

June 24, 2025

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

Equity Scrip: 532754
Debt Scrip: 975210, 975256,
975366, 976449, 976601

National Stock Exchange of India Ltd.
Exchange Plaza,
Plot no. C/1, G Block,
Bandra-Kurla Complex
Bandra (E), Mumbai - 400051.
Symbol: GMRAIRPORT

Sub: Intimation regarding Newspaper Publication

Dear Sir/Madam,

In continuation of our earlier letter dated June 23, 2025 and pursuant to Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copies of Notice to the Shareholders published in the newspapers, in Business Line and Punjab Kesari, with reference to the Notice of Postal Ballot of the Company.

This is for your information.

Thanking you,

for **GMR Airports Limited**
(Formerly GMR Airports Infrastructure Limited)

T. Venkat Ramana
Company Secretary &
Compliance Officer

Encl. As above



QUICKLY.

Zerodha's founders invest ₹250 cr in InCred Holdings



Bengaluru: Zerodha co-founders Nithin Kamath and Nikhil Kamath have invested ₹250 crore for a minority stake in InCred Holdings Ltd. The NBFC focuses on consumer, SME and education lending, "India's credit ecosystem is changing fast — more formal, more digital, more accessible. InCred Group seems to get that. They've built a strong team, a technology-first approach and a clear view of where the market is headed. Backing them is a bet on that broader shift, and the belief that responsible lending can scale without losing sight of fundamentals," said Nikhil Kamath. The InCred Group has built a diversified lending platform serving retail and MSME borrowers across India. OUR BUREAU

With relaxation in PSL norm, SFBs may venture into unsecured personal loans

MORE EXPOSURE. New RBI norm will help SFBs open more branches in metro and urban locations, says expert

K Ram Kumar
Mumbai

Small Finance Banks (SFBs) may look at selling surplus priority sector loans (PSLs) and increase the proportion of non-PSL loans, such as unsecured personal loans and loans against property within their overall portfolio, as the RBI has relaxed the PSL norm.

LOWERS PSL TARGET

The central bank has lowered the PSL target for SFBs to 60 per cent of their loans from the current financial year from 75 per cent earlier.

This comes at a time when their microfinance portfolio, which is classified as PSL, is facing asset quality pressures.

PSL for banks comprises loans to agriculture, MSMEs,



SETTING THE PRIORITY. From this fiscal, the RBI lowered the PSL target for SFBs to 60% of their loans from 75% earlier

export credit, education, housing, social infrastructure, renewable energy, weaker sections and other segments.

R Baskar Babu, MD & CEO, Suryodha Small Finance Bank, said: "Majority of the SFBs are well above the

75 per cent PSL target at this point of time."

"So, relaxation of this target will release some of the excess PSL, which banks will be able to sell via priority sector lending certificates/PSLCs (to banks facing PSL shortfall), resulting in some

income, though not substantial. What the change in the PSL norm certainly does is that it will help SFBs, enabling them to create a little more robust, diversified lending model, whereby we could venture into segments such as personal loans to salaried customers and loans against property," he said.

SFBs' priority sector lending portfolio (including lending to weaker sections, micro-enterprises, agriculture, non-corporate individual farmers and small and marginal farmers) amounted to 90.6 per cent of their overall portfolio as of March-end 2024, per RBI data.

PSLC SCHEME

The RBI formulated the PSLC scheme to enable banks achieve the PSL target and sub-targets by purchase of these instruments in the event of a shortfall.

At the same time, the scheme incentivises banks with excess portfolio, encouraging them to originate and sell via these instruments. These certificates are sold/bought in standard lot sizes of ₹25 lakh and multiples thereof.

BRANCHING OUT

Banking expert V Viswanathan said that the relaxation in the PSL norm may encourage SFBs to open more branches in metro and urban locations, where the scope for non-priority sector lending is high.

"Under the non-PSL category, SFBs may focus on the retail segment, including personal gold loans, auto loans and unsecured personal loans."

"They may even partner with other banks for the issue of co-branded credit cards," he said.

