

VISHAL MEGA MART LIMITED

(Formerly known as Vishal Mega Mart Private Limited)

Corporate & Regd. Office: 5th Floor, Platinum Tower, Plot No. 184

Udyog Vihar, Phase – 1, Gurugram, Haryana-122016, India.

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CIN: L51909HR2018PLC073282

Date: August 17, 2026

To National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai – 400 051 NSE Scrip Symbol: VMM	To BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400001 Scrip Code: 544307
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Dear Sir/ Madam,

Subject: Newspaper Advertisement – Disclosure under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”)

Pursuant to Regulation 30 read with Part A Para A of Schedule III to SEBI Listing Regulations, we enclose the copies of newspaper advertisement published in Financial Express (English) and Jansatta (Hindi), in compliance with Ministry of Corporate Affairs General Circular No. 03/2025 dated September 22, 2025 read with the circulars issued earlier in this regard (collectively referred to as "MCA Circulars") intimating that 8th Annual General Meeting of the Company will be held on Friday, September 18, 2026, at 12:00 Noon (IST) through Video Conferencing (VC) /Other Audio Visual Means (OAVM).

The Newspaper advertisements are also accessible on the Company's website at <https://aboutvishal.com/>.

You are kindly requested to take the same on record.

Thanking you.

For **Vishal Mega Mart Limited**

Rahul Luthra

Company Secretary & Compliance Officer

ICSI Membership No: F9588

Encl: As above



THE BIG IDEA

BANKBAZAAR

Problem became platform

A FRUSTRATING HOME LOAN SEARCH LED TO A DIGITAL MARKETPLACE FOR FINANCIAL PRODUCTS



BankBazaar co-founders (L-R) Rati Shetty, CPO; Adhil Shetty, CEO; and Arjun Shetty, COO

S SHANTHI

THE IDEA FOR BANKBAZAAR, an online financial marketplace, began with a problem its founders experienced themselves. In 2007, co-founders Arjun Shetty and Rati Shetty were looking for a home loan and found it difficult to compare interest rates, processing fees, foreclosure charges and the different rules followed by banks. The experience led to a simple question: could a digital platform make financial products easier to compare and buy?

They took the idea to their friend Adhil Shetty, now co-founder and CEO, who was then working with Deloitte in the US. He had wanted to build something in India and the concept clicked. Within a month, he quit his job and returned to Chennai, where he began approaching banks and potential team members. "When Arjun and Rati came to me with the BankBazaar concept, it didn't just make sense, it clicked," he said.

The founders did not

have much to show the banks at the time. They simply walked in and asked whether they would partner with them. The response was mixed. "We were the consumers; we had experienced the problem ourselves," Adhil said, describing the approach as a "well-informed leap of faith". The exercise also revealed an important constraint: even when customers could start a loan application online, banks still required an in-person meeting. That offline step remained a bottleneck for years.

The company was incorporated and spent about six months building the platform before going live in February 2008. In the early days, there were only three or four people sharing a cubicle. Its first proper office in Chennai had a single custom-made wooden table that could seat 50 people. Everyone worked around it, with no private offices or functional silos.

Watching the platform go live gave the team its first real proof that the idea could work.

THE COMPANY'S PROPOSITION IS ABOUT COMPARING PRODUCTS AND HELPING CONSUMERS DISCOVER, ACCESS AND MANAGE FINANCIAL PRODUCTS DIGITALLY

"That feeling of seeing something you built actually work is impossible to replicate," Adhil said. The first capital came from personal money put in by a former boss and a close friend, followed by institutional investment from Chennai-based AV Thomas Infotech. BankBazaar has since raised \$134 million across 11 rounds and

counts Peak XV Partners, Amazon and Experian among its backers. In FY25, the company reported total revenue of ₹254 crore, operating revenue of ₹249 crore and an adjusted Ebitda profit of ₹4 crore. Its business has expanded beyond comparing loans and other financial products to include co-branded credit cards and Credit Strong, a subscription service that uses AI-generated personalised advice to help consumers improve their credit scores.

Execution, however, was harder than the original idea. "Power would go out. We needed a voltage stabiliser. The stabiliser had its own issues, so we needed a transformer," Adhil recalled. The experience forced the team to build technology, operations and basic infrastructure at the same time, and taught them that execution in India often requires solving problems from first principles.

The company also had to change its business model. Initially, it earned money for sending customers to banks, irrespec-

tive of whether those leads converted. It later moved towards annuity and co-brand programmes, aligning BankBazaar's revenue more closely with the bank's profitability. The founders also underestimated how much of the customer journey would remain offline. The introduction of video KYC during the Covid period, which removed the need for an in-person meeting, therefore became a significant shift.

