



JSFB/SEC/2025-26/104

27th October 2025

National Stock Exchange of India Ltd.
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (East),
Mumbai 400051.

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400001.

Sub: Newspaper advertisement confirming dispatch of Postal Ballot Notice

Ref: Regulation 30 of SEBI (Listing Obligation and Disclosure Requirements), Regulations 2015

Dear Sir/Madam,

In continuation to our letter dated 23rd October 2025, please find enclosed the copies of the newspaper advertisement confirming dispatch of the notice. The advertisement was published in Business Standard (English) and Vishwavani (Kannada) newspapers.

The same will also be hosted on the company's website at www.jana.bank.in.

Kindly take the same on record and oblige.

Thank you

Yours faithfully
For Jana Small Finance Bank Limited

Lakshmi R N
Company Secretary & Compliance Officer

JAMA KARO, JANA KARO

Registered Office:

Jana Small Finance Bank Limited
The Fairway Business Park, # 10/1, 11/2 & 12/2B, Off
Domlur, Koramangla Inner Ring Road, Next to Embassy Golf
Links, Challaghatta, Bengaluru -560071.
CIN No. L65923KA2006PLC040028

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Oberoi Realty's growth may rest on new projects

Pre-sales expected to see boost in H2FY26 on strong pipeline

RAM PRASAD SAHU
Mumbai, 23 October

Though the second quarter of the financial year 2026 (Q2FY26) did not see any major launches, Oberoi Realty posted healthy pre-sales or bookings during the period. Most of the sales for the realty major came from existing projects.

The firm's large annuity assets have also ramped well and are generating a steady revenue source. While the second quarter pre-sales did not see an uptick from new launches, the project pipeline remains strong and there could be a pick-up in the second half of FY26.

The company reported pre-sales of ₹1,299 crore for the second quarter and this was down 10 per cent year-on-year (Y-o-Y) due to a higher base last year. The bookings were led by existing projects Elysian and Three Sixty West, which accounted for 62 per cent of total pre-sales. Volumes were down 9 per cent Y-o-Y and a sharp 29 per cent quarter-on-quarter (Q-o-Q) to 0.25 million square feet which was much lower than estimates. Volumes stood at 0.6 million square feet in the first half of FY26 up 24 per cent Y-o-Y. Total units booked in the quarter stood at 158, which was flat Y-o-Y and down 13 per cent Q-o-Q.

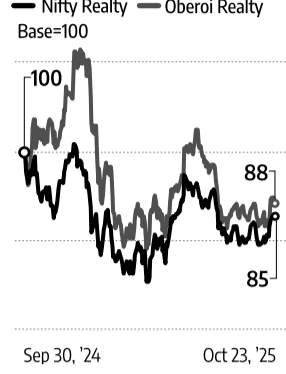
For H1FY26, there were bookings of 339 units and this was up 14 per cent Y-o-Y. The company's performance in the quarter beat JM Financial Research's estimates. The Q2 show was led by ₹440 crore worth of sales at its uber luxury project, Three Sixty West. Oberoi also witnessed healthy traction at Elysian, which recorded bookings of ₹350 crore, up 10 per cent Y-o-Y.

Analysts led by Sumit Kumar of the brokerage point out that the Sky City project has witnessed sharp uptick in pricing over the last two quarters aided by opening of the retail mall and the upcoming



Sharp correction

Oberoi Realty vs sectoral benchmark



Sources: Bloomberg, NSE

upscale hotel. The realisation for the residential project has now crossed ₹50,000 per square feet, which is 34 per cent higher than average pricing of FY25.

The annuity portfolio reported a healthy 47 per cent Y-o-Y revenue growth to ₹280 crore with an operating profit margin of 92 per cent. While occupancies at office project Commerz-1 and 2 were stable at 96 per cent, Commerz-3 occupancy increased to 87 per cent from 83 per cent Q-o-Q leading to a revenue growth of 38 per cent Y-o-Y to ₹130 crore. This took the total office revenue to ₹180 crore. On the retail asset front, Oberoi Mall delivered a 7 per cent Y-o-Y increase in revenues to ₹52 crore while Sky City Mall reported a revenue of ₹45.2 crore.