Business correspondent outlets in villages fall by 2.37 lakh in a year

Piyush Shukla
Mumbai

Business correspondent (BC) outlets, which are designed to cater to the banking needs of customers in the hinterland, fell sharply by over 2.37 lakh between 2023 and 2024, according to RBI data. BCs in villages dropped from over 15.92 lakh in December 2023 to 13.55 lakh in December 2024, while in urban locations BCs rose slightly to 3.67 lakh in December 2024 from 3.58 lakh in the previous year.



DIGITAL WOES. BCs' margins have crashed as more people are doing digital transactions themselves

BASIC FUNCTIONS BCs enable basic account opening, Aadhaar seeding, issuance of RuPay debit cards, payments and KYC services. In addition, they provide loan, deposit sourcing and recovery services, among others.

"BCs' margins have crashed as more people are doing digital transactions themselves. The IBA has also mandated that training of BC agents will be required before appearing for the BC Certification examination, which disincentivises people, especially individual BC agents. There has also been a rise in frauds at BCs," said a senior banker.

According to Devidas Tuljapurkar, President, Maharashtra State Bank Mitra Association, BCs were initially appointed directly by banks. However, the model has now evolved with banks increasingly engaging with BCs

through service providers, which are often corporate entities.

"These corporates, in turn, work with local-level service providers, who deploy individual BCs on the field. This layered structure helps expand outreach, ensure localised presence and improve service delivery in remote and underserved regions," he said.

NO CLEAR-CUT SOP

However, Tuljapurkar says there is neither a Standard Operating Procedure (SoP) for engaging BCs nor a defined one for their day-to-day operations.

Their job profiles are not clearly outlined, and their service conditions are not codified. Individual BC agents lack job security, career progression and their area of operation is undefined. Experts say BCs are re-

quired to make initial investments, including arranging property for operations, laptops, data cards and other essential infrastructure at their own expense — they also incur fuel and transportation costs.

To add to their woes, the commissions BCs receive are so insignificant that many are unable to sustain their operations.

RazorpayX launches corporate credit card for start-ups

Our Bureau
Bengaluru

RazorpayX has announced the launch of RazorpayX Corporate Cards, in partnership with Mastercard, RBL Bank, and YES Bank. The card is aimed at start-ups, offering credit limits of up to

₹2 crore without the need for collateral, low foreign exchange mark-up fee of 2.5 per cent and no personal liability.

India has a significant credit gap and 95 per cent of Indian start-ups cannot get access to institutional cards, leaving founders to use their personal cards for business

expenses, hurting their personal credit scores.

"Start-ups shouldn't have to depend on personal credit cards to fuel their growth," said Ayush Bansal, Vice-President and GM, RazorpayX.

Report filed by intern
Divyatha Chilkuri

Malabar Gold and Diamonds eyes ₹78,000 cr revenue in FY26

Our Bureau
Bengaluru

Malabar Gold & Diamonds has announced plans for FY26, projecting revenue of ₹78,000 crore.

As part of its expansion strategy, the jewellery retailer aims to open 60 showrooms, extending its presence to 15 countries, 22 States and 3 Union Territories. The company also plans to enter new international markets, including New Zealand, and Ireland.

EXPANSION PLANS

This follows the retailer launching its 400th store in Noida. As Malabar Gold & Diamonds scales its retail footprint, it plans to expand its global workforce to nearly 27,500 management team members.

MP Ahammed, Chairman of Malabar Group, stated: "We are thrilled to mark the opening of our 400th showroom in Noida. This milestone is a testament to our growth ambitions, and marks a significant step in our ever-expanding footprint across India and globally in the journey to be the No 1 global jewellery retailer."

"We have a comprehensive business strategy in place, expanding with 60 new showrooms and manufacturing units, aiming for a turnover of ₹78,000 crore in the current financial year, and committing an investment of over ₹5,000 crore to drive growth," he added. "Our expansion will cre-

ate additional 3,500 direct employment opportunities, in addition to supporting the large jewellery manufacturing ecosystem."

"Our operations are built on a foundation of complete transparency and strict compliance, in addition to collaborating with trade bodies, financial houses and government regulators, to make sure that our global operations are robust, trustworthy and beyond reproach," commented Abdul Salam KP, Vice-Chairman of the Malabar Group.

