject to same terms and conditions as applicable to other depositors. Thus, there is no effect of such interest in so far as it is different from the interest of other persons. As on 31.03.2025, the outstanding amounts accepted from the said relatives is Rs. 142.12 lakhs

3. DETAILS OF ANY OUTSTANDING DEPOSITS:

The details of outstanding deposits as on 31st March, 2025 on account of the said deposits are as follows:

a	Amount Outstanding (Unmatured)	Rs. 11,37,26,000/-
b	Date of acceptance	Various dates as the schemes are open ended
c	Total amount accepted during the year	Rs. 13,90,85,000/-*
d	Rate of interest	9.50% & 10.00%* for Senior Citizens and Physically Challenged Persons. In case of cumulative deposits the yield will be changing based on the term of the deposit.
e	Total number of depositors	241 (On account of outstanding deposits as on 31.03.2025)
f	Default, if any, in repayment of deposits and payment of interest thereon, if any, including number of depositors, amount and duration of default involved:	NIL
g	Any waiver by the depositors, of interest accrued on deposits	NIL

* including outstanding as at 01.04.2024 of Rs. 13,09,24,000/-

4. FINANCIAL POSITION OF THE COMPANY:

a. Profits of the company, before and after making provision for tax, for the three financial years immediately preceding the date of issue of circular or advertisement:

Year	Revenue Tax	Profit Before Tax
2022 - 2023	7445.57	5479.04
2023 - 2024	449.21	253.47
2024 - 2025	132.19	14.38

b. Dividends declared by the company in respect of the said three financial years; interest coverage ratio for last three years (Cash profit after tax plus interest paid or interest paid)

Year	Dividend %	Amount in Rs. Lakhs	Interest Coverage Ratio
2022 - 2023	100%	1728.10	6.59
2023 - 2024*	25%	432.02	2.72
2024 - 2025	25%	432.02	2.48

* The Board recommended payment of final dividend of 25% on face value of Rs. 2/- amounting to Rs. 432.02 (in lakhs) is subject to approval of the Members of the Company at the forthcoming AGM.

c. A summary of the financial position of the company* as in the three audited balance sheets immediately preceding the date of issue of circular or advertisement;

(Amount in Rs.Lakhs)			
ASSETS	AS AT 31.03.2025	AS AT 31.03.2024	AS AT 31.03.2023
Fixed Assets (Net)	72094.72	76644.02	85132.07
Non-current Investments	1430.50	1430.80	1174.00
Long Term Loans & Advances	2743.58	3690.47	7403.85
Current Assets	69595.29	68497.74	69423.27
	142925.89	146252.73	137133.19
LIABILITIES	AS AT 31.03.2025	AS AT 31.03.2024	AS AT 31.03.2023
Share Capital	1732.07	1732.07	1732.07
Reserve & Surplus	73342.41	73934.50	75957.77
Non-Current Liabilities	1810.85	22172.83	17782.75
Current Liabilities	49539.38	51513.33	42060.60
	142925.89	146252.73	137133.19

d. Audited Cash Flow Statement for the three years immediately preceding the date of issue of circular or advertisement:

	(Amount in Ru Lakh)		
Particulars	31st March 2025	31st March 2024	31st March 2023
Cash Flow from Operating Activities:			
Profit before tax:	132.19	444.31	7445.57
Adjustments for:			
Depreciation and amortisation expense	6347.63	5796.18	50116.96
Loss on sale of property, plant and equipment (net)	105.82	-	168.77
Property, plant and equipment written off	4.07	8.69	10.22
Interest income on financial assets carried at amortised cost	(333.69)	(550.85)	(602.77)
Gain on disposal of property, plant and equipment	-	(1.70)	-
Loss allowance on trade receivables	60.00	106.93	104.36
Bad Debts written off	0.74	0.12	34.98
Amortisation of government grants	(205.18)	(326.05)	(345.44)
Finance costs	4424.26	3633.24	2232.94
Remeasurement of defined employee benefit plans	(99.49)	(832.27)	(50.47)
Changes in operating assets and liabilities			
(Increase) / Decrease in Trade Receivables	(4775.38)	(302.34)	(263.07)
(Increase) / Decrease in financial assets other than trade receivables	(10.60)	(28.71)	41.86
(Increase) / Decrease in other assets	169.83	(1,063.91)	(5.43)
(Increase) / Decrease in Inventories	9045.96	(4474.85)	(5755.62)
(Increase) / (Decrease) in Trade payables	(495.48)	(378.38)	894.36
(Increase) / (Decrease) in other financial liabilities	162.78	136.84	231.26
(Increase) / (Decrease) in provisions	(40.73)	556.24	(134.37)
(Increase) / (Decrease) in other liabilities	448.15	(1445.62)	(468.29)
Cash Generated from Operations	11794.79	884.62	5295.48
Income taxes paid	125.95	(382.82)	(2256.46)
Net cash inflow / (outflow) from operating activities	11668.83	491.22	3039.02
Cash flows from investing activities			
Receipt of loan repayment	100.00	2500	2772.03
Payments for property plant and equipment	(2830.91)	(11785.05)	(22130.05)
Interest received	264.16	634.02	867.02
Proceeds from sale of property, plant and equipment	168.26	3.76	511.27
Investment in Subsidiaries	-	(110.00)	(382.00)
Movement in other bank balances	19.84	(80.34)	(49.20)
Loan given	(1579.00)	(146.5)	(2800)
Net cash inflow / (outflow) from investing activities	(3067.85)	(9064.11)	(21416.91)
Cash flow from financing activities			
Proceeds from non current borrowings	1034.88	9081.29	15731.61
Repayment of non current borrowings	(5417.29)	(2,801.32)	(3731.98)
Proceeds / (repayment) from current borrowings	(1290.75)	8466.24	9996.19
Repayment of loan to related party	-	(190.00)	(588.00)
Repayment of loan from related party	-	1300.00	588.00
Dividend paid to company's shareholders (including corporate dividend tax)	(461.85)	(1729.63)	(1377.98)
Principal element of lease payment	(6.12)	(6.08)	(6.00)
Finance cost	(2613.67)	(3878.22)	(1929.65)
Net cash inflow / (outflow) from financing activities	(9064.58)	8283.39	18773.21
Net increase / (Decrease) in cash and cash equivalents	(1911.70)	894.29	372.42
Cash and Cash equivalents at the beginning of the financial year	3469.69	2777.21	2404.58
Cash and Cash equivalents at the end of the Year	1557.99	3669.60	2777.31