In the hotel segment, The Westin hotel witnessed a 2 per cent Y-o-Y growth in revenue to ₹44.6 crore, although there was a 9 per cent Y-o-Y increase in average room rate of ₹13,735. Occupancy at the hotel was 80 per cent in the quarter, down from 82 per cent in the year ago quarter and 72 per cent Q-o-Q.

ICICI Securities has an unchanged rating of "Buy" with a target price of ₹2,100. The stock has seen a correction of 15 per cent over

trailing four months on account of expectations of slower sustenance sales continuing from previous trailing two quarters.

Ronald Sivoni and Dilip Pandey of the brokerage point out that the firm witnessed a strong uptick in sustenance sales despite undertaking price hikes in select projects. The brokerage expects key project launches over FY26-27 to drive pre-sales growth momentum.

Motilal Oswal Research has a "Neutral" rating on the stock. The brokerage believes that Oberoi's current valuation does not suggest significant near-term gains. It expects a strong 24 per cent annual growth in its pre-sales over FY25-28. Abhishek Lodhiya and Yohan Batliwala of the brokerage believe that the key to a future re-rating lies in the firm's ability to reinvest the cash flow derived from its completed and near-completion projects.

JM Financial Research has maintained an "Add" rating. It expects 21 per cent growth in bookings in FY26, led by a strong launch pipeline for the next few quarters. On the commercial side, given the recent ramp-up, it has revised its annuity assumptions and increased its target price to ₹1,850.



MULTI-ASSET ALLOCATION FUNDS

Rebalance if allocation in your portfolio has drifted

HIMALI PATEL

Multi-asset allocation funds (MAAFs) are currently the best-performing category among hybrid funds across the one-, three-, and five-year horizons. Their diversified structure has helped them deliver strong returns in recent times.

"Funds that had allocated to gold and silver saw a significant boost in their returns due to the recent rally," says Jiral Mehta, senior manager — research, FundsIndia.

Fund management approach MAAF's must invest in at least three asset classes, with a minimum 10 per cent in each. "Fund managers allocate money across asset classes based on market outlook, valuation, and risk appetite," says Harsh Vira, chief financial planner and founder, FinPro Wealth.

Benefit from tailwinds across assets These funds provide a ready-made, diversified portfolio. "They

help investors participate in multiple asset classes and benefit from their tailwinds over time," says Akhil Chaturvedi, executive director and chief business officer, Motilal Oswal Asset Management Company.

"They reduce risk through diversification and provide stable returns across market cycles. Investors also gain from professional management and automatic portfolio rebalancing," says Vira.

Asset allocation becomes more difficult MAAF's may not fit seamlessly in existing portfolios. "Adding them can result in unintended overweight or underweight positions and loss of flexibility in asset allocation," says Mehta. "These funds may underperform in strong bull markets. "Returns can also be lower if fund managers mistime asset allocation," says Vira.

For conservative investors MAAF's are meant for investors seeking stability with growth potential. "Any investor who is

Robust returns

Period	Category average returns (%)
1-year	10.7
3-year	17.8
5-year	17.5
10-year	10.9

Note: Returns are for direct plans. Above one-year returns are annualised. Source: PBCS.in

unsure of asset allocation across equities, fixed income, and gold can go for these funds," says Chaturvedi.

"These funds are suitable for those who prefer not to actively manage rebalancing," says Aparna Shanker, chief investment officer — equity, The Wealth Company Mutual Fund.

Abhishek Kumar, Securities and Exchange Board of India (Sebi)-registered investment advisor and founder, Sahaj-Money.com, suggests that investors with conservative or moderate risk appetite and a long investment horizon of at least five years may go for them.