ANNUAL TURNOVER

With operations across 13 countries and a workforce of over 25,000 professionals, Malabar Gold & Diamonds serves more than 15 million customers annually, and has a portfolio of over 1,00,000 jewellery designs.

LAB-GROWN DIAMONDS

The brand currently reports an annual turnover of ₹63,000 crore. In an earlier interaction with *businessline*, the company also indicated that it is actively evaluating opportunities in the lab-grown diamond segment.

With inputs from intern
Nethra Sailesh

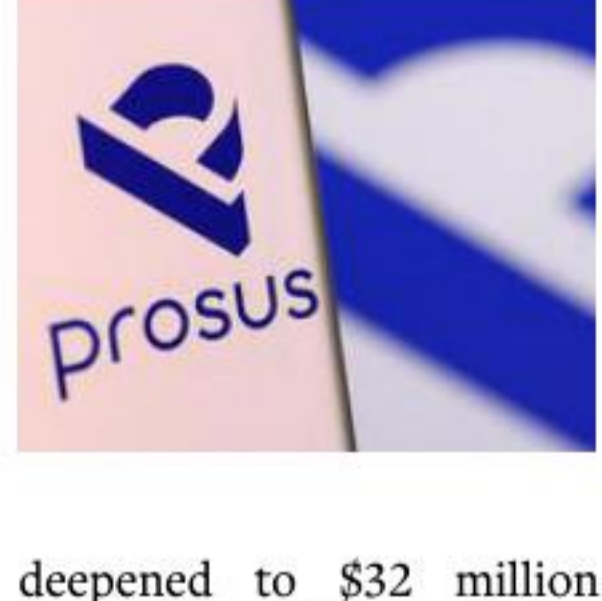
PayU India loss widens to \$44 million in FY25

Our Bureau
Bengaluru

PayU India, the fintech arm of Dutch tech investor Prosus, posted a mixed set of numbers for FY25 as it grappled with regulatory headwinds and rising competition in the digital payments space.

While the company's revenue grew 21.4 per cent year-on-year to \$669 million, up from \$551 million in FY24, its aEBIT (actual consolidated earnings before tax) loss widened to \$44 million from \$32 million a year earlier.

The business reached break even in the second half of the year and improved its aEBIT margin to -2 per cent from -8 per cent a year earlier. Its credit business, operated under PayU Finance, also posted strong topline growth, with revenue rising nearly 60 per cent to \$171 million, compared to \$107 million a year earlier. Loan disbursements rose to \$1.1 billion in FY25, with 23 per cent going to small- and medium-sized businesses. However, the unit's aEBIT loss



deepened to \$32 million from \$20 million, as higher credit losses and financial leverage weighed on margins. The credit loss ratio rose to 5.8 per cent in the second half, prompting a tightening of underwriting standards.

PROSUS EARNINGS

At the group level, parent company Prosus reported a 47 per cent increase in core headline earnings to \$7.4 billion, compared to \$5 billion in FY24.

Core headline earnings exclude non-operational items and reflect earnings from ongoing business operations. Group revenue rose 21 per cent to \$6.2 billion, driven by strong performances from key portfolio companies, such as iFood, OLX, iyzico and PayU India.

NAGPUR MUNICIPAL CORPORATION
(Public Health Engineering Department)

The National River Conservation Directorate (NRCD) herein called executing agency has received a loan from the Japan International Cooperation Agency (JICA) towards the cost of Pollution Abatement of River Nat at Nagpur under NRCP. It is intended that part of the proceeds of this loan will be applied to eligible payments under the Contract for Construction, Operation & Maintenance of Electric Crematorium at Moksha Dham, Nagpur (Package CP-5). Details are available on the e-tendering portal www.mahatenders.gov.in Online percentage rate basis e-tender in B-1 Form in two envelopes system are invited for the following work, by the Superintending Engineer (PHE), Municipal Corporation Nagpur on behalf of Commissioner, Nagpur Municipal Corporation.