The broader idea was to make financial buying less opaque for consumers, but BankBazaar's role evolved as the ecosystem changed. The company says it worked with the industry and policymakers on digital onboarding and video KYC, while continuing to build products around consumer engagement. Today, its proposition is less about simply comparing products and more about helping consumers discover, access and manage financial products digitally. That shift has shaped its evolution from a comparison site into a digital financial marketplace.

Gen Z's borrowing habit fuelling unsecured loans

AANCHAL MAGAZINE
New Delhi, August 16

TWO MUMBAI-BASED teenage girls travelled with their mother to Busan, South Korea, to attend a concert of Korean boy band BTS in June, financing much of their spending through a credit card.

A young couple travelled to Thailand for a vacation last year, spent well beyond their budget on credit cards, and have since then resorted to rotating money through third-party vendors to create artificial cash flow, as per a personal finance post on Reddit warning about funding small luxuries with debt.

While India's household debt has surged in recent years, financial sector regulators are particularly concerned about the composition of that debt. Non-housing retail loans — largely used for consumption — now account for more than half of household borrowings, and have grown faster than housing, agriculture and business loans, a trend flagged in internal discussions among policymakers.

As of March 2026, non-housing retail loans — primarily the consumption segment — constituted 58.4% of households' total borrowings, up from 54.9% of total household debt in March 2025.

Average outstanding debt per borrower rose to ₹4.78 lakh as of March-end 2025, from ₹3.41 lakh as of March-end 2018, according to Ministry of Finance data.

The sharpest increases have



NON-FOOD BANK CREDIT, OUTSTANDING PERSONAL LOANS (March-end)

	2022	2023	2024	2025	2026
Personal Loans	34,66,075	41,82,767	53,46,691	59,71,696	69,39,750
Consumer Durables	17,834	20,985	23,445	23,201	21,962
Housing*	17,38,473	19,91,164	27,18,712	30,10,477	33,55,963
Education	83,693	96,482	1,19,380	1,37,456	1,55,824
Vehicle Loans	4,04,756	4,87,597	5,73,391	6,22,793	7,38,678
Loans against gold/jewellery	74,738	89,370	93,301	2,06,284	4,61,373
Other Personal Loans	9,01,595	11,62,345	14,27,872	15,35,197	17,31,838

Note: figures in Rs cr; Source: RBI* (Including Priority Sector Housing)

come in some categories of personal borrowing. While the risks to the Indian financial system from household lending remain contained, the Reserve Bank of India (RBI) has flagged household debt accumulation, particularly among lower-rated borrowers, as requiring "close monitoring".

Unsecured personal loans remain a particularly vulnerability: In the small-ticket personal loan segment of less than ₹50,000, fintech firms have gained a higher 56.8% market share, after strong 41.6% credit expansion, well above the over-

all segment growth of 20.1%. Delinquencies stood at 6.4% as of March 2026. About 70.5% of fintech loan books are unsecured, with roughly half of these loans extended to borrowers under 35.

As per the latest CIBIL TransUnion data, the share of India's credit-eligible population that is credit-active has risen from 11% about a decade ago to around 28% now. Of the credit-eligible population of 890 million, close to one-third have, over the last year, taken a loan or have a loan running, or are paying EMIs or credit card bills.

Vande Mataram row: Sonia should apologise, says Shah

PRESS TRUST OF INDIA
Jaipur/New Delhi, August 16

THE BJP ON Sunday stepped up its attack over the alleged insult to the national song 'Vande Mataram' during the Independence Day event at the Congress headquarters, with Union Home Minister Amit Shah demanding that Sonia Gandhi apologise to the nation and revered author Bankim Chandra Chattopadhyay for the "sin".

A complaint was filed at the

IP Estate police station in Delhi seeking an impartial investigation and appropriate action against Congress leaders, while local BJP leaders lodged a complaint against Gandhi at Urva police station in Karnataka's Mangaluru.

Sumitro Chatterjee, a BJP MLA and a direct descendant of Bankim Chandra, wrote to Gandhi, the Congress Parliamentary Party chairperson, demanding an "unconditional apology over the alleged

repeated attempts to stop the singing of the full version" of Vande Mataram at the AICC headquarters on Saturday. BJP President Nitin Nabin alleged that Congress has shown disrespect to the national song to serve its "dirty politics of appeasement".

The Congress, which has refuted the allegations, claimed that Shah and the BJP were trying to divert attention from real issues and the "colossal failures of his and his Sahib's".

Bangladesh make history with first Test win in Australia

REUTERS
August 16

BANGLADESH CHASED DOWN 57 runs to complete a landmark nine-wicket victory over Australia in the series opener in Darwin on Sunday in one of test cricket's greatest upsets.

Mominul Haque cut Beau Webster to the fence to seal Bangladesh's first test win in Australia within four days in stifling heat at Marrara Oval, foiling a valiant century from home all-rounder Cameron Green.