Shanker adds that new investors or those shifting from traditional products like fixed deposits can use them as an entry point to market-linked investments. They may allocate 10-20 per cent of their portfolio to MAAF's as part of their core holdings and enter via a systematic investment plan (SIP).

Aggressive investors who prefer making their own tactical calls across asset classes may find these funds too conservative. Investors with horizon of less than

three years should steer clear of them. "Experienced investors who already have a specified asset allocation can avoid these funds," says Chaturvedi.

Pick the right fund

Review the fund's asset-allocation strategy. "Favour funds where managers follow a clear, well-defined framework rather than making frequent or aggressive allocation shifts," says Shanker.

Kumar suggests checking if the fund maintains an equity allocation of 65 per cent or more for equity-like taxation.

Examine the fund for performance consistency across cycles over three- to five-year periods. Measures of risk-adjusted returns like Sharpe and Sortino ratios, and of volatility, like standard deviation, should also be assessed. Direct plans should have an expense ratio below 1 per cent.

"Avoid funds that offer poor downside protection or are heavily concentrated in one asset class," adds Kumar.

Stay put

Existing investors should not react to short-term performance. Remain invested if the fund has maintained its strategy and performance consistency and continues to suit your goals. Continue SIP to benefit from rupee-cost averaging. Rebalance only if allocation in your portfolio has deviated significantly from target levels.

The writer is a Mumbai-based independent financial journalist

Pensioners must know: Submit life certificate via doorstep banking

Every year, pensioners submit a life certificate — also known as Jeevan Pramaan Patra. It's a process through which the pensioner proves to the government that he or she is alive.

To make this process easier, especially for elderly pensioners, the government allows submission through doorstep banking and India Post Payment Bank (IPPB) services.

Doorstep banking for senior citizens

Senior citizens can now use PSB Alliance Doorstep Banking Services, a common platform for all public sector banks, to submit their digital life certificate (DLC) from home.

The service is also available via India Post Payments Bank (IPPB) for both IPPB and non-IPPB customers.

To request a doorstep visit, pensioners can:

- Contact the nearest post office,
- Place a request via the Post Info mobile app, or
- Use the official portal at <https://ccc.cept.gov.in/ServiceRequest/request.aspx>

Submission window

- Aged 80 and above: October 1, 2025 to November 30, 2025

- Aged 60 to below 80: November 1, 2025 to November 30, 2025

Service charges

- IPPB: No doorstep charge is levied for generating the digital life certificate. However, a nominal fee of ₹70 applies for successful DLC generation.
- PSB Alliance: Free of charge for citizens aged 60 and above.

Read full report here: mybs.in/2eqvJ0s

COMPILED BY AMIT KUMAR

Market wisdom, straight from the sharpest minds in the game.

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Business Standard Insight Out

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UNITED SPIRITS LIMITED
Corporate Identity Number: L01551KA1999PLC024991
Regd. Office: 'UB Tower', # 24, Vittal Mallya Road, Bengaluru – 560 001, Karnataka, India.
Tel: +91 80 2221 0705 | Fax: +91 80 2225 5253
Email: investor.india@diageo.com | Website: www.diageoindia.com

NOTICE OF LOSS OF SHARE CERTIFICATES

Notice is hereby given that the Company has received requests from the following shareholder(s) for issuance of Letter of Confirmation in lieu of Original Share Certificate(s) reported to have been lost/misplaced. The share certificate(s) mentioned hereunder are therefore deemed to be cancelled and no transactions thereon would be recognized by the Company:

Sl. No	Folio No.	Name of the Shareholder	No. of Shares	Certificate Number	Distinctive Nos
01	MS088745	G SATISHA	500	3682	721758436 - 721758935
02	MS072243	RANJAN KUMAR SAHOO	500	2797	721315811 - 721316310

The public are hereby advised against dealing in any way with the above share certificates. Any person(s) who has/have any claim(s) in respect of the said share certificates are requested to lodge such claim(s) along with all documentary evidences with the Company at its Registered Office within 7 (seven) days of publication of this notice, after which no claim(s) will be entertained, and the Company shall proceed to issue a Letter of Confirmation in accordance with applicable SEBI regulations.