Name of the work	Estimated Cost in INR	Earnest Money Deposit (Bid Security) INR
Construction, Operation & Maintenance of Electric Crematorium at Moksha Dham, Nagpur (Package CP-5)	1,32,17,032/-	1,35,000/-

Note : 1. Cost of e-tender Form Fee (Online) Rs. 1000/- + GST (180/-) & Time Limit for Completion : Construction Period 15 months+12 months O&M and 2 years Defect liability period from the date of completion i.e. one year after O&M. 2. E-Tender Sale Start date : 23.06.2025. 3. sale end/ Submission end Date : 08.07.2025. 4. Pre-bid : 30.06.2025. 5. Opening of E Tender Date : 09.07.2025 (if possible)

Superintending Engineer
Public Health Engineering Department
Nagpur Municipal Corporation, Nagpur

Advt No. 204 PR
Date 23.06.2025

GMR AIRPORTS LIMITED
A GMR Group Company
Regd. Office: Unit No. 12, 18th Floor, Tower A, Building No. 5, DLF Cyber City, DLF Phase - III, Gurgaon - 122002, Haryana, India | P: +91 124 663750

NOTICE OF POSTAL BALLOT & E-VOTING INFORMATION

Members of the Company are hereby informed that pursuant to Section 110 and other applicable provisions, if any, of the Companies Act, 2013, read with Rule 20 and 22 of the Companies (Management and Administration) Rules, 2014 (including any statutory modification or re-enactment thereof for the time being in force), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations), Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India (SS-2), each as amended and other applicable laws and regulations read with the General Circular Nos. 14/2020 dated 08th April, 2020 and 17/2020 dated 13th April, 2020 and subsequent circulars issued in this regard, the latest being, General Circular No. 09/2024 dated 19th September, 2024 issued by the Ministry of Corporate Affairs, Government of India ("MCA Circulars"), the Company has sent Notice of Postal Ballot ("Notice") on Monday, June 23, 2025, only through electronic mode, to those members whose names are appearing in the Register of Members as on Tuesday, June 17, 2025, i.e., **Cut-off date**, and whose e-mail IDs are registered with the Company/Registrar & Share Transfer Agent (RTA) (in respect of shares held in physical form) or with the Depository Participants (DPs) (in respect of shares held in dematerialised form) and made available to the Company/RTA by respective DPs, for seeking approval of Members by way of Special Resolution for the business set out in the Postal Ballot Notice dated June 21, 2025, by voting through electronic mode ("e-voting").

As permitted under the MCA Circulars, the Company has sent the Notice in electronic form. Hence, hard copy of the Notice along with Postal Ballot Form and pre-paid business reply envelope have not been sent to the Members for this Postal Ballot.

The Notice is available on the website of the Company at www.gmraero.com, websites of the Stock Exchanges on which the equity shares having face value of ₹1/- each of the Company are listed, i.e., BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE") at www.bseindia.com and www.nseindia.com, respectively and on the website of KFinTech at <https://evoting.kfintech.com>.

A person whose name is recorded in the register of members or in the register of beneficial owners maintained by the depository, shall be entitled to avail the facility of e-voting. The voting rights of the members shall be reckoned in proportion to the shares held by them in paid-up equity share capital of the Company as on Cut-off date.

The Company has engaged the services of KFinTech for providing e-voting facility to all the members of the Company. **The voting through electronic mode shall commence from Tuesday, June 24, 2025 at 9:00 a.m. IST and shall end on Wednesday, July 23, 2025 at 5:00 p.m. IST.** The e-voting mode shall be disabled for voting thereafter and e-voting shall not be allowed thereafter. Person who is not a member as on the Cut-off date should treat this Notice for informational purpose only. Once the vote on a resolution is cast by the Member, the Member shall not be allowed to change it subsequently.

Process for e-voting for Members holding shares in dematerialised mode, physical mode and for Members who have not registered their email address are provided in the Notice of the Meeting.

Members holding shares in physical form are hereby notified that pursuant to General Circular No. SEBI/HO/MIRSD/MISD-PoD-1/P/CIR/2023/37 dated 16th March, 2023, all the holders of physical shares can update/register their contact details including details of email ids by submitting the requisite Form ISR-1 along with supporting documents with KFinTech. Form ISR-1 can be downloaded from the Company's website.