The winning boundary triggered jubilation among Bangladesh's players, who jumped and shouted on the sidelines.

"This is the biggest win so far for Bangladesh in any format," said Bangladesh captain Najmul Hossain Shanto.

"Going forward, we want to do something special in the future."

Flooding a full-strength Australia, the world's top-ranked test nation in their own backyard, will be regarded by many as the South Asian nation's finest victory in 26 years of playing the game's longest format.

It took 23 years for Australia to host Bangladesh in a second test series since sweeping them 2-0 in 2003, so Shanto's side were determined to prove their worth.

Bangladesh had heroes throughout the match, but on day four it was spin-bowling all-rounder Mehidy Hasan Miraz striking the decisive blows as Australia were bowled out for 284. Having scored 65 with the bat in Bangladesh's first innings and caught-and-bowled Australia's usual saviour Steve Smith for 44 on day three, Miraz took another four wickets on the final day.

BAKERI URBAN DEVELOPMENT PVT. LTD.

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(Rs. In Lacs)

UNAUDITED CONSOLIDATED STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER ENDED ON 30TH JUNE, 2026

Sl. No	Particulars	Quarter ended		Year ended	
		June 30, 2026 (Unaudited)	March 31, 2026 (Audited)	June 30, 2025 (Unaudited)	March 31, 2026 (Audited)
(1)	Total Income from Operations	155.21	188.09	1,073.91	1,718.33
(2)	Net Profit/(Loss) for the period before Tax and exceptional items	(124.12)	(135.30)	270.56	(168.21)
(3)	Net Profit/(Loss) for the period after tax	(124.12)	25.70	216.66	(134.20)
(4)	Net Profit/(Loss) for the period after tax (After Non Controlling Interest)	(122.06)	(233.20)	212.73	(131.19)
(5)	Total earning including Other Comprehensive Income for the period	(124.12)	32.88	216.66	(127.03)
(6)	Total earning including Other Comprehensive Income for the period (After Non Controlling Interest)	(122.06)	(233.20)	212.73	(124.01)
(7)	Paid up Equity Share Capital	1.01	1.01	1.01	1.01
(8)	Net worth	1,168.33	1,259.58	1,636.14	1,292.45
(9)	Earnings Per Share (Face value per share Rs.10/- each)				
	1. Basic: (Rs. per share)	(1,211.48)	278.16	2,111.46	(1,302.10)
	2. Diluted: (Rs. per share)	(0.61)	0.14	1.06	(0.66)

Note :

(a) The above is an extract of the detailed format of quarterly results filed with the Bombay Stock Exchange under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the yearly financial results are available on the websites of the Bombay Stock Exchange (www.bseindia.com) and Company (www.bakeri.com.)

(b) Previous comparative period's figures have been reclassified/regrouped/restated, wherever necessary.

Place : Ahmedabad

Date : 14-Aug-2026

For, Bakeri Urban Development Private Limited

Asit N. Somani (Director)

(DIN: 00159761)

Note :

(a) The above is an extract of the detailed format of quarterly results filed with the Bombay Stock Exchange under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the yearly financial results are available on the websites of the Bombay Stock Exchange (www.bseindia.com) and Company (www.bakeri.com.)

(b) Previous comparative period's figures have been reclassified/regrouped/restated, wherever necessary.

For, Bakeri Urban Development Private Limited
Asit N. Somani (Director)
(DIN: 00159761)

shanti OVERSEAS (INDIA) LTD.	
— synthesizing organically —	
SHANTI OVERSEAS (INDIA) LIMITED	
CIN: L74110MP2011PLC025807	
Regd. Office : Office No. 10, Khajuri Bazar, Indore Raj Mohalla, Indore, Indore, Madhya Pradesh, India, 452002	
Tel: +91-731-4020586, +91-731-4020587 Email: cs@shantioverseas.com, Website: www.shantioverseas.com	
STATEMENT OF UN - AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026	
The Board of Directors of the Company, at its Meeting held on Friday, August 14, 2026 have, <i>inter-alia</i> approved the unaudited financial results (standalone and consolidated) of the Company, for the quarter ended June 30, 2026.	
The results, along with the Limited Review Report thereon, have been posted on the Company's website at https://www.shantioverseas.com and on the website of the stock exchange where the Company's shares are listed i.e. at www.nseindia.com . Also, it can be accessed by scanning the QR code.	
For and on behalf of the Board of Directors of Shanti Overseas (India) Limited Sd/- Manish Harishankar Dubey Director DIN: 09582612	
Place: Indore Date: August 14, 2026	
Note: The above intimation is in accordance with Regulation 33 read with Regulation 47(1) of the SEBI (Listing Obligation & Disclosure Requirements) Regulations, 2015.	