For UNITED SPIRITS LIMITED
Sd/-
Pragya Kaul
Company Secretary and Compliance Officer

Place: Bengaluru
Dated: October 23, 2025

GOVERNMENT OF TAMIL NADU
FINANCE DEPARTMENT,
CHENNAI-9

Re-issue of 6.99% Tamil Nadu Government Stock (Securities) 2032
Re-issue of 7.14% Tamil Nadu Government Stock (Securities) 2035 & Re-issue of 7.44% Tamil Nadu Government Stock (Securities) 2055

1. Government of Tamil Nadu has offered to sell by auction of the dated securities for an amount of **Rs.1000 crore by Re-issue of 6.99% TNSGS 2032, Rs.1000 crore by Re-issue of 7.14% TNSGS 2035 and Rs.2000 crore by Re-issue of 7.44% TNSGS 2055** in the form of Stock to the Public by auction for an aggregate amount of **Rs.4,000 crores**. Securities will be issued for a minimum nominal amount of Rs.10,000/- and multiples of Rs.10,000/- thereafter. Auction which will be held based under multiple price format will be conducted by Reserve Bank of India at Mumbai Office (Fort) on **October 28, 2025**.

2. The Government Stock up to 10% of the notified amount of the sale will be allotted to eligible individuals and institutions subject to a maximum limit of 1% of its notified amount for a single bid as per the Revised Scheme for Non-competitive Bidding facility in the Auctions of State Government Securities of the General Notification (Annexure II). Under the scheme, an investor can submit a single bid only through a bank or a Primary Dealer.

3. Interested persons may submit bids in electronic format on the Reserve Bank of India Core Banking Solution (E-Kuber) System as stated below on **October 28, 2025**.

a) The competitive bids shall be submitted electronically on the Reserve Bank of India Core Banking Solution (E-Kuber) System between **10.30 A.M. and 11.30 A.M.**

b) The non-competitive bids shall be submitted electronically on the Reserve Bank of India Core Banking Solution (E-Kuber) System between **10.30 A.M. and 11.00 A.M.**

4. The yield percent per annum expected by the bidder should be expressed up to two decimal points. An investor can submit more than one competitive bid at different rates in electronic format on the Reserve Bank of India Core Banking Solution (E-Kuber) System. However, the aggregate amount of bids submitted by a person should not exceed the notified amount.

5. The result of auction will be displayed by Reserve Bank of India on its website on **October 28, 2025**. Successful bidders should deposit the price amount of Stock covered by their bids by means of a Bankers' Cheque or Demand Draft payable at Reserve Bank of India, Mumbai (Fort) or Chennai on **October 29, 2025** before the close of banking hours.

6. The Government Stocks will bear interest at the rate determined by Reserve Bank of India at the auction and interest will be paid half yearly on **April 23 & October 23** for Re-issue of **6.99% TNSGS 2032 and Re-issue of 7.14% TNSGS 2035 and April 1 & October 1** for Re-issue of **7.44% TNSGS 2055**. The Stock will be governed by the provisions of the Government Securities Act, 2006 and Government Securities Regulations, 2007.

7. The stocks will qualify for ready forward facility.

8. For other details please see the notifications of Government of Tamil Nadu Specific Notifications **852(L)/W&M-II/2025, 853(L)/W&M-II/2025 and 854(L)/W&M-II/2025** dated **October 23, 2025**.

T.Udhayachandran
Principal Secretary to Government,
Finance Department, Chennai-9.