Eligible Members who have registered their email address and not received Postal Ballot Notice, User-Id and password for remote e-voting, may write an email to gilcosecy@gmrgroup.in with subject as "Postal Ballot Notice" and obtain the same. Members who have not registered their email address and in consequence the Postal Ballot Notice could not be serviced, may get their email address registered with the Company's RTA by clicking the link: <https://kfintech.in/https://evoting.kfintech.com> or write to them at einward.is@kfintech.com and/or evoting@kfintech.com.

By order of the Board
For GMR Airports Limited
(formerly GMR Airports Infrastructure Limited)
Sd/-
T. Venkat Ramana
(Company Secretary), ICSI M. No. - A1379
GMR GROUP-GAL/52/PREM ASSOCIATES

Date: June 23, 2025
Place: New Delhi

TRCMPU Ltd
Ksheera Bhavan, Patton, Thiruvananthapuram - 695 004.
Phone: 0471-2447109, Email: trcmpu@trcmpu.com

730,731,732/TR/PC/2025 AUCTION NOTICE 21.06.2025

E auction is scheduled for the following vehicles on 01/07/2025 11:00 am to 16:30 pm through e auction portal of MSTC Ltd. Visit the ELV portal (www.mstccommerce.com) for details.

Lot No	Lot Details	Auction No./Auction Details
1	Lot Name - KL 01 AW 8994 - TATA LPT 709	Auction No: MSTC/TR/IVANDRUM REGIONAL CO-OPERATIVE MILK PRODUCERS UNION LTD/IKSHEERA BHAVAN/25-26/15838
2	Lot Name - KL 02 AD 6779 - TATA SFC 407	Product Type : Transport Vehicles Category : End of life vehicles
3	Lot Name - KL 03 S 4744 - TATA SFC 407	

Contact : 9061498267 Managing Director

JAIPUR METRO RAIL CORPORATION LIMITED
A Joint Venture of Rajasthan Infrastructure and Rail Corporation Limited, Jaipur
Regd. Office: 302020 (Rajasthan), CIN: U99219RJ201056930636; Ph: 0141-2822255; E-Mail: ec@jaipurmetroail.in

NOTICE INVITING BIDS

JMRC invites national open competitive bids from domestic eligible bidders for following tender:

S.No.	Name of Tender / UBN
1.	Property Development of Parking Land at New Aatish Market Metro Station of JMRC Gate No.-1 (North Side), UBN -JMRC2526SLOB00029
2.	Property Development of Parking Land at New Aatish Market Metro Station of JMRC Gate No.-2 (South Side), UBN -JMRC2526SLOB00030
3.	Development of Parking Land adjacent to Civil Lines Metro Station of JMRC (Jaipur Metro), UBN -JMRC2526SLOB00036

The last date of submission of bid 28.07.2025 upto 14:00 Hrs.

For further details please visit JMRC website www.jaipurmetroail.in, SPP Portal www.sppp.rajasthan.gov.in or e-Procurement portal (eproc.rajasthan.gov.in). Any subsequent clarification/amendment/corrigendum shall be issued on these websites only.

All prospective bidders are invited to attend the pre-bid conference on 30.06.2025 at 11:00 Hrs. at JMRC office i.e. Admin Building, Metro Depot, Bhriгу Path, Mansarovar, Jaipur.

Raj. Samwad/C/25/4759 CMD, JMRC

*Golden Opportunity: Commercial Land Available on Long Term Lease

PITTI ENGINEERING LIMITED
Regd. Office: 6-3-648/401, IV Floor, Padmaja Landmark, Somajiguda, Hyderabad-500082, Website: www.pitti.in, Ph: 040-23312774, Email: shares@pitti.in, CIN: L29253TG1983PLC004141

NOTICE OF LOSS OF SHARE CERTIFICATE

The following share certificates of the Company have been reported as lost/ misplaced and the holders of the said share certificates have requested the Company for issue of duplicate share certificates.