VISHAL MEGA MART LIMITED	
CIN: L51909HR2018PLC073282	
Registered Office: Plot No. 184, Fifth Floor, Platinum Tower, Udyog Vihar, Phase-1, Gurugram, Haryana, India, 122016, Phone: +91-124-4980000, Fax: +91-124-4980001	
Website: https://www.aboutvishal.com/ , Email: secretarial@vishalwholesale.co.in	
INFORMATION REGARDING 8 th ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCING (VC)/ OTHER AUDIO VISUAL MEANS (OAVM) AND E-VOTING INFORMATION	
Members may please note that the 8 th Annual General Meeting ('AGM') of Vishal Mega Mart Limited ('Company') will be held through Video Conferencing ('VC')/ Other Audio Visual Means ('OAVM') on Friday, September 18, 2026 at 12:00 Noon (IST), in compliance with all the applicable provisions of the Companies Act, 2013 and the Rules made thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('the Listing Regulations'), read with General Circular No. 14/2020 dated April 08, 2020 and General Circular No. 20/2020 dated May 05, 2020, and subsequent circulars issued in this regard, the latest one being General Circular No. 03/2025 dated September 22, 2025 issued by the Ministry of Corporate Affairs ('MCA') and the circulars issued by Securities and Exchange Board of India ('SEBI') and other applicable circulars issued in this regard, to transact the businesses, as set forth in the Notice of the AGM, to be circulated in due course.	
In compliance with the above Circulars, electronic copies of the Notice of the 8 th AGM and Annual Report for the Financial Year ('FY') 2025-26 will be sent to all the Members whose email addresses are registered with the Company / its Registrar to an Issue and Share Transfer Agent viz. KFin Technologies Limited ('KFin' or 'RTA') / Depository Participant(s) ('DPs') / Depositories.	
The Notice of the 8 th AGM and Annual Report for the FY 2025-26 will also be available on the following websites: (a) Company - https://www.aboutvishal.com/ , (b) BSE Limited - https://www.bseindia.com/ , (c) National Stock Exchange of India Limited - https://www.nseindia.com/ and (d) National Securities Depository Limited ('NSDL' / 'e-voting service provider') - www.evoting.nsdl.com . The physical copies of the Notice of 8 th AGM and Annual Report for the FY 2025-26 will be dispatched to only those shareholders who request for the same. Additionally, in accordance with Regulation 36(1)(b) of the Listing Regulations, a letter containing the web-link, including the exact path to access the Annual Report for the Financial Year 2025-26 on the Company's website, will be sent to those shareholders whose e-mail addresses are not registered with Company/RTA/DPs/Depositories.	
Pursuant to the provisions of Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies (Management and Administration) Rules, 2014, Regulation 44 of the Listing Regulations (including any statutory modification(s) or re-enactment(s) thereof for the time being in force), SEBI Master Circular No. HO/49/14/14/7/2025-CFD-POD2/1/3762/2026 dated January 30, 2026 and the Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India ('SS-2'), the members can attend and participate in the AGM through VC/OAVM facility only. The detailed instructions for joining the AGM will be provided in the notice of AGM.	
1. Manner of registering/updating email addresses: In order to receive the Notice of 8 th AGM and Annual Report for the FY 2025-26 in electronic mode: a) In respect of shares held in dematerialised form, members are requested to register/update their email addresses with the Depositories through their concerned DP; and b) In respect of shares held in physical form, members are requested to submit Form ISR-1 (which can be accessed on the Company's website at https://aboutvishal.com/resources/media/files/92d6c189-7492-452f-b032-47384d20610b.pdf) for updation of their email address(es) with KFin at Selenium Building, Tower-B, Plot No 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddi, Telangana, India - 500032.	
2. Manner of casting vote through e-voting: The Company is providing the remote e-voting facility before the AGM and e-voting facility at the AGM to its members to exercise their right to vote on all the resolutions set forth in the AGM Notice and proposed to be transacted at the AGM. The facility of casting votes will be provided by NSDL. The members who cast their vote through e-voting prior to the AGM, are entitled to attend/participate in the AGM through VC/OAVM facility provided by NSDL, but shall not be entitled to cast their vote again at the AGM. The detailed procedure for remote e-voting/e-voting at the AGM along with the instructions to join the virtual AGM will be provided in the notice of AGM. The manner in which the members who are holding shares in physical form or who have not registered their email addresses with the Company/RTA/DPs/Depositories can cast their vote through remote e-voting or through the e-voting system during the AGM, shall be provided in the notice of AGM.	
For Vishal Mega Mart Limited Sd/- Rahul Luthra Company Secretary & Compliance Officer ICSI Membership No.: F9598	
Place: Gurugram, Haryana Date: August 16, 2026	