DIPRI/1258/DISPLAY/2025

JANA SMALL FINANCE BANK
(A Scheduled Commercial Bank)
CIN No.: L6592KA2006PLC040028
Regd Office: The Fairway Business Park, # 10/1, 11/2 & 12/2B, Off Domtur, Koramangala Inner Ring Road, Next to Embassy Golf Links, Challaghatta, Bengaluru - 560071.
Tel: +91 - 804620100; Email: info@jana.bank.in; Website: www.jana.bank.in

NOTICE OF POSTAL BALLOT

Members are hereby informed that pursuant to the provisions of Section 108 and 110, and other applicable provisions of the Companies Act, 2013, as amended, read together with the Companies (Management and Administration) Rules, 2014, as amended and other general circulars issued in this regard by the Ministry of Corporate Affairs ("MCA"), Government of India, Secretarial Standards on General Meetings issued by the Institute of Company Secretaries of India, Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations") and any other applicable law, Rules and Regulations (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force), the approval of Members of Jana Small Finance Bank Limited ("Company/Bank") is sought for the following special resolution by way of remote e-voting (e-voting) process:

S. No.	Description of special resolution
1.	Appointment of Mr. Rakesh Joshi (DIN: 09766853) as a Non - Executive Independent Director of the Bank

Pursuant to the MCA circulars, the Bank has completed the dispatch of electronic copies of the Postal Ballot Notice along with the Proxy Form on Thursday, 23rd October 2025 through electronic mode to those Members whose email addresses are registered with the Bank/depository participant(s) as on Friday, 17th October 2025 ("cut-off date").

The Postal Ballot Notice is also available on the website of the Bank at www.jana.bank.in, the relevant section of the website of BSE Limited: www.bseindia.com and National Stock Exchange of India: www.nseindia.com and on the website of National Securities Depository Limited: www.evoting.nsdl.com

In accordance with the MCA circulars, Members can vote only through e-voting process. The voting rights of the Members shall be reckoned on the basis of the equity shares of the Bank held by them as on the cut-off date. Any person who is not a Shareholder of the Bank, as on the Cut-off date shall treat the Postal Ballot Notice for information purposes only.

The Company has engaged the services of National Securities Depository Limited ("NSDL"), as the agency to provide e-voting facility. The remote e-voting period shall commence on Friday, 24th October 2025 at 09:00 AM (IST). Members are requested to cast their vote through remote e-voting at anytime before 05:00 PM (IST) on Sunday, 23rd November 2025 (i.e. the last date to cast vote electronically). The remote e-voting module shall be disabled thereafter. The last day of voting i.e. on Sunday, 23rd November 2025, shall be the date on which the resolution would be deemed to have been passed, if approved by requisite majority.

Shareholders are requested to update their mobile number and email ID correctly in their demat account in order to access e-voting facility.

The Board of Directors in their meeting dated 17th October 2025, has appointed Mr. Nagendra D. Rao, Practising Company Secretary (FCS No. 5553, CP No. 7731) as the Scrutinizer for conducting the Postal Ballot through remote e-voting process in a fair and transparent manner.

In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on: 022 - 4886 7000 or send a request to Mr. Falguni at evoting@nsdl.com

The Scrutinizer will submit his report, after the completion of scrutiny, to the Chairman of the Bank or any person authorized by him. The results of the Postal Ballot along with the Scrutinizer's Report will be announced within two working days from the conclusion of the voting period and the same will be displayed on the Company's website www.jana.bank.in and on the website of NSDL at www.evoting.nsdl.com and will also be submitted to the BSE Limited and National Stock Exchange of India Limited, Stock Exchanges where Equity Shares of the Bank are listed.

Contact details of the person responsible to address the queries/grievances connected with the voting by Postal Ballot including voting by electronic means, if any:

Mrs. Lakshmi R N
Company Secretary & Compliance Officer
Jana Small Finance Bank Limited
The Fairway Business Park, First Floor, # 10/1, 11/2 & 12/2B Off Domtur, Koramangala Inner Ring Road, Next to EGL Business Park, Challaghatta, Bengaluru - 560071.
Tel: +91- 804620100; Email: investor.grievance@jana.bank.in

By the order of the Board
For JANA SMALL FINANCE BANK LIMITED

Date: 24th October 2025
Place: Bengaluru
Lakshmi R N
Company Secretary & Compliance Officer