Notice is hereby given that the Company will proceed to issue Letters of Confirmation to the below mentioned persons unless valid objection is received by the Company within 15 days from the date of publication of this notice. No claim will be entertained by the Company with respect to the original share certificates subsequent to the issue of Letters of Confirmation thereof.

Name of Shareholder	Folio no.	Certificate no.	Distinctive Nos./No. of Shares
Hema Devi Baldeva	00100333	100333	68201 - 68400 200
L. Krishna Reddy	00101727	101727	348401 - 348600 200

Any person who has a claim in respect of the said certificates should lodge his / her / their claim with all supporting documents with the Company at the registered office. If no valid and legitimate claim is received within 15 days from the appearance of this notice, the Company will proceed to issue Letters of Confirmation in lieu of share certificates lost after completion of requisite formalities to the persons listed above and no further claim would be entertained from any other persons.

For Pitti Engineering Limited
Sd/-
Mary Monica Braganza
Company Secretary & Chief Compliance Officer
(FCS- 5532)

Place : Hyderabad
Date : 23rd June 2025

NOTICE

V-GUARD

29TH ANNUAL GENERAL MEETING (AGM) TO BE HELD THROUGH VIDEO CONFERENCING (VC) / OTHER AUDIO-VISUAL MEANS (OAVM), RECORD DATE AND FINAL DIVIDEND INFORMATION

- Members are requested to note that the 29th Annual General Meeting (AGM) of the Company is scheduled to be held on August 7, 2025, at 11:00 A. M. (IST), through Video Conferencing (VC) / Other Audio-Visual Means (OAVM) in compliance with the provisions of the Companies Act, 2013 ("the Act") and Rules made thereunder, read with General Circular Nos. 20/2020, 02/2021, 10/2022, 09/2023 and 09/2024 dated May 5, 2020, January 13, 2021, December 28, 2022, September 25, 2023 and September 19, 2024 respectively, issued by Ministry of Corporate Affairs ("MCA") to hold AGM through VC / OAVM without the physical presence of the Members at a common venue.
- In compliance with the aforesaid circulars and SEBI Circular No. SEBI/HO/CFD/CFO-POD-2/P/CIR/2024/133 dated October 3, 2024 and the other Circulars issued by SEBI in this regard, from time to time, electronic copies of the Notice of the AGM along with the Annual Report for the Financial Year 2024-25 will be sent to all Members whose email address is registered with the Company/ Registrar and Transfer Agent of the Company, M/s MUFJ Intime India Private Limited ("RTA") or Depository Participants. Members holding shares in dematerialized mode are requested to register the e-mail address and mode of their relevant depository through depository participants and members holding shares in physical mode are requested to furnish details to the Company's RTA. The Notice of the AGM along with Annual Report for the Financial Year 2024-25, will also be made available on the website of the Company at investor relations section at www.vguard.in, the Stock Exchanges, BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com and on the CDLS's website at www.evotingindia.com.
- Members are requested to attend and participate in the AGM through VC / OAVM facility only. The attendance of the members attending the AGM through VC / OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Act. Pursuant to the provisions of Section 108 of the Act, read with Rule 44 of the Companies (Management and Administration) Rules, 2014, as amended from time to time, and Regulation 44 of SEBI (LODR) Regulations, 2015, members are provided with the facility to cast their votes on all resolutions as set forth in the Notice convening the AGM using electronic voting system (e-voting) provided by CDLS. Detailed instructions and manner of joining the AGM and participation in the remote e-voting (e-voting from a place other than venue of the AGM) or casting vote through the e-voting system during the AGM will be provided in the Notice. Members who are holding shares in physical mode and/or who have not registered their e-mail address are requested to refer to the Notice of the AGM for the process to be followed for obtaining the User ID and password for casting the vote through remote e-voting or through the e-voting system during the meeting. The remote e-voting period commences on Monday, August 4, 2025 at 9:00 A.M. IST and ends on Wednesday, August 6, 2025 at 5:00 P.M. IST. Members who cast their votes by remote e-voting prior to the AGM may also attend/participate in the AGM through VC / OAVM but shall not be entitled to cast their votes again during the AGM.
- Members are requested to note that the Board of Directors of the Company in its meeting held on May 14, 2025 had recommended a Final Dividend of ₹ 1.50/- (150%) per equity share of the face value of ₹ 1.00/- each. The declaration of Final Dividend is subject to the approval of members in the ensuing AGM of the Company.
- Pursuant to Section 91 of the Companies Act, 2013, the Register of Members and e-Transfer Books of the Company will remain closed from Friday, August 1, 2025 to Thursday, August 7, 2025 (both days inclusive) for the purpose of AGM and for determining the members eligible for Final Dividend on equity shares, if declared at the AGM. The Final Dividend, if declared will be paid on or before September 5, 2025 to those members or their mandates whose names appear in the record of Depositories (National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited (CDSL)) (for shares held in Demat form) or Register of Members (for shares held in physical form) as on July 31, 2025. The Final Dividend, if declared will be paid through various modes to the members who have updated their bank account details with the Depositories in case of shares held in Demat form and with the RTA of the Company, in case shares are held in physical form. Members are requested to promptly notify in writing their bank account details/ any change therein or change in their address, nomination, e-mail address, mobile number, etc. to RTA, in Form ISR-1 and other forms pursuant to SEBI Master circular SEBI/HO/MIRSD/POD-1/P/CIR/2024/37 dated May 7, 2024 read with subsequent circulars issued in this regard, along with requisite documents as mandated by SEBI. Accordingly, the cut-off date for the purpose of determining the members eligible for participation in remote e-voting, e-voting at the AGM and to receive Final Dividend for the FY. 2024-25 is Thursday, July 31, 2025.
- Members who wish to register/ update their e-mail address/ bank account details are requested to follow the instructions given below:
 - Physical holding: Members holding shares in physical mode and who have not updated their e-mail address with the Company are requested to update the e-mail address by logging in to the website of the Company's Registrar and Transfer Agent (RTA), M/s MUFJ Intime India Private Limited, <https://in.mfms.mfma.com>, and select "Email Registration under Investors Services" section and complete the registration process as guided therein. For updating the Bank Account details the members are requested to file ISR-1 and other forms with RTA as detailed above in point number
 - Dematerialized holding: Members holding shares in dematerialized mode are requested to contact the Depository Participant (DP) and register/ update the e-mail address and bank details in the demat account as per the process advised by the DP.
- Procedure to raise questions/ seek clarifications with respect to Annual Report: As the AGM is being conducted through VC / OAVM, members who wish to express their views or ask questions during the 29th AGM of the Company may register themselves as a speaker by sending an e-mail to the Company at investors@vguard.in on or before July 31, 2025, mentioning their name, demat account number/ folio number, e-mail address and mobile number. Members who do not wish to speak during the AGM but have queries may send their queries before 5.00 P.M. IST on Thursday, July 31, 2025, mentioning their name, demat account number/ folio number, e-mail address and mobile number at investors@vguard.in.
- Members are requested to note that pursuant to the provisions of the Finance Act, 2020, Dividend income is taxable in the hands of shareholders and the Company is required to deduct tax at source from Dividend paid to shareholders at the prescribed rates. Necessary information with respect to the tax deductible on dividend declared is stated in the Notice of AGM for reference to the Members.
- Members who need assistance before or during the AGM regarding e-voting facility and/ or VC / OAVM facility, can write e-mail to helpdesk.evoting@cdsindia.com or contact at toll free no. 1800 21 09511. In case of any grievances relating to e-voting, please contact Mr. Rakesh Dalvi, Sr. Manager, Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Tower, Mafatali Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdsindia.com or call the aforesaid toll free no.

By the Order of the Board
For V-GUARD INDUSTRIES LIMITED
Sd/-
Vikas Kumar Tak
Company Secretary

Kochi
24.6.2025

V-GUARD INDUSTRIES LIMITED, Regd. Office: 42/962, Vennala High School Road, Vennala PO, Ernakulam - 682 028, Kerala, India. IFO: 0484-4335000. E-mail: vguard.in | Website: www.vguard.in | CIN: L31200KL1986PLC010010