LAURUS Labs
Chemistry for Better Living
Laurus Labs Limited
(CIN: L24239AP2005PLC047518)

Regd. Office: Laurus Enclave, Plot Office 01, E. Bonangi Village, Parawada Mandal, Anakapalli District, Andhra Pradesh - 531021, India.
Corp. Office: 2nd Floor, SDE Serene Chambers, Road No.7, Banjara Hills, Hyderabad - 500034, Telangana, India.
Tel: +91 040 3980 4333 ; Fax: +91 040 3980 4320 ; E-mail: secretarial@lauruslabs.com; Website: www.lauruslabs.com

Extract of Consolidated Unaudited Financial results for the quarter and half year ended September 30, 2025 which are prepared in compliance with Indian Accounting Standards. (₹ in Crores)

SL. No.	Particulars	Quarter ended			Half year ended		Year ended
		30-Sep-25	30-Jun-25	30-Sep-24	30-Sep-25	30-Sep-24	
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	
1	Total revenue from operations	1,653.47	1,569.57	1,223.70	3,223.04	2,418.61	5,553.96
2	Net Profit for the period (Before tax, Exceptional and/or Extraordinary items)	269.73	224.22	22.81	493.95	41.27	484.29
3	Net Profit for the period before tax (After Exceptional and/or Extraordinary items)	269.73	224.22	22.81	493.95	41.27	484.29
4	Net Profit for the period after tax (After Exceptional and/or Extraordinary items)	194.49	161.68	19.95	356.17	32.63	358.34
5	Total Comprehensive Income for the period	188.82	160.97	19.53	349.79	32.52	354.69
6	Net Profit for the period after tax (After Exceptional and/or Extraordinary items) attributable to:						
i)	Equity holders of the Company	194.97	163.02	19.84	357.99	32.35	358.32
ii)	Non-controlling interests	(0.48)	(1.34)	0.11	(1.82)	0.28	0.02
7	Total Comprehensive Income for the period attributable to:						
i)	Equity holders of the Company	189.30	162.31	19.42	351.61	32.24	354.67
ii)	Non-controlling interests	(0.48)	(1.34)	0.11	(1.82)	0.28	0.02
8	Equity Share Capital	107.96	107.96	107.83	107.96	107.83	107.85
9	Reserves (Excluding Revaluation Reserve) and Non-controlling interests as shown in the Audited Balance Sheet						4,364.71
10	Earnings Per Share (Of ₹ 2/- each)						
1.	Basic : ₹*	3.61	3.02	0.37	6.63	0.60	6.65
2.	Diluted : ₹*	3.61	3.02	0.37	6.63	0.60	6.64

* Not annualised for quarter and half year ended.

Notes:

1. Additional information on Standalone Unaudited financial results for the quarter and half year ended September 30, 2025 (₹ in Crores)

SL. No.	Particulars	Quarter ended			Half year ended		Year ended
		30-Sep-25	30-Jun-25	30-Sep-24	30-Sep-25	30-Sep-24	
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	
1	Total revenue from operations	1,566.60	1,432.75	1,184.85	2,999.35	2,301.78	5,216.98
2	Profit before tax	288.84	211.44	58.09	500.28	96.89	503.81
3	Profit after tax	215.67	157.94	42.44	373.61	71.22	380.39
4	Total Comprehensive Income for the period	215.48	157.75	42.73	373.23	71.79	379.63

2. The above is an extract of the detailed format of Quarterly/Half yearly 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/Half yearly Financial Results are available on the websites of the Stock Exchanges and the Company namely www.bseindia.com, www.nseindia.com and www.lauruslabs.com. The same can be accessed by scanning the QR code provided below.

3. The above financial results of the Company as reviewed by the Audit Committee has been approved by the Board of Directors at its meeting held on October 23, 2025.

By order of the Board
For **Laurus Labs Limited**
Sd/-
Dr. Satyanarayana Chava
Whole Time Director & Chief Executive Officer

Place: Hyderabad
Date: October 23, 2025

